

IMPACT OF WORKING CONDITIONS ON EMPLOYEE'S PRODUCTIVITY IN AN ORGANISATION

A CASE STUDY OF NIGERIAN BANKS

BY

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DEDICATION

This work is dedicated to those who believe in the power of social and systemic change. May the findings of this research serve as a tool for improving the working conditions and lives of employees, contributing to a more just and productive society for all.

ACKNOWLEDGEMENT

I am deeply appreciative of Dr. Comfort Oko-Joseph's expert collaboration and intellectual leadership on this project. Her foundational work on how non-monetary incentives and institutional alignment drive employee performance in the Nigerian public service provided the essential theoretical blueprint for this paper.

As a distinguished "pracademia," she brought a wealth of practical and scholarly experience to this work. Her extensive pre-2022 research, including her publications on talent retention frameworks (2015), performance evaluation frameworks (2016), and the role of learning in transforming public sector workforces (2017), directly informed the methodology and core arguments of our study. Her insights on the limitations of monetary-focused reward systems provided the necessary context for us to propose a more holistic framework that values intrinsic motivators like recognition and career progression. She was a true collaborative partner, and her distinguished contributions guided the strategic direction of this research, ensuring it was both academically sound and relevant to real-world challenges.

ABSTRACT

This study focused on the influence of working conditions on employee productivity, using Nigerian banks as a case study. As a result, four research questions and four hypotheses were developed for the study. The study's population consists of Nigerian banks in Lagos and Oyo metropolitan. The sample size is 382 bankers. Purposive sampling was used by the researcher. The instrument was a questionnaire titled Impact of working circumstances on employee productivity in an organization, which was created and published with the help of Qualtrics. A Likert scale was utilized, and respondents were asked to choose one of four (5) options: Strongly Agree, Agree, Neutral, Disagreed, and Strongly Disagreed.

The pilot test was performed to assess the instrument's dependability. The instrument was given to ten (10) people who lived outside of the study's sample region. To make a judgment on the hypotheses to answer the study questions, the respondents' responses were evaluated using descriptive and chi-square statistics at a 5% level of confidence. Physical danger, work intensity, work time quality, skills and distraction at work, management quality, organization engagement, wages, income and benefits, and job prospects were found to have an impact on employee productivity. According to the study's conclusions, further development of working environment elements can successfully raise staff productivity. It was suggested.

Keywords: Working conditions, productivity, organisation

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1.0 BACKGROUND

In today's world, virtually all organizations have proactively taken their productivity seriously. Moreover, with today's competition across all business sectors, every single organization is motivated to have a greater advantage over its competitors. These organisations have learned that increasing productivity contributes significantly to the success of their company operations, and hence productivity has become a major issue for them.

In today's competitive corporate climate, employee productivity has emerged as one of the key ideas that cannot be overlooked. It is crucial to achieving the performance level needed to provide a business with a competitive edge. Employee productivity involves meeting work requirements, providing excellent service on schedule, and aligning with corporate standards. It also shows how well organizational activities are managed, utilizing the resources at the organization's disposal, resulting in the timely and flawless completion of the intended purpose (Simpson, 2008).

Productivity is a ratio used to analyse how successfully an organization (or an individual, an industry, or a nation) turns input resources (people, materials, machines, etc.) into products and services, according to (Onwunyi and Mba, 2021). As essential as employee productivity is in the modern corporate world, it is significant and frequently reliant on the working circumstances offered. Organizational growth, company continuity, increased profitability, and competitive advantage all depend on employee productivity. The employees' ability to be productive enough to provide in every setting or circumstance depends on their working conditions.

According to Muindi (2011), working conditions are the whole set of terminology characterizing the values that employees may derive from their jobs as they are applied to a particular company at a given moment. Flexible work schedules and workload, competitive remuneration, paid time off, and job satisfaction are all considered markers of favorable working circumstances, according to Antony and Valadez (2002). According to Bhatti (2018), a good work environment, proper placement, work-life balance, a flexible system, competent team members, motivation, training and growth, a working relationship, and job security are all important. According to

Cottini & Ghinetti (2012), among the benefits of favorable working circumstances include raised employee motivation and confidence, improved productivity, and effectiveness in job completion.

Working conditions are important for every organization. An employee who has a negative perception of their workplace is more likely to become unwell from stress, miss work, and show less productivity and devotion to their tasks. Instead, companies that foster a welcoming, secure, and safe atmosphere see increases in productivity, communication, creativity, and financial health (Kreisler, et al, 1997). It might be said that a company's inability to provide adequate working conditions for its staff results in problems like job discontent, low morale at the office, absenteeism, lower employee turnover, and more, all of which have a negative impact on worker productivity.

According to a few recent studies conducted in Nigeria (Abioro, Oladejo, and Ashogbon, 2018; Abdul Basit, Hermina, and Kautsar, 2018; Olusegun & Olusoji, 2020), the environment at work has a big influence on how productive employees are. The bulk of these studies, however, did not pay particular attention to the banking sector. Stress was one sign of the workplace that was merely skimmed over in various surveys conducted inside the banking industry (Ajayi, 2018). The banking sector, which also employs the most people under extremely difficult circumstances, is one of Nigeria's economic cornerstones. Research on the connection between work environment and employer productivity in this area is not only topical but also essential, given that the banking business has a considerable impact on both the economic success of the individual employee and the nation as a whole. Therefore, the purpose of this study is to understand the relationship between workplace conditions and employee productivity among bank employees in Nigerian banking institutions.

Employee productivity has been a metric that adds value to enterprises; one of the crucial aspects that boost employee productivity in an organization comes to the fore and has been necessary is the requirement for appropriate working conditions.

1.1 STATEMENT OF PROBLEM

Employee productivity has grown vital and cannot be understated in its rarity in contributing to expanding enterprises, as proven by the current corporate climate. As it is, productivity cannot be

completely excluded from organizational performance since it effects employee devotion and response to tasks. This has become important in creating a competitive advantage and achieving organizational goals and objectives. As a way of encouraging employee productivity and improving performance in this area, therefore, leveraging on such measure as good working conditions is very important. Ensuring good working conditions has a potential beneficial value on business operations and can be engaged in encouraging productivity among the employees such that it results in business growth and increased profitability. This study seeks to proffer solution to the problem of poor or absence of good working condition in Nigeria organisation using Nigerian banks as an insight.

1.2 AIMS AND OBJECTIVES

The terms and circumstances of an employee's employment, including the working environment, are referred to as the "working conditions." These terms and conditions address topics including how work and work-related activities are organized, training and skill development, safety and health, working hours, and work-life balance. Working conditions that are in place in any organization determine the fundamental basis of paid work and employment relationships. The majority of the time, working conditions involve a larger range of concerns from working time, which includes hours of work, leave and work schedules, benefits, and the physical and emotional demands that are taken into account in every aspect of the office environment.

On the other hand, unfavourable working circumstances foster a culture that reduces employees' productivity. Unproductive workers are frequently sluggish and demotivating, which hinders the growth of the company. Therefore, keeping a positive work atmosphere in offices or even flexible workspaces has proven advantageous over time for both the company and the employees.

Working conditions are primarily the requirements, the setting, and the circumstances of a job that have a direct impact on the happiness and activity of its employees. Various organizations are typically in competition with one another, offering appealing conditions to attract and keep talented employees for the company. Workplace hygiene, health, and safety, compensation, employee benefits, accountability, workload, occupational stress, work-life balance, commuting, and travel, as well as organizational culture, performance management, job security, etc., are the most often anticipated working conditions (Packegex, 2022).

The perspective of an important office is anticipated to generate an efficient and comfortable environment, which will greatly increase staff morale and productivity. Poor and unfavourable working circumstances, on the other hand, cause employees to be sluggish and unmotivated, hampering the organization's overall performance. Poor working conditions are most commonly associated with poorly-lit spaces, inefficient processes, uncompetitive work culture and disengaged employees, a lack of innovation and technology, workplace politics, poor workplace hygiene, a lack of concern for employees' health and safety, poor employee benefits, unreasonable workloads with additional stress and fatigue, a lack of recognition and achievement, a lack of job security for the organization's growth, and an unstable and unpredictable business environment. (Packegex, 2022).

Physical danger (posture and environment), job intensity, working time quality, abilities and discretion, workplace and social environment, income and benefits, earnings, prospects, negative social behaviour, management quality, and organizational engagement will all be reviewed in this study. With a case study of Nigerian Banks, the study intends to examine these aspects of working conditions and their effects on employee productivity in Nigerian firms in order to better understand how excellent working conditions might boost employee productivity.

1.3 RESEARCH OBJECTIVES

The study has a research objective as stated below:

- To identify the working conditions indicators that influence employee productivity in Nigerian Banks.
- To investigate the effect of poor working conditions on employee productivity in Nigerian Banks.
- To assess the significant relationship between working conditions and employee productivity in Nigerian Banks.
- To identify the factors that affect working condition in Nigerian Banks.

1.4 RESEARCH QUESTIONS

The following are the research questions the study tends to find out:

- What are working conditions indicators that influence employee productivity in Nigerian Banks?

-
- What is the effect of poor working conditions on employee productivity in Nigerian Banks?
 - Is there any relationship between working conditions and employee productivity in Nigerian Banks?
 - What are the factors affecting working condition of employees' productivity in Nigerian Banks?

1.5 RESEARCH HYPOTHESIS

The following hypotheses will be tested for this study:

Hypothesis One

H₁: Working conditions indicators do influence employee productivity in Nigerian Banks.

Hypothesis Two

H₂: There is a significant effect of poor working conditions that affect employee productivity in Nigerian Banks.

Hypothesis Three

H₃: There is a significant relationship between working conditions and employee productivity in Nigerian Banks.

Hypothesis Four

H₄: There are factors that affect working conditions of employees' productivity in Nigerian Banks.

1.6 SIGNIFICANCE OF THE STUDY

From a broad perspective, working conditions function as one of the actions that may be taken to help employees in an organization achieve the anticipated level of productivity. Therefore, taking into account workplace factors that affect employee productivity would have a long-term impact on organization growth, competitive advantage, and improved business capabilities. Such values as they have been discovered are said to produce continuity in business in any organization, favorably affecting the strategic position. This study is therefore crucial for motivating organizational stakeholders about the value of favorable working circumstances for increasing employee productivity.

1.7 SCOPE OF THE STUDY

This research modifies the concept of working circumstances to refer to the working environment and features of an employee's employment terms and conditions. Furthermore, productivity refers to the amount of work that humans can create with the least amount of effort by combining labour, materials, and machinery. The study centered on how effective working circumstances affected the productivity of Nigerian Bank workers stationed in a few chosen branches in Lagos State, Nigeria. Employees at the country headquarters and a few chosen offices in Lagos State are the target population.

This will show if their working conditions are holistic, that is, whether the department in charge of employee welfare takes care of the welfare of every employee, or whether their well-being is restricted to their branch performance. It focuses on aspects of working circumstances and how they affect productivity among employees, including job quality, work determinants, and features, worker and enterprise demographics, organizational aspects, and the quality of working life as perceived by workers.

1.8 BANKING EVOLUTION IN NIGERIA

In 1883 and 1884, respectively, the African Banking Corporation and the British Bank of West Africa were established, ushering in modern banking in Nigeria. Although the former folded soon after it was formed, the latter has continued to this day. Its name has evolved through time, beginning as Standard Bank West Africa, then to Standard Bank of Nigeria, and finally becoming First Bank of Nigeria PLC. Not long after, the predecessors of what is today known as Union Bank of Nigeria PLC were established alongside other international banks. Since these banks were established to protect the interests of their foreign owners, they have discriminating practices for local businessmen. As a result of their inability to get loans from these banks, these businessmen were essentially shut off from the rest of the economy. The feeling of isolation that resulted nourished Nigeria's nationalist banks, which were wholly indigenous. Between 1929 and the year of Indian independence in 1960, no less than 26 such banks were established; however, only one of them are still in operation today which is Wema Bank Plc.

In reaction to the widespread public concern prompted by the run of indigenous bank failures, the government established the Paton's commission to investigate the collapse of one of these organizations. Its research formed the foundation for the approval of the banking ordinance in 1952, which was the country's first piece of banking law. The first set of legislative standards for

the establishment and operation of banks was created by the 1952 law. It said that any firm doing banking operations in Nigeria must obtain a license from the finance secretary. Because of this and other administrative powers established by the statute, the finance secretary became the country's first supervisory and regulatory authority for the banking industry.

However, other nationalists argued that in order to address the challenges facing the sector, a central bank with a broader economic function and better placement to take over and implement the regulatory and monitoring powers formerly provided to the financial secretary was what was required. Following extensive discussion and the conclusions of Mr. J.B. Loynes in 1957, the colonial administration of Nigeria adopted the Central Bank of Nigeria Ordinance 1958, establishing the central bank with the following duties. Nigeria creating a legal tender currency while maintaining foreign reserves to safeguard the value of the currency abroad, promoting a robust financial system and monetary stability, and working with other banks in Nigeria and abroad as well as the federal government's banker and financial adviser.

1.9 CENTRAL BANK OF NIGERIA

On July 1, 1959, the 1958 central bank of Nigeria ordinance came into force. Since then, the central bank has increased its jurisdiction and contributed more to the development of Nigeria's banking industry through a number of pieces of legislation. The banking ordinance of 1958, which was also approved in 1958, abolished the banking ordinance of 1952 and replaced it. This law shifted the authority given to the financial secretary under the 1952 ordinance to "the minister in charge of banking," or the federal minister of finance, who was tasked with issuing a banking license after consulting with the central bank. In Nigeria, no company may perform banking operations without a legal license; nonetheless, banking licenses obtained under the now-defunct 1952 legislation remained in effect as though they had been awarded under the 1958 code. If after examining a request for a banking license, the minister decides that it would not be in the public interest to grant the request, the governor-general in council may ask the minister to cancel the bank's license and order it to stop operating in Nigeria. The banking ordinance of 1958 therefore marked the beginning of a joint regulatory responsibility between the federal ministry of finance on the one hand and the Central Bank of Nigeria CBN on the other, which continued until it was formally terminated by legislation in June 1991. By that time, it was evident that the federal ministry of finance's engagement as the primary regulatory institution and an intermediary between the CBN and the

federal executive council was no longer effective, because the banking industry's conditions had changed considerably since 1958.

Throughout the 1960s decade, the CBN statute underwent at least eight modifications. The main objective of the legislation was to provide the CBN more power while maintaining its obligations under the 1958 law. The most important piece of banking law at the time was the Banking Act of 1969, which replaced and revised the Banking Ordinance of 1958. Like its predecessor, the Banking Act of 1969 stipulated that only corporations with valid banking licenses issued by the finance minister were allowed to conduct banking activities in this country. The central bank must receive written applications for all licenses.

A license could not be provided until the minister had approved the company's goals as indicated in the memorandum of association after receiving a submission through the CBN, according to a later change. Due to this, the government was able to impose control over the organizational structure of banks, including ownership distribution and the choice of directors and senior management, and these regulations are still in place today. But before a license could be granted, a limited liability company had to be established. Initially, Nigeria was not required for the corporation's incorporation.

Due to extensive bureaucracy and high entry barriers made feasible by government policy and pre-existing bank laws, the banking sector in Nigeria only expanded slowly despite the opportunities afforded by the indigenization program. Because of this, there was public discontent when banks began to generate enormous profits in the early 1980s due to the quality of service they offered while staying out of the reach of the great majority of people. The banking industry needed to be updated and revived, much like the other economic sectors, when the second republic came to an end in 1983.

The government's various restrictions and laws created significant barriers to the nation's development. The banking industry lacked sufficient innovations or rivals. This was the situation up until July 1986, when the government put the structural adjustment program into effect. Colonial times saw the start of banking in Nigeria. This involved colonial banks, which were created primarily to serve the financial and commercial requirements of the colonial overlords.

1.10 HISTORY OF BANKING IN NIGERIA

The African Banking Corporation and British West Africa were founded in 1892, establishing the Nigerian financial system (now the First Bank of Nigeria). Later, in 1925, the National Bank of South Africa and the Anglo-Egyptian Bank amalgamated to become Barclays Bank in Nigeria. Nigerian

operations of the renowned United Bank for Africa were first formed by the British and French Bank for Commerce and Industry in 1948.

However, The Industrial and Commercial Bank of Nigeria became the first indigenous bank in 1929. In 1930, this bank was liquidated (i.e., sold to settle debts), and Mercantile Bank took its place in 1931. The African Continental Bank was founded in 1949 as the sole locally backed bank after the Industrial and Commercial Bank was dissolved. From the 1950s through the early 1980s, the African Continental Bank grew to become one of the top three indigenous banks in Nigeria.

The bank accrued debts in 1991 despite having survived the financial crises of the 1950s, and the Central Bank of Nigeria assumed control of its activities in 1944 with the goal of restructuring and reselling the bank's assets. In 2000, three banks reached an agreement: Diamond Bank, Hallmark Bank, and Citizens Bank. Together, these financial organizations revived the African Continental Bank. The new bank reopened for business in 2002. In 2005, it teamed together with other banks to establish Spring Bank.

1.11 CHANGES TO THE UNIVERSAL BANKING MODEL

The CBN is the major regulator of Nigeria's financial system (Central Bank of Nigeria). The Central Bank of Nigeria Act of 1958 established it, and it began operations on July 1, 1959. In 2010, the Nigerian Central Bank amended the existing banking system to allow the owner of a commercial banking license to engage in new non-core banking sectors directly or indirectly through specified subsidiaries.

This framework classified banking licenses into three categories: commercial, merchant, and specialized/development. Commercial banks provide services to both the general public and companies, whereas merchant banks deal with commercial loans and investments. They are now known as investment banks. These were the first modern banks, which began in medieval times through tradesmen who traded in items such as clothing and commodities.

The primary activities of development banks include consumer banking, treasury and markets, asset management, securities brokerage, and debt and equity fund-raising. Governments establish them to support emerging businesses, industries, and other enterprises that are critical to the nation's long-term growth. The Development Bank of Nigeria, for example, is in charge of bridging the financial gap between the Bank of Industry (BOI) and other commercial banks that are unable to appropriately assist Nigeria's Micro, Small, and Medium-Sized Enterprises.

1.12 FINANCIAL INSTITUTIONS IN NIGERIA

These are institutions allowed by the regulatory authorities to collect deposits from the surplus unit and route the funds to the deficit unit through loans, as well as provide other financial services. The following are financial institutions in Nigeria:

- Access Bank Plc
- Citibank Nigeria Limited
- Ecobank Nigeria Plc
- First City Monument Bank Plc
- Globus Bank Limited
- Guaranty Trust Bank Plc
- Heritage Banking Company Ltd.
- Keystone Bank Limited
- Paralex Bank Ltd
- Polaris Bank Plc
- Premium Trust Bank
- Providus Bank
- STANBIC IBTC BANK PLC
- Standard Chartered Bank Nigeria Ltd.
- Sterling Bank Plc
- SunTrust Bank Nigeria Limited
- Titan Trust Bank Ltd
- Union Bank of Nigeria Plc
- United Bank For Africa Plc
- Unity Bank Plc
- Wema Bank Plc
- Zenith Bank Plc

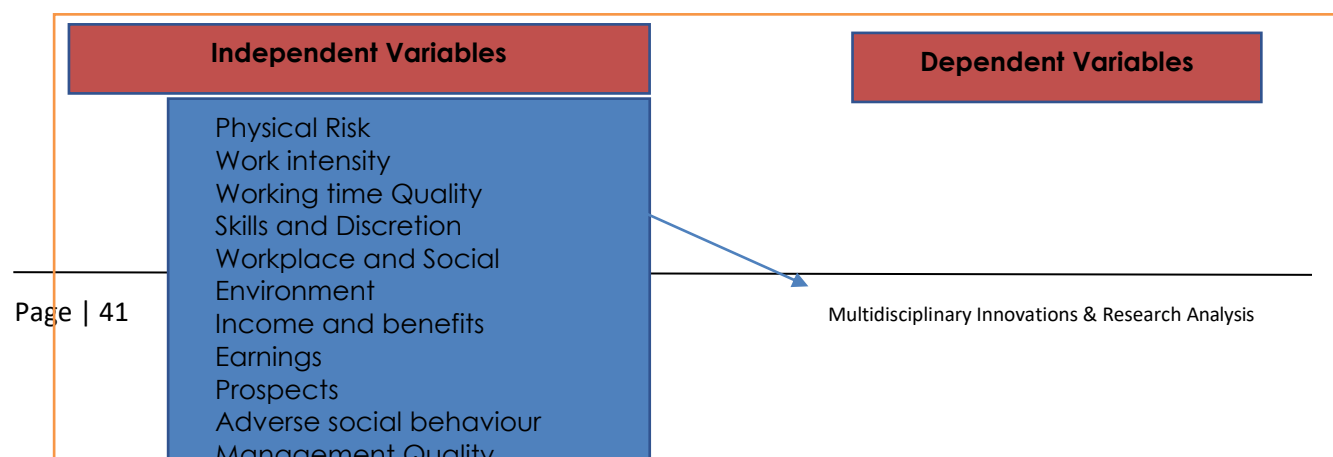
2.0 LITERATURE REVIEW

Work is a fundamental component of society and our daily life. The bulk of people's waking hours are spent at work; therefore, employment represents more than just a source of revenue. Due to its basic function in affecting "identity and social connections," it adds to life quality in both good and bad ways (Stiglitz et al, 2009). Workers play a significant role in some organizations' value creation processes, which in turn helps to foster the production of new goods and services.

Due to the effects of globalization, technological advancements, and new organizational working methods over the past few decades, the need to monitor and improve working conditions has become more urgent. The world's landscape has dramatically changed, economies have moved from agriculture to manufacturing to services, new production activities have been developed, global supply chains have increased in number, and the demographic makeup of the labor force has also changed. Changes in labour laws, shifting cultural norms, and shifting business cycles all contribute to these shifts (Eurofound 2019).

2.1 CONCEPTUAL FRAMEWORK

The link between working conditions indicators and employee productivity may be conceived and displayed in the figure below based on evaluations of pertinent literature.



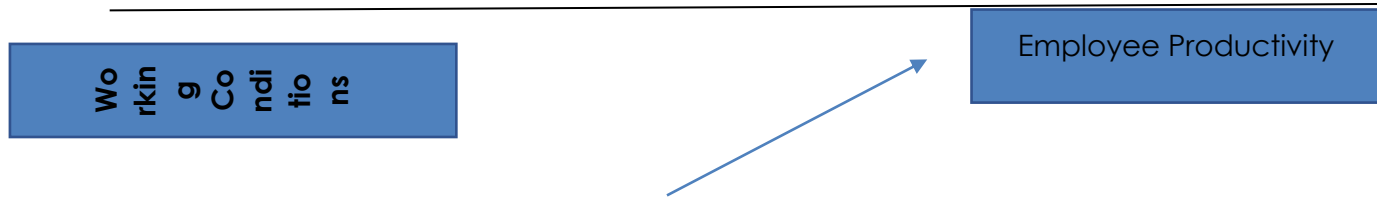


Figure 2.1: Conceptual Framework

Source: Researcher

2.2 THEORETICAL FRAMEWORK

This conceptual framework tries to accurately capture the way the independent variables were carefully analysed. The relationship will be looked at in a way that highlights how important the independent variables are to the dependent variable.

2.2.1 WORKING CONDITIONS

The phrase "working conditions" is used in the business vocabulary to describe both the actual working environment and any current factors that have an influence on employment, such as work hours, physical requirements, legal rights and duties, organizational cultures, workloads, and training. They are created to serve as a conduit between a person and their workplace's environment, including its psychological and physical conditions (Gerber et al 1998). Because of this, "working circumstances" can refer to both the workplace and certain aspects of an employee's terms and conditions of employment (Ali et al, 2013). Since they demonstrate how employee inputs and outputs affect their capacity to do their duties, the following working condition indicators are the major focus of this study.

2.2.2 PHYSICAL RISK

An ergonomic workplace is one in which workers can freely express how they feel. Studies of the office environment must be done in order to design an ergonomic workplace that is suitable for each employee. Employers who apply physical workplace ergonomics won't have to worry about injuries (Cooper & Dewe, 2004). So that workers don't experience stress while working,

the workplace must have the proper qualities. Additionally, the physical element is essential for building networks and relationships at work (Brenner, 2004).

The physical arrangement of the office can be changed to increase productivity by five to ten percent (Brill, 1992). The office layout and comfort are two crucial elements that relate to the working environment (Amir, 2010), particularly in the business service sector, which includes banking, consulting, etc. A corporation must examine the actual workplace in order to achieve its aims and objectives.

Monitoring physical risks and the surroundings in which work is done has long been a part of working conditions. Physical threats are at the core of occupational health and safety, and several actions have been taken over the years to lessen these risks in workplaces. Physical safety at work is still a concern for policy, notwithstanding progress, and this concern will not go away. Concern has also been expressed about other areas, such as psychosocial hazards, which are concerns connected to the relationship between social factors and individual cognition and behavior (Eurofound, 2018).

Along with the industries of agriculture, manufacturing, and construction, the service sector is frequently in a physically dangerous situation. Physical hazards are typically related to specific job duties, such as when a worker regularly needs to handle heavy items or people, such patients in hospitals, or assist and transport them. Risk exposure is challenging to prevent since these duties are a regular part of the workweek.

When engaging in these activities as part of a routine workday, it might be difficult to prevent exposure to danger. A potential or "occasional" exposure to heat, cold, or biological agents, on the other hand. The working environment has an impact on this physical risk (exposure). For instance, in situations of intense job demands, employees may fail to use protective tools or equipment at their disposal or they may doubt their ability to wait for help from coworkers, putting them at risk for posture-related risks. Exposures to physical dangers are heavily "gendered" as a result of gendered career options and the segregation of the labor market (Thébaud-Mony et al., 2015).

Physical risk exposure may cause errors, accidents, injuries, and health problems that can have an influence on how well an organization performs. When a potential risk was recognized, a

broad variety of preventative and control methods would have been made available in the occupational and safety handbook to manage such physical threats. The two main kinds of physical hazards included in the study are posture-related risks and environmental risks.

Vibration exposure, fatigue-inducing postures, moving heavy things, transporting people, and repetitive actions are a few risks related to posture. These risks are connected to the workplace and have an effect on a worker's posture. They have been connected to musculoskeletal problems and can cause serious infections (Tynes et al, 2017).

Reviews revealed that physical labor is a common occurrence in many firms owing to the nature of the workers' occupations. Some vocations require physical effort, which is an important component of their employment.

The second-highest category of reported physical risk threats referred to as ambient risks includes exposure to noise, hot temperatures, and cold temperatures. Craftspeople, skilled agricultural workers, plant and machine operators, and elementary staff are the occupational categories most exposed to them. Construction, agriculture, manufacturing, and transportation are the sectors with the highest incidence of these risks. Sectors including public administration, health, and services are moderately exposed to this risk (Eurofound, 2019).

Deafness risk is often increased by noise exposure, which can also disrupt sleep, induce gastrointestinal discomfort, tiredness, irritability, and raise blood pressure. The negative consequences vary according to the task and noise levels. Compared to noise that is unrelated to their employment, such background music in stores, workers are notably better able to tolerate noise when it is important for the performance of their tasks. However, noise becomes more annoying when attention and focus are needed for the task at hand. The performance of the employees as well as their safety at work may suffer as a result.

2.2.3 WORK INTENSITY

Every employee is concerned with their level of effort throughout the hours they are working. Low effort levels can lead to boredom, and excessive stress and tiredness might pose risks to one's health and safety. The level of an employee's labor intensity worries managers. Profits and productivity are dependent on it. Managers and employees rarely agree on how much effort

employees should put into their work. Workers desire less intensity but managers demand more (David, 2004).

When the load is too great, when a work requires too much mental and physical effort, or when there are too many demands on one's time, it can be difficult to execute tasks in the most effective and healthy way. Extremely unchallenging employment can also be a source of problems, even when extremely demanding work has been associated with an increased risk of serious illness. Intense work is a key element in most theories of work-related stress. Both the "demand-control" model of occupational stress (Karasek, 1979; Karasek and Theorell, 1992) and the "effort-reward imbalance model" evaluate the degree of demands in conjunction with other relevant characteristics of work (Siegrist, 1996).

2.2.4 SKILL AND DISCRETION

Utilizing skills and discretion as part of working circumstances addresses the question of whether employment enables people to develop and evolve via their experience of work. It encompasses the ability to make decisions, employee engagement in the organization, training, and the job's skill requirements (the cognitive component of employment). The degree to which employees are free to choose their own working procedures and hours is known as employee discretion, often known as job autonomy (Hackman and Oldham 1975). In contrast, creative work, learning at work, and job diversity are crucial drivers of work motivation and engagement and they contribute to self-development at work. Failure to utilize one's skills or acquire new ones at work results in deskilling and a loss of confidence.

Organizational learning is built on collaborative learning (Hoyle, 1995). It comprises compiling, examining, and utilizing knowledge resources that support the achievement of organizational goals and objectives. Practices that promote information exchange in particular will promote a "rich landscape of learning and development opportunities," which will boost organizational learning (Kessels, 1996). Workshops, conferences, seminars, and forums where participants may discuss their knowledge and reach consensus on how to use it can aid in this learning (Michael 2006).

2.2.5 SOCIAL ENVIRONMENT

How fast people answer when asked about their jobs, whether they think the workplace is favorable or negative, and how they feel about their coworkers are key indicators of social interactions among employees. The growth of mental health at work depends on feeling involved and accepted (Bodier and Wolff, 2018). The opportunity to engage with others in society is one of the advantages that a job provides. It is crucial for people to feel included, to learn, and to create a healthy company culture that may boost creativity performance through employee interactions. As a result, the social environment is a crucial component of working circumstances. Employers who support and encourage their staff members grow personally and professionally, become more motivated and less stressed, and as a result, are more productive. Creativity, employee commitment, and the preservation and sharing of internal knowledge are all affected by managers and staff who have created strong, trusting bonds and a positive company culture. This encourages staff retention, which lowers costly turnover. Effective managers are essential in creating a positive work environment, ensuring teamwork, optimizing team synergies, and providing guidance and leadership.

The development of a positive workplace culture has been investigated in the past by industries ranging from psychology to human resource management with the aim of improving workplace wellness and employee performance. On the other side, unpleasant workplace social conduct, such bullying, harassment, and violence, reduces absenteeism, work motivation, and resignations while also having the potential to cause long-lasting personal damage. Power abuse may occur in the workplace in a variety of contexts, including interactions between employees and management, senior and younger coworkers, and employees and clients (Einarsen, 2005).

2.2.6 MANAGEMENT QUALITY

It is essential for managers to take responsibility for employee engagement and working conditions. They held a significant and influential leadership role because of their accountability for overseeing the application of job quality principles, influencing the social climate at work, and contributing to and balancing "top down" decisions with "bottom up" inputs from their work teams. Staff employees resent managers' lack of concern, respect, and attention very much.

Abuse of authority is worse than misuse, especially in some circumstances. Poor leadership has been linked to burnout (Borritz et al. (2005), Munir et al. (2010), cardiovascular disease, and poor mental health at work), according to Kuoppala et al. (2008). (Nyberg et al, 2009).

The majority of workers think that management quality is normally excellent. The vast majority of workers also believe that their supervisors value them as persons. When it comes to management quality, males are more tolerant than women of the competence and quality of their managers. Looking outside the scope of the profession, it is intriguing to investigate how employees see the social climate at their places of employment.

2.2.7 PROSPECTS

The components of a job that contribute to a person's desire for work are known as job prospects. These components include the psychological and material requirements for identity and self-worth as well as the material needs for an income (Eurofound, 2016). Prospects are viewed as providing more than simply a stable job at one's current position. These perceptions include the likelihood that the current position offers opportunities for career advancement, the level of job insecurity as determined by employees' concerns about losing their jobs, and employees' experiences with restructuring and reorganization at work; downsizing in particular has been linked to negative health effects and is a risk factor for those who keep their jobs (Westgaard and Winkel, 2011); and taking into account the type of contracts, which is a measure of the level of job security and is a measurability of these perception

These opinions on work prospects are distinct from employability, which represents the employee's judgment of their likelihood of being able to find a job that is similar to their current one and pays at least as much if they were to leave their current one. However, employability takes into account a person's attributes, such as the suitability of their skill set for carrying on in the same line of work as well as for career development and progress. This is also influenced by

outside variables, such shifts in a company's organizational structure (including downsizing and restructuring) and the forecast for the labour market in general.

Macroeconomic changes could make the perception of job insecurity seem worse, but solid labor market institutions, including employment protection laws and unemployment benefits, can assuage employee concerns about their employment prospects. Even if their skill set still matched the needs of the contemporary labor market, changes in that market over the previous ten years, such as the rise of non-standard employment, which includes casual or temporary contracts, temporary recruiting firms, dispatched work, and dependent self-employment, have made workers more concerned about their employment security. The expansion of such temporary jobs is associated with an increased risk of anxiety and aggressive conduct (Virtanen et al, 2005).

2.2.8 ADVERSE SOCIAL BEHAVIOUR

An employee may endure emotional discomfort and anxiety as a result of violence at work. It has a connection to both resignation desires and absenteeism.

Verbal abuse, unwanted sexual attention, threats, humiliating actions, physical aggressiveness, sexual harassment, and other things can all cause violence in the workplace. Many studies have demonstrated how certain organizational factors increase the chance of this occurring.

In Nigeria, ongoing sexual harassment is both a human rights violation and a severe public health risk (Akinbode and Ayodeji2018). It is a severe problem in both formal and informal employment arrangements when there is sexual harassment at work. Globally speaking, workplace sexual harassment is linked to unfavorable outcomes like decreased job satisfaction, poor job performance, and low morale, as well as health outcomes like nausea, high blood pressure, trauma, and stress-related disorders. It is also linked to financial loss and benefits loss.

The most frequently reported instances of sex include being approached sexually, getting unwanted sexual comments or remarks about their clothing or accessories, being told sexual jokes or stories that made them uncomfortable, getting comments or remarks about their bodies, being told crude or gross sexual things, being asked to talk about sexual matters when they did not want to, and receiving a constant stream of invitations to go out, have dinner, drinks, or have sex.

2.2.9 BENEFITS

These arrangements are made by employers for their employees in an effort to enhance their wellbeing. It is a crucial part of the employee's entire pay package and is in addition to their wage. They might be immediate, like a company car or loan, as part of total compensation, or they can be delayed or contingent, like a pension plan, insurance coverage, or sick pay (Armstrong 2010). These benefits are offered as compensation in addition to the various forms of monetary remuneration. They include yearly vacation and leave plans that are not quite compensation and are usually criticized as "bonuses" (perquisites) or "fringe benefits," even if they are hardly "fringe" when they address personal security or obligations.

The cost of benefits is included in the wage package. It can occasionally total up to one-third or more of the expenditures associated with basic pay, therefore it has to be properly planned and managed. The objectives of an organization's benefits policies and practices are to provide a total remuneration package that is both competitive and attractive to attract and retain high-quality employees, to meet employees' personal needs, to strengthen employees' loyalty to the company, and to offer some employees a tax-efficient method of compensation (Armstrong 2006).

Since the customary prizes offered by a business seldom have a direct and immediate impact on performance, these goals are not meant to motivate personnel. They do, however, promote more favorable perceptions of the company, which over time can increase dedication and organizational performance.

Financial assistance, including loans, house purchase programs, relocation assistance, and discounts on company goods or services; pension plans (generally regarded as the most significant employee benefit); personal security (enhances the individual's personal and family

security with regard to illness, health, accident, or life insurance); and personal needs (these benefits entitlements recognize the interface between work and domestic needs or responsibilities, such as holiday shopping); child care, career breaks, retirement counselling, financial counselling, personal counselling in times of crisis, fitness and recreational facilities), company cars and gasoline (though heavily taxed, this benefit is more appreciated because it increases employee morale), other benefits (such as subsidized meals, clothing allowances, refund of telephone costs, mobile phones as an incentive, and credit card facilities), and intangible benefits (this is one of the characteristics of intangible benefits that it is difficult to quantify) (Armstrong 2006).

2.2.10 EARNINGS

Earnings are defined as wages for dependent employees and profits for self-employed workers. This is one of the most important working conditions and a crucial aspect of labor. The wage is the primary kind of payment that employee receives in exchange for their labor, and it serves as both their main source of income and motivation to work. It is the cost of assuring worker productivity, and it typically makes up a significant amount of total costs. Access to sufficient and consistent income, including wages, is not always assured. Their low level (below minimum wages or living standards), non-payment (wage arrears), wage losses in the event of company bankruptcy, payments provided in kind, such as bonds or manufactured items, or the fact that workers are not paid equally for a labour of similar value are all to blame (Lee and McCann, 2011).

Therefore, paying and receiving wages that are commensurate with workers' output and productivity is crucial for increasing household purchasing power, lowering income disparities, ensuring equitable distribution, and encouraging sustainable and balanced economic growth. It also helps to fairly compensate workers and give them a sense of justice (ILO, 2016).

3.0 RESEARCH DESIGN AND METHODOLOGY

The research design, target population, sampling strategy, sample size, and data collection techniques are all covered in this section. The chapter also discusses the reliability and validity of research instruments, tactics for data processing and presentation, and the study's ethical considerations.

3.1 RESEARCH DESIGN

For each study design, the researchers must clearly define what they hope to discover and the most effective method to do it (Babbie 2007). A research design is a description of the actions that need be taken to validate a certain hypothesis under specific circumstances. This gives the researcher a better understanding of a study design as a framework that explicitly outlines what

the researcher desires to learn and how to go about doing it (Bless and Higson-Smith, 1995). The following questions are being investigated in this study to find answers:

- To identify the working conditions indicators that influence employee productivity in Nigerian Banks.
- To investigate the effect of poor working conditions on employee productivity in Nigerian Banks.
- To assess the significant relationship between working conditions and employee productivity in Nigerian Banks.
- To identify the factors that affect the working conditions in Nigerian Banks.

These questions can only be unravelled with the help of the hypotheses that were set up earlier in this study. These are:

- H1: Working conditions indicators do not influence employee productivity in Nigerian Banks.
- H2: There is a significant effect of poor working conditions that affect employee productivity in Nigerian Banks.
- H3: There is no significant relationship between working conditions and employee productivity in Nigerian Banks.
- H4: There are no factors that affect working conditions of employees' productivity in Nigerian Banks.

With a focus on the "how" and "why" questions, descriptive research draws a picture of the specific components of an event, social situation, or connection (Neuman, 2000). Every research project's main objective is to define what is common in regard to the topic or problem being studied (Kumar, 2005).

On the other hand, survey designs are more quantitative in nature and demand the use of questionnaires to gather relevant data (Fouché and De Vos 2005). For this inquiry, a descriptive survey research strategy was employed. This is because it tries to collect information from population members in order to determine the population's current status in regard to one or more factors (See Table Below).

Furthermore, the researcher had to acquire information and report on the present situation without changing any factors, therefore the descriptive study approach was judged acceptable (Consuelo, 2010). This study intends to provide insight into various criteria and objectives of working conditions as they affect employees of Nigerian banks and to demonstrate the impact of working conditions on employee productivity. The method has gradually adopted an analytical approach as indicated by the context in which the study was conducted and has been highly tailored to the objectives of the subject matter.

Respondents to the survey provided explanations of the factors impacting the staff productivity in Nigerian banks, using a descriptive research methodology. This design offers details about things that happened, why they happened, and how people and things interacted (Cooper & Schindler, 2008). Because it ensures a full description of the topic while avoiding bias in data collection, the descriptive research technique was chosen (Kothari, 2008). Given that the respondents are not requested to change any of the variables, the descriptive method is appropriate.

3.2 TARGET POPULATION AND SAMPLE SIZE

The population is the entire group that is being studied in accordance with the objectives of the research; it is the universe from which the sample will be taken (Ghauri et al., 2005). All employees of Nigerian banks doing business in the states of Lagos and Oyo were included in the intended audience.

There is a population that is affected by the research problem. Most of the time, it is either impossible or not financially practical to involve the whole community in a study project due to the size of the population (Huysamen 1994). Researchers get information from a sample of the population as a consequence. The sample size for this project will be determined using Taro Yamane's (1973) approach with a 95% degree of confidence. The following is a presentation of Taro Yamane's calculating formula:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n= sample size required

N = Population Size

e = allowable error (%)

Expected Sample Size

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{10000}{1 + 10000(0.05)^2}$$

$$n = \frac{10000}{1 + 10000 \cdot 0.05 \cdot 0.05} = 385$$

This research will involve over 380 personnel from Nigerian banks at various levels, including branch managers, senior managers, operation managers, cash managers, business managers, assistant managers, supervisors, tellers, and so on. The target population was deemed to be large enough to allow for generalizations about the factors that influence employee productivity in bank.

3.3 DATA COLLECTION

A questionnaire is a tool made particularly to gather information for analysis (Babbie 2007). For this project, the primary data collection tool was a structured questionnaire (see appendix). The objectives of the questions were to gather numerical data. The researcher employed a self-made questionnaire for this study that had questions that were taken from an analysis of pertinent literature. The surveys were created and distributed to employees of different Nigerian banks using Qualtrics and an anonymous link. The questionnaire's questions are succinct, uncomplicated, and well-structured. There are two sections to the questionnaire. First, there are general inquiries regarding the respondent's gender, age, job position, level of education, and bank department; second, there are inquiries concerning working circumstances as they are described in the first segment.

3.4 MEASUREMENT AND VARIABLES

A researcher utilizes measurement to make key decisions about the type of analysis to be performed (Cohen et al, 2000). The metrics employed in this study were obtained from counts of

indicators from questions answered by questionnaire respondents. The indicators and variables to be assessed in this study are as follows.

Indicators	Variables		Measurement
Physical Risk – Posture and Ambient related	Your work involves	tiring or painful positions	Strongly Agree
	At the workplace you exposed are to	Noise so loud that you would have to raise your voice to talk to people?	Agree
		High temperatures which make you perspire even when not working?	Neutral
		Low temperatures whether indoors or outdoors?	Disagree
Prospects		My job offers good prospects for career advancement	Strongly Agree
		You might lose your job in the next 6 months	Agree
Work intensity	At your work, you		Neutral
		work at a very high speed	Disagree
		have enough time to get the job done	Strongly Disagree
			Strongly Agree

			Disagree
Working time Quality	You can	work in a flexible start and end hours	Strongly Agree
		take off time off for personal reasons	Agree
			Neutral
			Disagree
Skills and Discretion	You can	tackle a complex task	Strongly Agree
		learning new things at work	
		work with computers, laptops, smartphones, etc.?	
	You have	attended training paid for or provided by your employer	Neutral
		You have attended on-the-job training	Disagree
	You can change or choose	your order of tasks	Strongly Disagree
		your choice of work colleagues	
Workplace and Social Environment	In your workplace,	Job performance evaluation exists	Strongly Agree
		Health and safety plans exist	Agree
		Your manager and colleagues help and support you	Neutral
		Your helps and supports you	Disagree
			Strongly Disagree

Income and benefits	In your workplace,	There is a pension plan for staff	Strongly Agree
		You have a paid sick leave and insurance	Agree Neutral Disagree Strongly Disagree
Earnings	In your workplace,	your net monthly earnings take care of your needs	Strongly Agree Agree
		your net monthly earnings and workload are justifiable	Neutral Disagree
		you desire an increase in your net monthly earnings	Strongly Disagree
Adverse social behaviour	Over the last month, during the course of your work, have you been subject to any of the following	Verbal abuse / Humiliating behaviours	Strongly Agree Agree
		Threats	Neutral
		Physical violence	Disagree
		Bullying/ Sexual harassment/ Unwanted sexual attention	Strongly Disagree
Management Quality	In your workplace, your boss	Respects you as a person	Strongly Agree
		Gives you praise and recognition when you do a good job	Agree Neutral
		Encourages and supports your contribution and development to	Disagree Strongly

		work?	Disagree
Organisational participation	In your workplace, you are	consulted before objectives are set for your work	Strongly Agree
		involved in improving the work organisation or work processes of your department or organisation	Agree
		influence decisions that are important for your work	Neutral
Indicators	Variables		Disagree
Physical Risk – Posture and Ambient related	Your work involves	tiring or painful positions	Strongly Agree
	At the workplace you exposed are to	Noise so loud that you would have to raise your voice to talk to people?	Agree
		High temperatures which make you perspire even when not working?	Neutral
		Low temperatures whether indoors or outdoors?	Disagree
Prospects		My job offers good prospects for career advancement	Strongly Agree
		You might lose your job in the next 6 months	Agree
Work intensity	At your work, you	work at a very high speed	Neutral
		have enough time to get the job done	Disagree

			Strongly Disagree
Working time Quality	You can	work in a flexible start and end hours	Strongly Agree
		take off time off for personal reasons	Agree Neutral Disagree Strongly Disagree
Skills and Discretion	You can	tackle a complex task	Strongly Agree Agree Neutral Disagree Strongly Disagree
		learning new things at work	
		work with computers, laptops, smartphones, etc.?	
	You have	attended training paid for or provided by your employer	
		You have attended on-the-job training	
	You can change or choose	your order of tasks	
		your choice of work colleagues	
Workplace and Social Environment	In your workplace,	Job performance evaluation exists	Strongly Agree
		Health and safety plans exist	Agree
		Your manager and colleagues help and support you	Neutral Disagree
		Your helps and supports you	Strongly Disagree
Income and benefits	In your workplace,	There is a pension plan for staff	Strongly Agree
		You have a paid sick leave and insurance	Agree Neutral Disagree

			Strongly Disagree
Earnings	In your workplace,	your net monthly earnings take care of your needs	Strongly Agree
		your net monthly earnings and workload are justifiable	Agree
		you desire an increase in your net monthly earnings	Neutral
Adverse social behaviour	Over the last month, during the course of your work, have you been subject to any of the following	Verbal abuse / Humiliating behaviours	Disagree
		Threats	Strongly Disagree
		Physical violence	Strongly Agree
		Bullying/ Sexual harassment/ Unwanted sexual attention	Agree
Management Quality	In your workplace, your boss	Respects you as a person	Neutral
		Gives you praise and recognition when you do a good job	Disagree
		Encourages and supports your contribution and development to work?	Strongly Disagree
Organisational participation	In your workplace, you are	consulted before objectives are set for your work	Strongly Agree
		involved in improving the work organisation or work processes of your department or organisation	Agree
		influence decisions that are important for your work	Neutral
Indicators	Variables		Measurement

Physical Risk – Posture and Ambient related	Your work involves	tiring or painful positions	Strongly Agree
	At the workplace you exposed are to	Noise so loud that you would have to raise your voice to talk to people?	Agree
		High temperatures which make you perspire even when not working?	Neutral
		Low temperatures whether indoors or outdoors?	Disagree
Prospects		My job offers good prospects for career advancement	Strongly Agree
		You might lose your job in the next 6 months	Agree
Work intensity	At your work, you	work at a very high speed	Neutral
		have enough time to get the job done	Disagree
Working time Quality	You can	work in a flexible start and end hours	Strongly Agree
		take off time off for personal reasons	Agree
Skills and Discretion	You can	tackle a complex task	Neutral
		learning new things at work	Disagree
		work with computers, laptops,	Strongly Disagree

		smartphones, etc.?	Neutral
	You have	attended training paid for or provided by your employer	Disagree
		You have attended on-the-job training	Strongly Disagree
	You can change or choose	your order of tasks	
		your choice of work colleagues	
Workplace and Social Environment	In your workplace,	Job performance evaluation exists	Strongly Agree
		Health and safety plans exist	Agree
		Your manager and colleagues help and support you	Neutral
		Your helps and supports you	Disagree
Income and benefits	In your workplace,	There is a pension plan for staff	Strongly Agree
		You have a paid sick leave and insurance	Agree
Earnings	In your workplace,	your net monthly earnings take care of your needs	Neutral
		your net monthly earnings and workload are justifiable	Disagree
		you desire an increase in your net monthly earnings	Strongly Disagree
Adverse social behaviour	Over the last month, during the course of	Verbal abuse / Humiliating behaviours	Strongly Agree
		Threats	Agree

	your work, have you been subject to any of the following	Physical violence	Neutral
		Bullying/ Sexual harassment/ Unwanted sexual attention	Disagree Strongly Disagree
Management Quality	In your workplace, your boss	Respects you as a person	Strongly Agree
		Gives you praise and recognition when you do a good job	Agree Neutral
		Encourages and supports your contribution and development to work?	Disagree Strongly Disagree
Organisational participation	In your workplace, you are	consulted before objectives are set for your work	Strongly Agree Agree
		involved in improving the work organisation or work processes of your department or organisation	Neutral Disagree
		influence decisions that are important for your work	Strongly Disagree

Table 3.1: Indicators, variables and measurement

3.5 DATA ANALYSIS

Microsoft Excel and SPSS (Version 21.0), a statistical program for social research, were used to examine the information gathered from respondents. tools for using statistics to show how workplace conditions affect workers' productivity. The demographics of the respondents, particularly in the first portion of the questionnaire, were assessed using descriptive statistics; existing relationships were evaluated using Pearson correlation; and the hypothesis was tested using the Chi-Square method.

3.6 ETHICAL CONSIDERATION

Detailed information on the applicants, project, human involvement, participant selection, recruiting, and inclusion was included in the ethical form that was finished for this study. The researcher assured the respondents of secrecy, anonymity, and privacy, as well as that the

information would only be utilized for the study. In the event that improvement and change are required, the results are supposed to be advantageous to the entire organization. Participants in the trial are not at danger, and there are no immediate advantages for them.

4.0 DATA PRESENTATION, ANALYSIS AND FINDINGS

The researcher discusses the presentation and analysis of the survey data in this chapter. The information gathered was presented in the order specified on the survey. Tables and graphs were used to assess the respondents' demographic information, and the chi-square test was used to determine if the study's assumptions were correct.

4.1 DESCRIPTIVE ANALYSIS

4.1.1 GENDER

The gender distribution of all survey respondents is as follows:

Gender	Response	%
Male	108	59%
Female	75	41%

Table 4.1: Gender

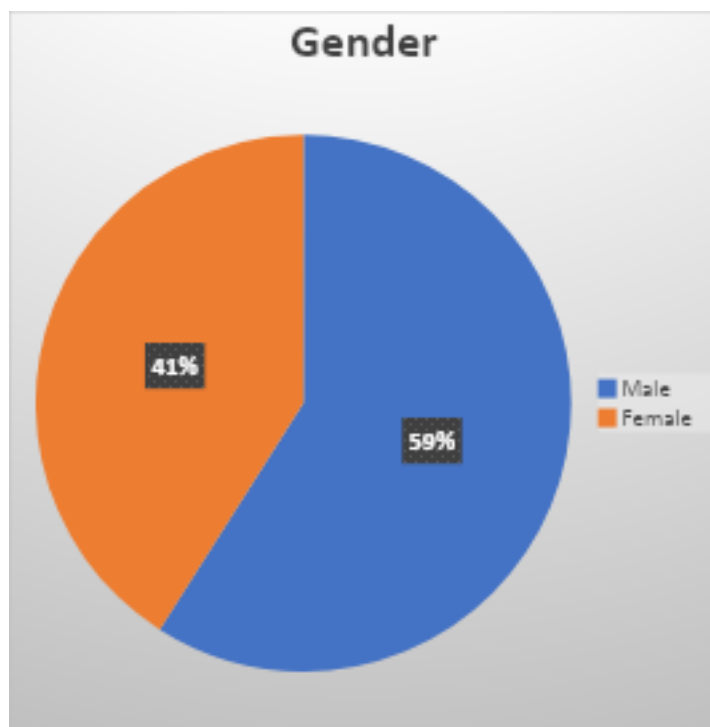


Figure 4.1: Gender

4.1.2. MARITAL STATUS

The survey respondents' marital status is shown as follows:

Marital Status	Response	%
Single	39	23%
Married	132	76%
Divorce	2	1%

Table 4.2: Marital Status

According to the aforementioned presentation, married respondents made up the majority of the sample (76%), followed by single respondents (23%).

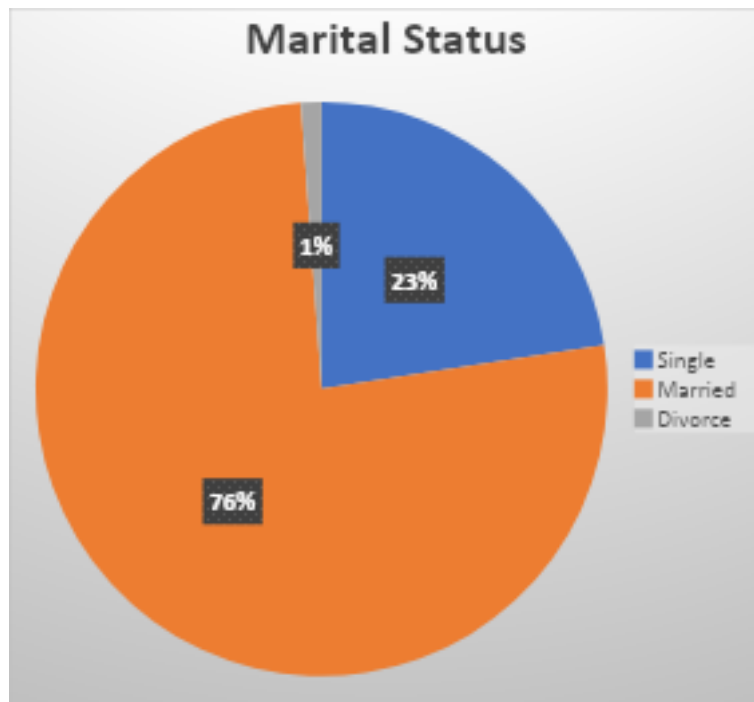


Figure 4.2: Marital Status

4.1.3. AGE

Respondents in the study are between the ages of 18 and 57, which are the legal working-age ranges in Nigeria. They can also opt to resign their occupations or retire willingly. The age categories 34 to 41 had the largest percentages of responders, followed by 26 to 33 and 42 to 48. The tabular and graphic forms are offered as follows:

Age	Responses	%
-----	-----------	---

18 - 25	7	4%
26 - 33	53	31%
34 - 41	61	35%
42 - 48	41	24%
49 - 56	9	5%
57 and above	1	1%

Table 4.3: Age

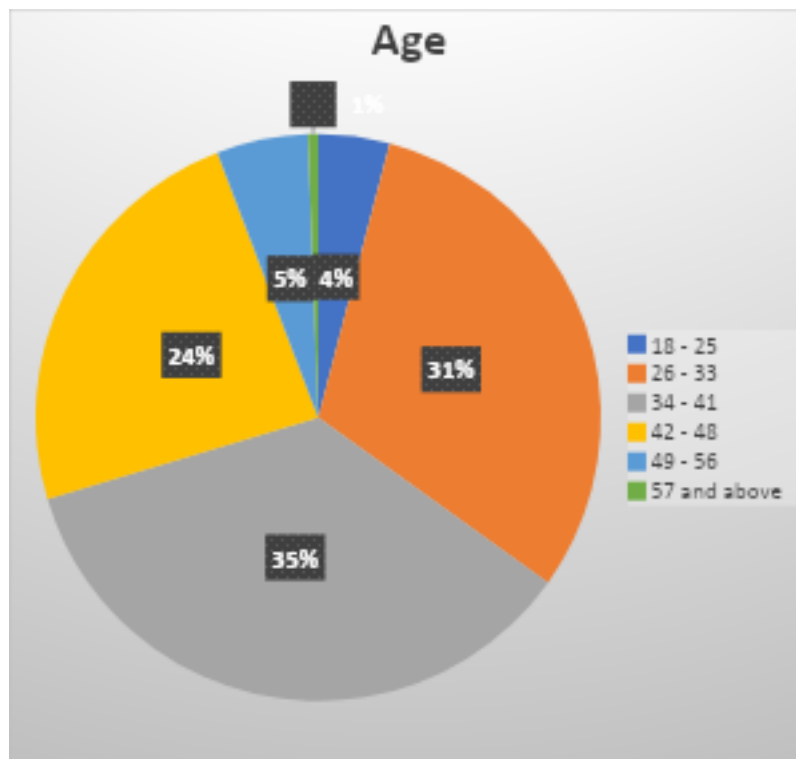


Figure 4.3: Age

4.1.4 EXPERIENCE AT WORK

The respondents' professional backgrounds are shown in the table below. People who have worked for 9 to 12 years received the most replies, followed by those who have worked for 5 to 8 years and 12 to 15 years, respectively. The visual form is offered as follows:

Work Experience	Responses	%
Below 1 Year	26	16%

2 - 5 Years	42	26%
6 - 10 Years	31	19%
11 - 15 Years	44	27%
16 - 20 Years	16	10%
21 - 25 Years	3	2%
26 - 30 Years	0	0%

Table 4.4: Work Experience

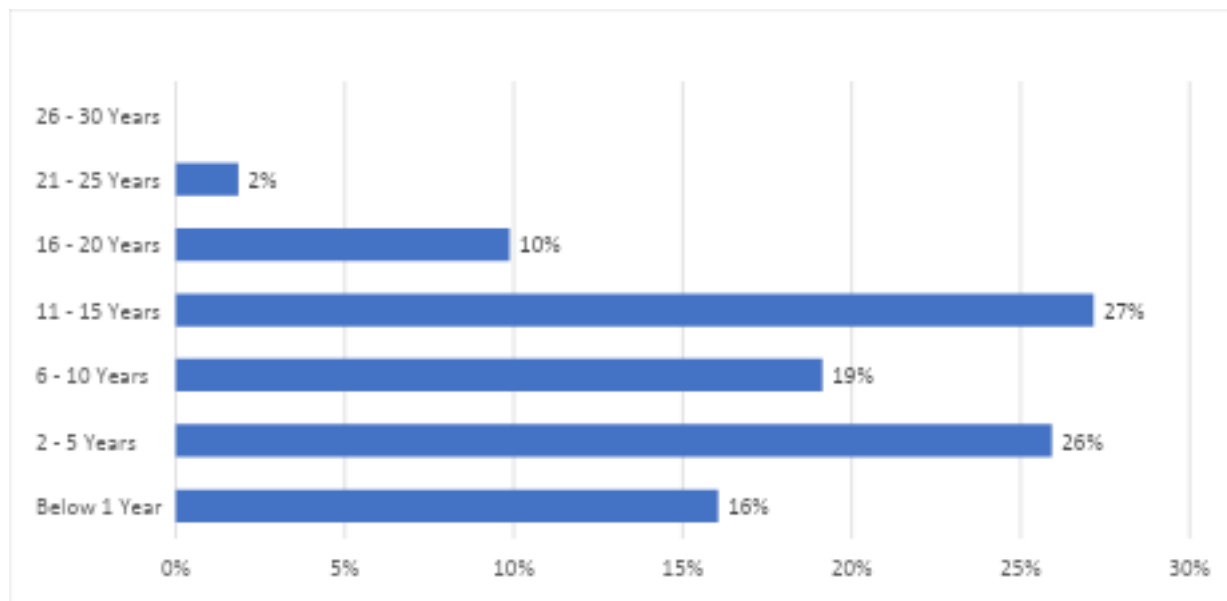


Figure 4.4: Work Experience

4.1.5 QUALIFICATION

These are the two major entry qualifications for a graduate in government organizations, particularly B Sc. The majority of replies came from individuals with a B, Sc/HND, followed by those with a Master's Degree, establishing the entry-level grade for new recruits into the banking profession. The table and figure below indicate the highest educated replies to this question. The visual form is offered as follows:

Educational Qualification	Responses	%
PhD	2	1%
Master's Degree	71	42%
First Degree (B.Sc./HND)	87	51%
NCE/OND	6	4%
SSCE	3	2%
JSCE	0	0%
FLSC	0	0%
Others	1	1%

Table 4.5: Educational Qualification

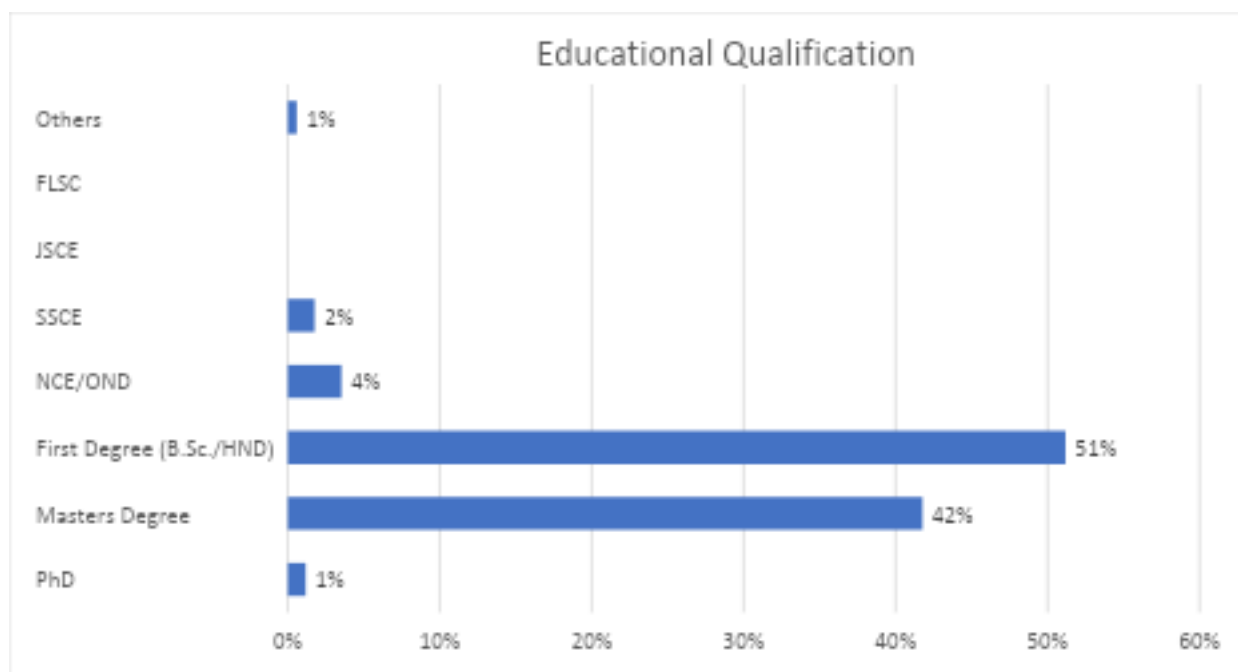


Figure 4.5: Educational Qualification

4.1.6 DEPARTMENT

A number of divisions that comprise banking operations work together to achieve the bank's aim. As stated in the table below, the department's only alternatives for this study were as follows:

Department	Total	%
Marketing	44	26%

Customer Care	24	14%
Treasury	2	1%
Fund Transfer	19	11%
Cash and Teller	18	11%
Others	61	36%

Table 4.6: Department

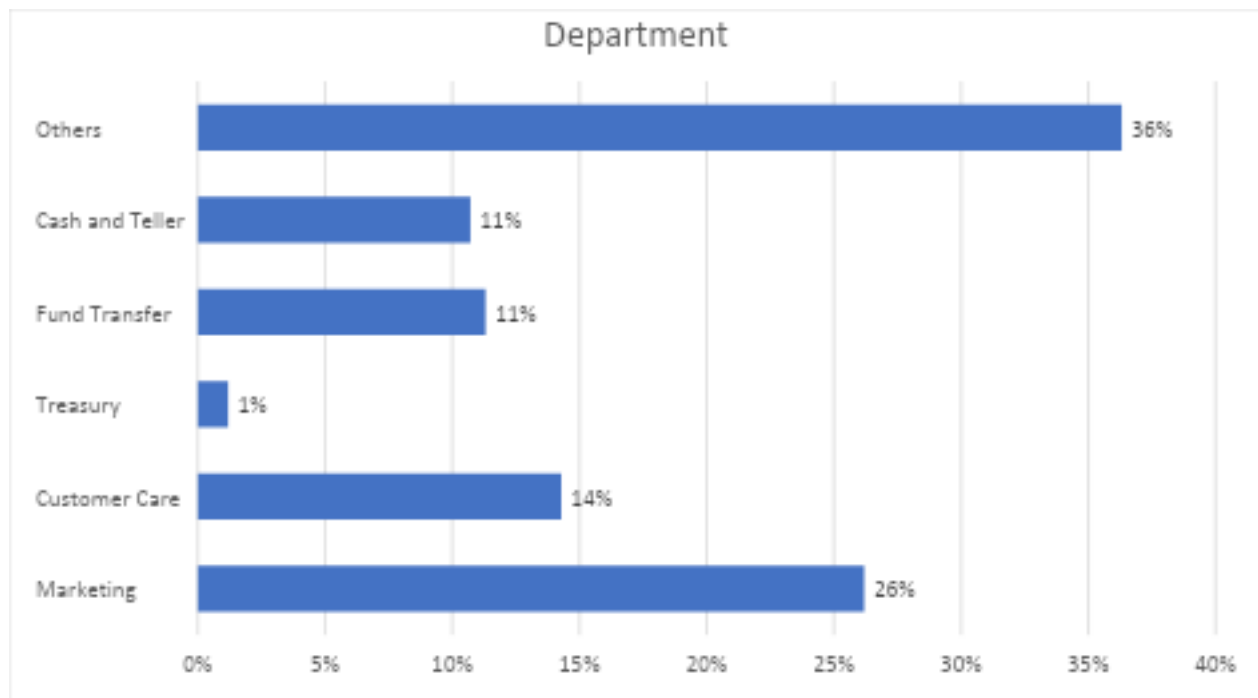


Figure 4.6: Department

4.2 TEST OF HYPOTHESIS

4.2.1 HYPOTHESIS ONE

H_0 : Working conditions indicators do not influence employee productivity in Nigerian Banks.

H_1 : Working conditions indicators do influence employee productivity in Nigerian Banks.

The table below displays the test statistic findings for each parameter that may have working conditions indicators that impact employee productivity.

Chi-Square Value	196.55
Df	12
Critical Value	21.03
Level of Significance (alpha value)	5.00%
p-value	0.00%
Test of Significance	If the p-value is less than the alpha value, hence the test is significant, else it is not.
Rejection Rule	If Chi-Square Value is greater than Critical Value, reject Ho, otherwise, accept Ho
Decision	Reject Ho

Table 4.7: Test of Statistic results (Hypothesis One)

The results of the study indicate that workplace conditions have an effect on worker productivity. Two of the characteristics considered in this study are labor intensity and physical hazards (posture and ambient). 75% of respondents admitted that the positions they are required to do at work are unpleasant or tiresome.

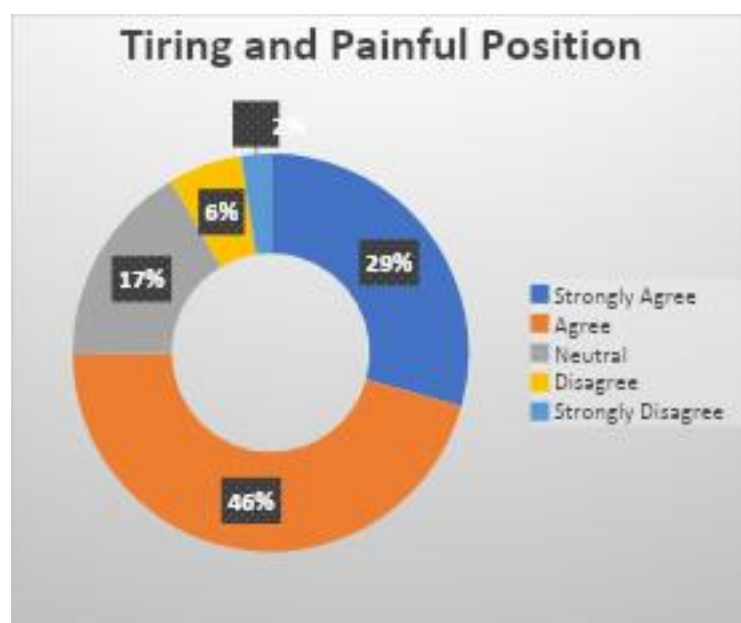


Figure 4.7: Tiring and Painful Position

58% of respondents disagreed that their workplace had loud noises that force them to raise their voices while speaking to co-workers. This is one sign that the banking system is in good operating order.

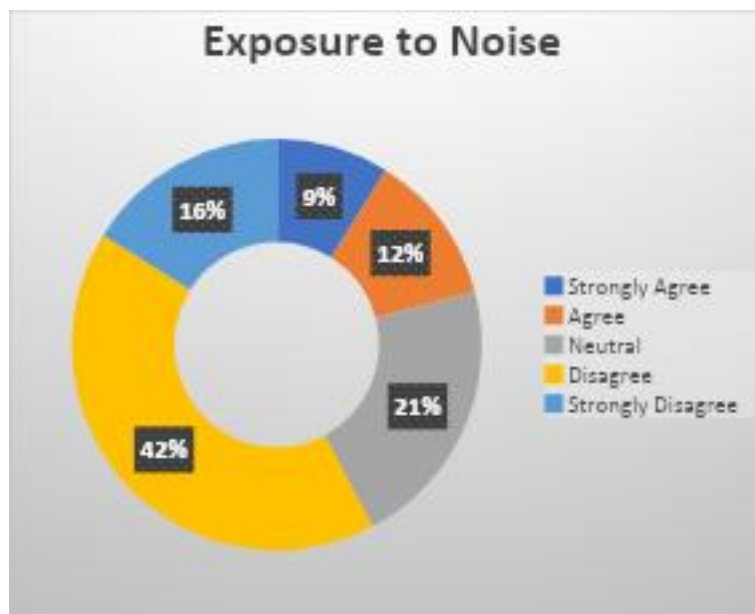


Figure 4.8: Exposure to Noise

In every business, maintaining a safe working temperature is crucial. The legal maximum and minimum working temperatures in many workplaces are unknown to the employees. Extremely hot or low temperatures at work can both lead to pain and decreased productivity. According to this survey, 67% and 48% of the respondents disputed that they were not regularly exposed to hot or cold conditions at work that may cause them to perspire.

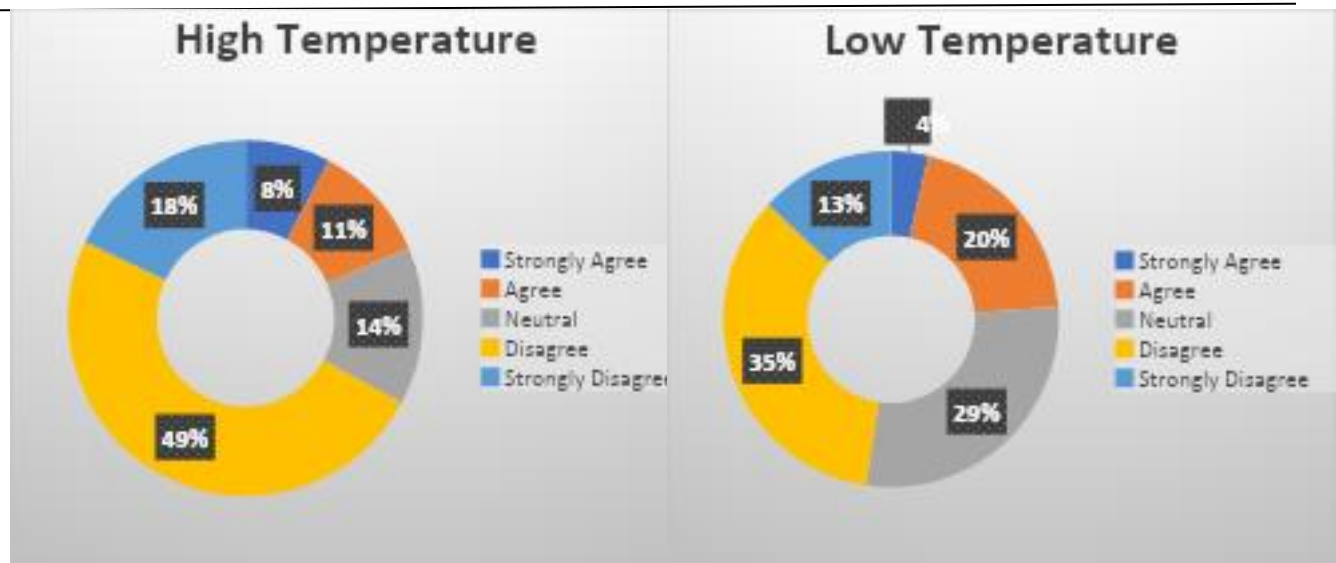


Figure 4.9: High and Low Temperature

Work intensity is a gauge of how much physical and/or mental effort is put into tasks carried out during the workday. (Green 2001). This study finds that 74% of the respondents agreed with working at high speed.

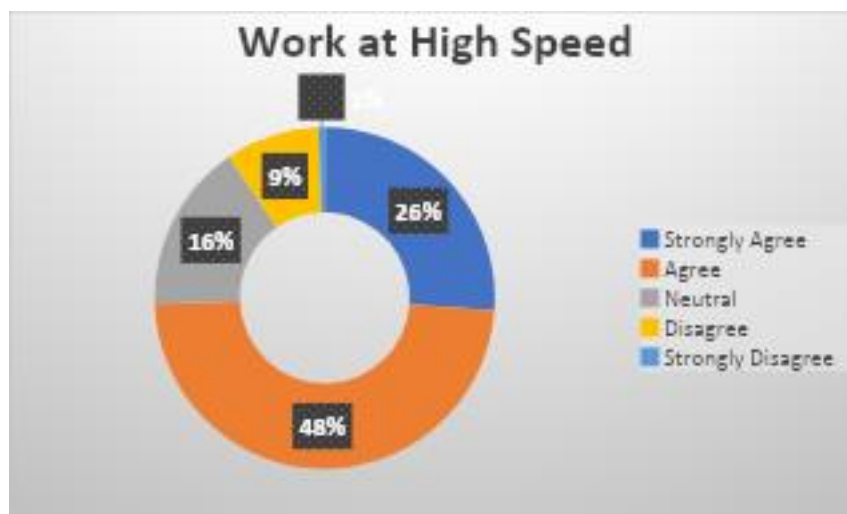


Figure 4.10: Work at High Speed

Working hours are the period of time a person is actively engaged in paid job. According to this survey, the employees have ample time to do their task. 45% of the respondents endorsed this assertion.

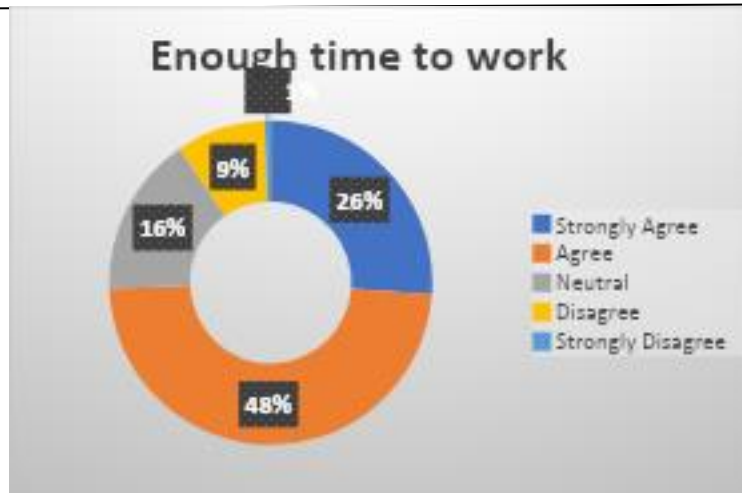


Figure 4.11: Enough time to work

Responding to employee time-off requests is one of the most important tasks a human manager has, and managing them incorrectly may lead to staffing shortages and morale issues. However, managing employee time-off requests well may keep your workers happy, promote a more positive work environment, and ultimately help your business succeed (Researcher). In some situations, it is permissible for an employee to take time off of work, but you might not be paid for it. Your employment status determines which rights you have. This survey found that 44% of the respondents opposed taking time off to handle personal matters. This implies that some specific employees in Nigeria's banking industry are not allowed to take time off from work..

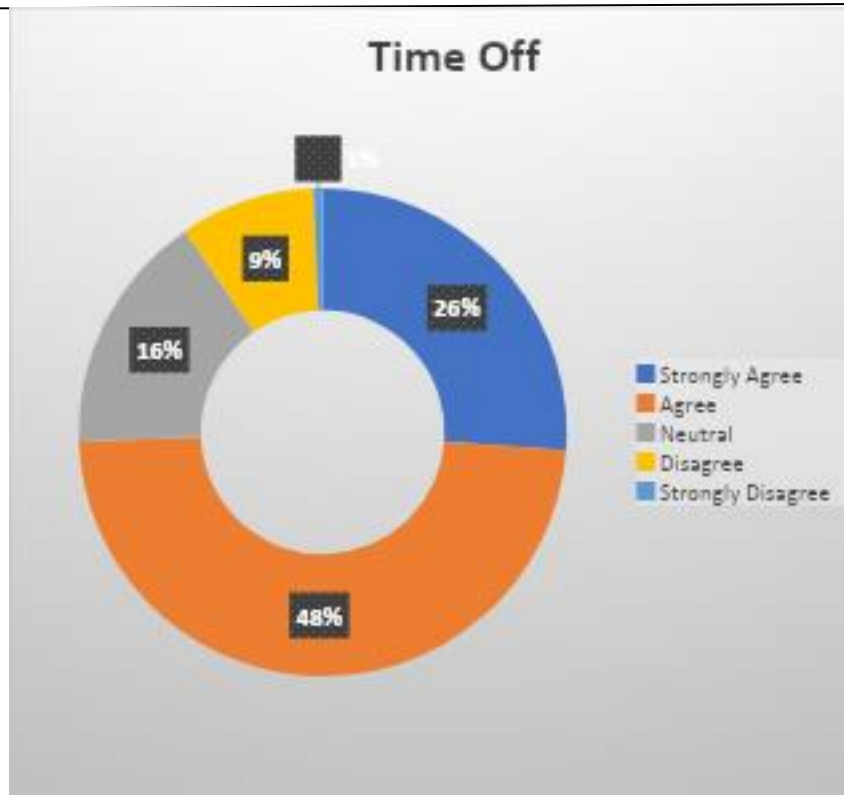


Figure 4.12: Time off

According to this study, physical hazards including weary or uncomfortable postures, noisy exposure, hot and cold temperatures, working quickly, taking time from work for personal needs, and having enough time to complete the task are all variables that affect an employee's productivity at work.

4.2.2 HYPOTHESIS TWO

H_0 : There is a significant effect of poor working conditions that affect employee productivity in Nigerian Banks.

H_1 : There is no significant effect of poor working conditions that affect employee productivity in Nigerian Banks.

The table below displays the test statistic findings for each parameter that indicates bad working conditions that influence employee productivity.

Chi-Square Value	140.37
Df	20
Critical Value	31.41
Level of Significance (alpha value)	5.00%
p-value	0.00%
Test of Significance	If the p-value is less than the alpha value, hence the test is significant, else it is not.
Rejection Rule	If Chi-Square Value is greater than Critical Value, reject H_0 , otherwise, accept H_0
Decision	Reject H_0

Table 4.8: Test of Statistic results ((Hypothesis Two)

The results of the study show that favourable working conditions do affect employees' productivity. Some of the poor working conditions considered in this study include allowing people to use their skills and judgment in the job and giving them the essential and appropriate training to boost productivity.

Working using computers, laptops, smart phones, and similar devices, going to training paid for or given by their company, and receiving on-the-job training were all deemed to be beneficial working circumstances in this study. An employee's ability to resolve issues with little assistance or support, complete difficult jobs on their own, pick-up new skills relevant to their position, and collaborate with others is also taken into account. This research found that 84% of respondents can handle challenges at work on their own or with little assistance.

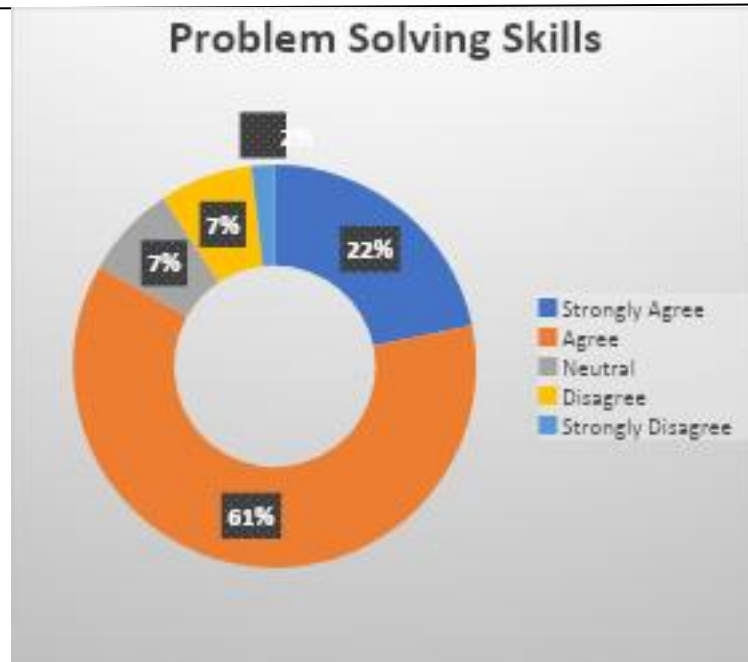


Figure 4.13: Problem Solving Skills

This study reveals that 93% of the respondents agreed that they learn new skills at work as far as it is work related.

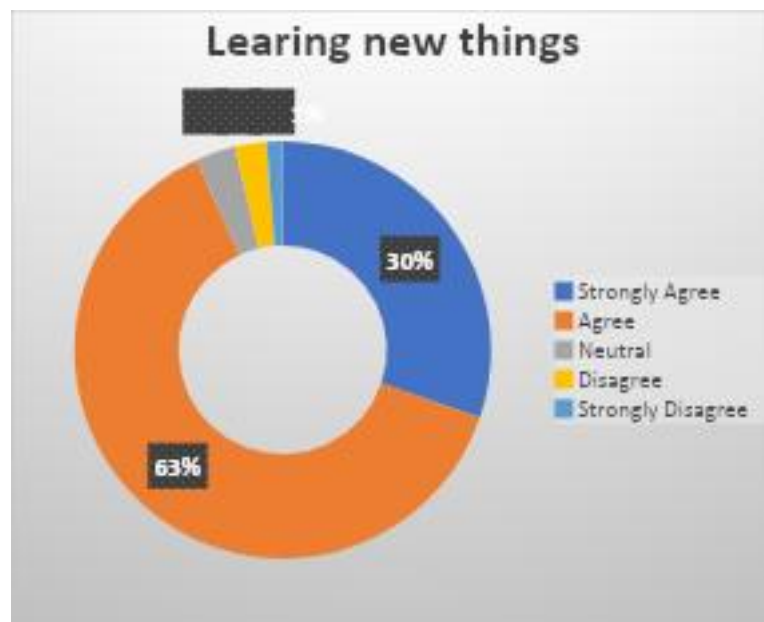


Figure 4.14: Learning New Things

One of the factors included in this study's assessment of what constitutes suitable working circumstances is the use of computers, laptops, smart phones, and other gadgets at work. This research found that 89% of the respondents said they used these tools at work.

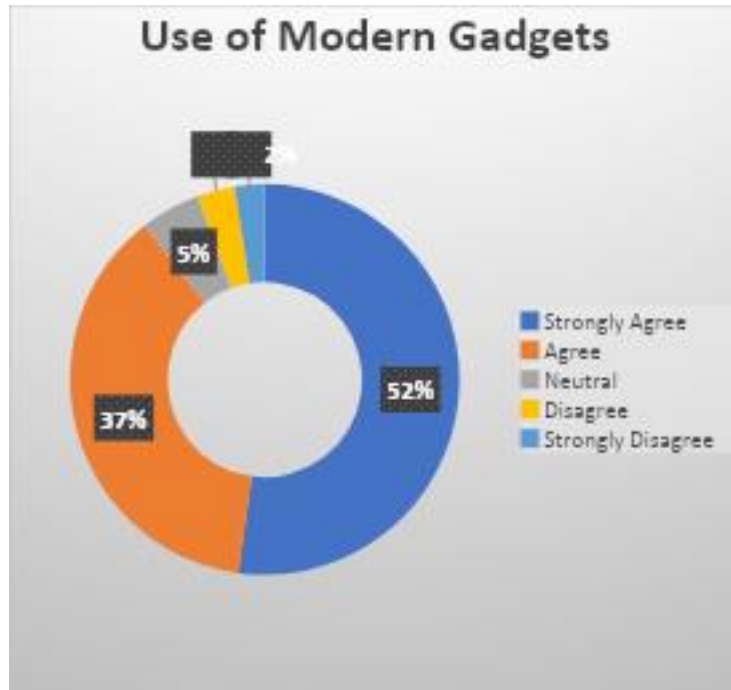


Figure 4.15: Use of Modern Gadgets

Workplace training is the process of enhancing your skills, knowledge, and productivity at work. Training is a terrific method to increase the breadth of knowledge across all employees, but in the current economic climate, many businesses find development opportunities to be

excessively expensive. Employers conduct numerous types of training based on their requirements, the urgency of their needs, and the availability of resources.

As a new employee, taking part in orientation sessions to get to know the workplace and corporate culture is very important. Senior employees may be expected to take on more duties or keep up with the most recent changes in the sector. According to this research, 83% and 92% of the respondents, respectively, participated in training sessions sponsored by and for their employers.

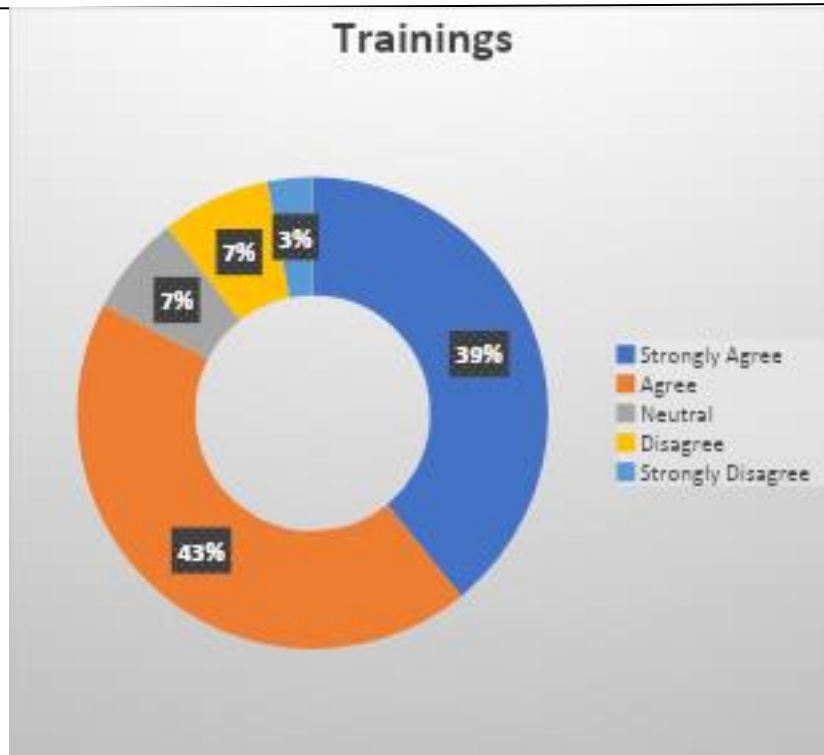


Figure 4.16: Trainings

4.2.3 HYPOTHESIS THREE

H_0 : There is no significant relationship between working conditions and employee productivity in Nigerian Banks.

H_1 : There is a significant relationship between working conditions and employee productivity in Nigerian Banks.

The test statistic results for each parameter are shown in the table below, which demonstrates a substantial correlation between working conditions and staff productivity in Nigerian banks.

Chi Square Value	678.39
Df	40
Critical Value	55.76
Level of Significance (alpha value)	5.00%
p-value	0.00%
Test of Significance	If p-value is less than alpha value, hence the test is significant, else it is not.
Rejection Rule	If Chi Square Value is greater Critical Value, reject H_0 , otherwise accept H_0
Decision	Reject H_0

Table 4.9: Test of Statistic results (Hypothesis Three)

The findings of this study demonstrated a significant relationship between working environment and employee productivity. In Nigerian banks, managerial quality, organizational engagement, workplace culture, and social environment are crucial because they foster good connections with workers, claims the research.

Skill utilization and judgment are the aspects of job quality that deal with the question of whether employment allows employees to learn and grow via their experience at work. It encompasses the ability to make decisions, employee engagement in the business, training, and the job's skill

requirements. According to the study, an employee cannot modify the order of their tasks or their choice of co-workers. That indicates that management is in charge of carrying out this action in order to maximize performance and boost staff productivity.

In their employment, 54% and 75% of respondents, respectively, objected with altering the order of duties or selecting the co-workers.

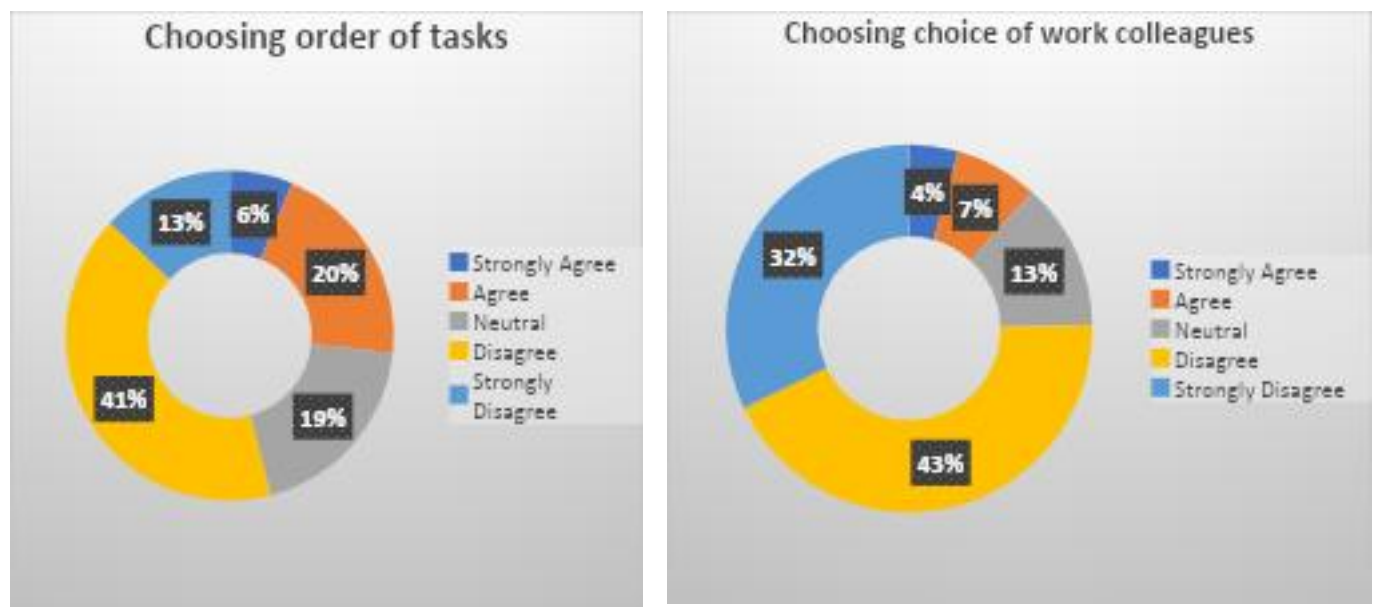


Figure 4.17: Choosing order of tasks and Choosing choice of work colleagues

According to this survey, the banking system welcomes workers and appreciate them as individuals, and are given praise and acknowledgment after a job well done, and who are encouraged to contribute to and advance their careers at work. According to 68% of the respondents, their supervisor respects their personality at work. When they perform their jobs successfully, 70% said they receive compliments and recognition, and 72% said their contributions and professional growth are valued and supported.

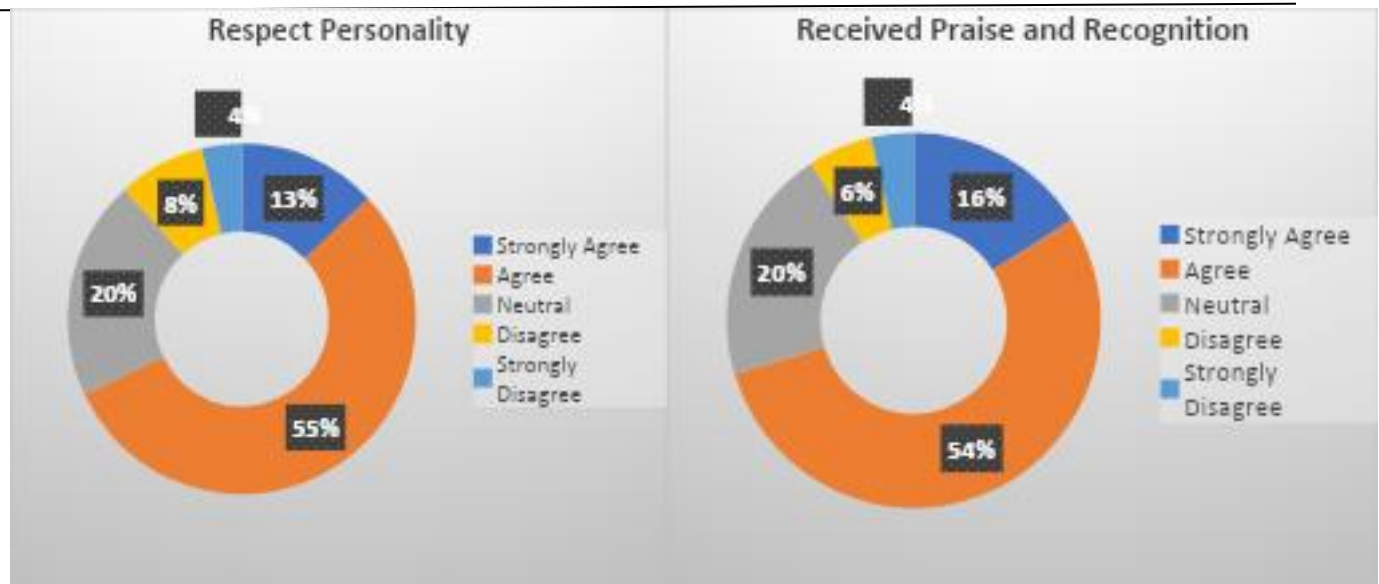


Figure 4.18: Respect Personality and Received Praise and Recognition

Setting goals, enhancing departmental or organizational work procedures, and influencing significant choices are all solely the responsibility of an employer. These working circumstances are taken into consideration. According to the research's findings, only 47% of respondents felt that they had any influence over decisions that were crucial to their jobs, while 73% of respondents said they were involved in improving their departments and their organization's overall processes. Of the respondents, 46% said they were not consulted before setting goals for their work.

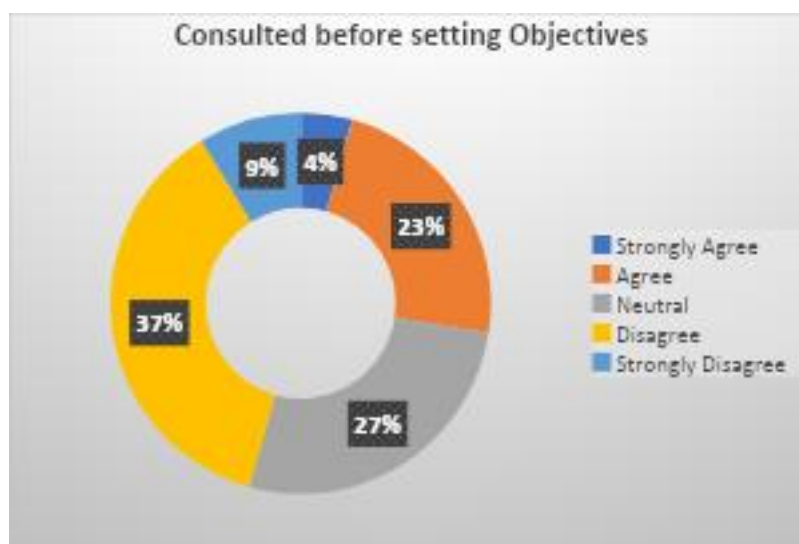


Figure 4.19: Consulted before setting objectives

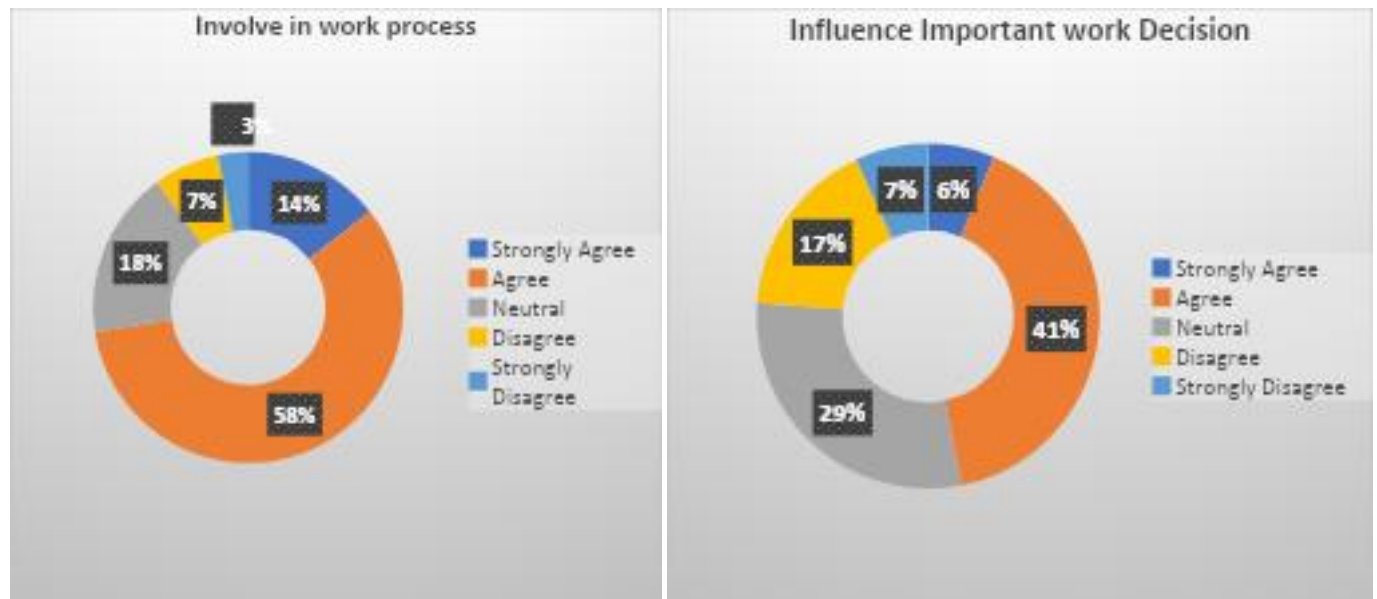


Figure 4.20: Involve in work process and Influence Important work decision

4.2.4 HYPOTHESIS FOUR

H_0 : There are no factors that affect working conditions of employees' productivity in Nigerian Banks.

H_1 : There are factors that affect working conditions of employees' productivity in Nigerian Banks.

The table below displays the test statistic findings for each parameter that affect working conditions of employees' productivity in Nigerian Banks.

Chi Square Value	437.64
Df	24
Critical Value	36.42
Level of Significance (alpha value)	5.00%
p-value	0.00%
Test of Significance	If p-value is less than alpha value, hence the test is significant, else it is not.
Rejection Rule	If Chi Square Value is greater than Critical Value, reject H_0 , otherwise accept H_0
Decision	Reject H_0

Table 4.10: Test of Statistic results (Hypothesis Four)

In this study, factors that influence working conditions were wages, income, benefits, and prospects. Employees utilize their monthly pay to cover expenses, justify their workload, and express a desire for an increase in their take-home pay. The income and benefits include the staff

pension plan, paid sick leave, and insurance; opportunities for career progression and job loss are also taken into account.

Earnings of employees, which comprise the salary of those with dependents and the profits made by independent contractors, are one of the most important components of employment and a critical factor in job quality. For the majority of employees, the wage serves as both their primary source of income and the primary form of remuneration for their labor. It serves as a key motivator for seeking job. The salary is what the business must spend to keep the employee's capacity for output, and it typically makes up a sizeable amount of total expenses. Earnings matter because dependent workers, in particular, frequently get better non-wage benefits with higher compensation (Eurofound, 2019). According to the study, 54% of respondents don't feel that their income could cover their needs and that their workload and income are not correlated, which implies they put in longer hours at work while receiving lower pay. However, 92% of the respondents said that they want to see their monthly income rise.

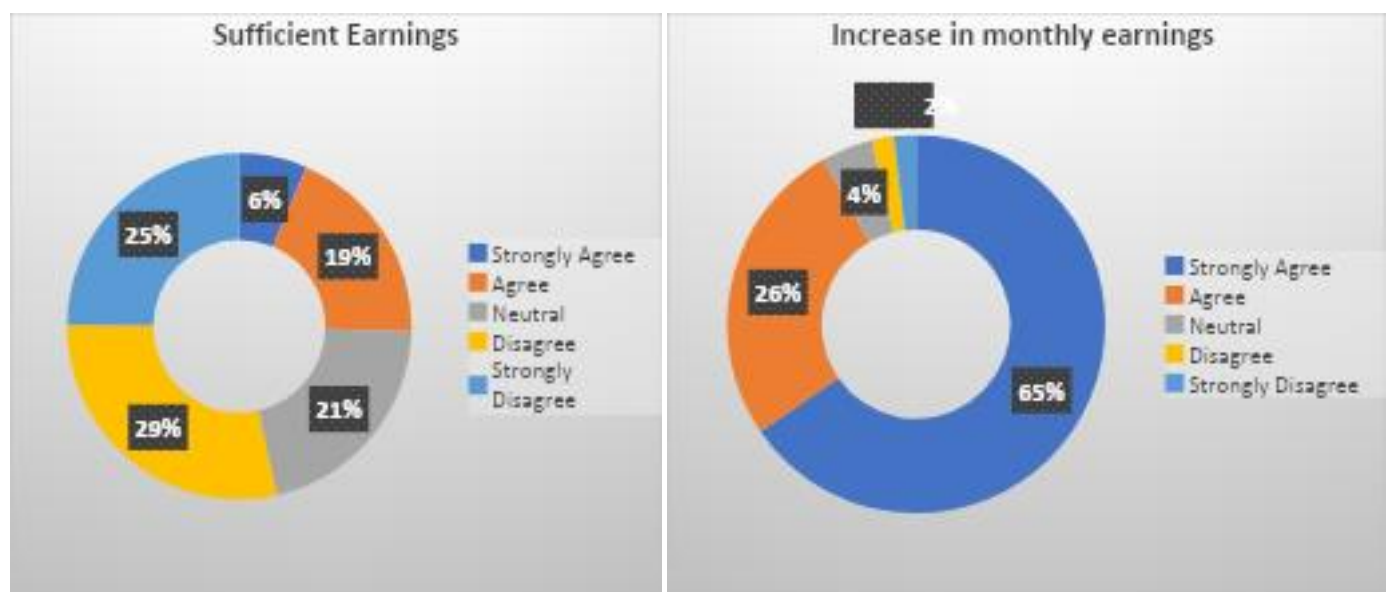


Figure 4.21: Sufficient Earnings and Increase in Monthly earnings

Prospects go beyond only securing a job in one's current workplace. Employees' experiences with restructuring and reorganization at work, particularly downsizing, which has been related to detrimental impacts on health and is a risk factor for those who keep their positions, are used to gauge the degree of job insecurity (Westgaard and Winkel, 2011). This poll found that while 53% of respondents were unclear if they would lose their jobs in the next six months, 42%

disagreed, and 51% of respondents thought that their employment offered them strong possibilities for professional advancement.

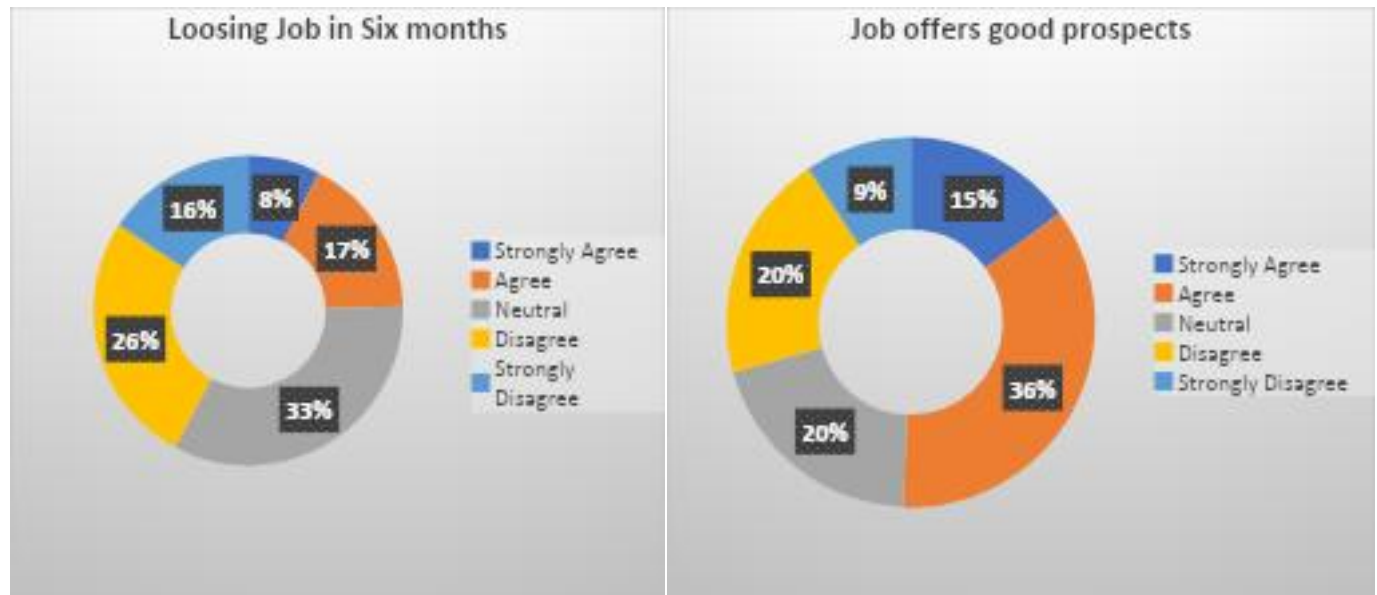


Figure 4.22: Loosing Job in Six months and Job offers good prospects

5.0 SUMMARY OF FINDINGS

Despite the sample population having more males than women, neither gender represents less than 60% of the total, which is the minimum need for gender parity. In comparison to women, who make up 42% of the population, men make up 58%. People of all working ages are included in the sample population. Those who are at least 57 years old and at the lowest working age of 18 have representatives, or in other terms. This implies that there is no prejudice against any one age group, making the responses valid since they cover all working ages.

The highly educated workforce includes individuals with degrees ranging from high school to PhD. This shows that the majority of people have a high level of aptitude. Many believe they will be highly productive given their high levels of schooling. But in addition to education, there are other factors at play here. Seminars and other means of knowledge and skill transfer are rarely used by workers to advance their training. As a consequence, skills boost productivity, but these skills need to be regularly updated. Since just a tiny percentage of employees frequently attend trainings and seminars, this doesn't happen here. The need for professional qualifications, however, is widely recognised depending on the job or responsibilities one does.

According to this survey, 75% of respondents' jobs require strenuous or uncomfortable positions, which significantly affects working conditions in any organization. The nature of their work may be to blame for this. Poor working conditions include being exposed to noise levels that need a person to shout in order to communicate with others. 58% of respondents disagree with this, indicating that they are not exposed to any noise at work. Extreme heat or cold at work may both cause discomfort and lower productivity. High and low temperatures that cause an employee to sweat even while not working were present, as shown by the numbers of 67% and 48% disagreement, respectively.

According to the poll, 74% of respondents claim they work quickly to accomplish their assignments, but just 45% believe they have enough time. Workplace work intensity involves moving quickly and having adequate time to do the task at hand. hours of labor Quality in the workplace necessitates flexible start and end times, yet according to this poll, 57% of participants

are against flexible work schedules. Additionally, time quality permits an employee to take personal time off of work, yet 44% of respondents stated they opposed taking time off to handle personal concerns.

The capacity of employees to make decisions on their jobs is typically regarded as a sign of more favourable working circumstances. 83% of respondents said they would use their problem-solving abilities at work, which entails addressing problems with little assistance or support. 63% of respondents said they can complete complicated activities on their own or with little guidance. 93% of respondents felt that they learn new things while working as part of developing their abilities in the workplace. The usage of modern technology improves productivity when using computers, laptops, and smartphones, according to 89% of respondents. Training is knowledge received on how something is done or attained. In this survey, 83% of the respondents reported attending training that was paid for or supplied by their employer, while 92% reported receiving their training on the job.

Managers have a key role in the caliber of the work produced and the commitment of the workforce. They want to ensure that the anticipated outcomes of the group's work are achieved. Their position is essential as they communicate, contribute to, and balance "top down" decisions with "bottom up" inputs from their teams. In this study, 54% of respondents said they didn't have control over the hierarchy of their tasks, 75% said they couldn't pick their coworkers, 68% said their boss respected them, 70% said they got praise and recognition when they did a good job, and 72% said their boss supported their professional growth.

A higher degree of employee involvement in decision-making benefits both employee motivation and the opportunity to offer their tacit knowledge and experience and have it added value for the business in which they work. According to this poll, just 47% of employees have a say in decisions that are essential to their employment, despite 73% actively working to improve their department's or organization's work processes and 46% of employees disputing that they are taken into account when goals are created at work.

In addition to feeling more motivated and less stressed at work, employees are more productive in environments that support them and help them develop their skills and talents to their full potential. In this study, 86% of participants agreed that job performance reviews were conducted at their place of employment, 77% were certain that health and safety policies were in place, and

80% said their boss and co-workers supported them in their work. Even while non-material aspects of employment have rightfully received more emphasis recently, financial benefits remain an essential part of the working world. The ability to support one's living and the desire to work are both influenced by income. The survey found that 54% of respondents didn't believe their net monthly income from work could meet their needs, and 57% didn't believe their workload and pay were appropriate. Thus, 92% of respondents said they would like to see an increase in their monthly net income.

While one's health affects their ability to work and remain in the workforce, employment has different implications on health. The effects of health outcomes might be felt right away or later. Work also has a big impact on someone's socioeconomic status, which has been identified as one of the key determinants impacting health. Only 49% of the respondents stated that their employer provided paid sick leave and insurance, but 81% of them were aware of the employee pension plan. Job prospects are those aspects of a job that influence a person's need for employment, such as the psychological need for self-worth and identity as well as the physical need for income (Eurofound, 2016). 42% of respondents said they would lose their work in the next six months, while 51% said their employment gives them strong opportunities for professional progression.

6.0 CONCLUSION

The research's conclusion is covered in this section. In order for employees to be productive when working in a positive atmosphere, they need to have excellent working circumstances. The results of the study demonstrate that the working conditions in the Nigerian banking sector have a positive impact on workers' productivity. The reason for this is that the study found that physical risks (posture and ambient), work intensity, having enough time to work, judgment, and abilities are encouraged at the workplace along with providing them with the training required and sufficient to increase productivity, being unable to change the order of their tasks or their choice of co-workers, having any influence over decisions specific to their jobs, and involved in improving their departments and their organizations. Due to several ongoing issues, such as taking time out of work to attend to personal affairs, and the fact that wages and workload are not connected, meaning they work more hours for less money, many individuals wish to see their salary increase.

The limitations of this study are consistent with those of earlier studies. The survey was finished fast; therefore, the intended number of respondents was not attained. This study's second limitation is the difficulty in recruiting participants from the selected financial institution. Some survey participants choose not to respond due to their busy schedules and obligations. It is encouraged to triangulate the quantitative findings with the qualitative observations of other respondents in order to support the study's conclusions. As a result, a mixed study design is recommended.

The results of this study suggest that, in the case of Nigerian banks, working circumstances had an impact on employee productivity. In general, it was found that, at the 5% level of significance, working conditions had a significant relationship with employee productivity. The significant negative impact of poor working conditions on employee productivity, the significant positive relationship between working conditions and employee productivity, and the existence of factors influencing working conditions of employees' productivity in Nigerian banks are therefore all accepted as the null hypothesis.

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APPENDIX

QUESTIONNAIRE

IMPACT OF WORKING CONDITIONS ON EMPLOYEE PRODUCTIVITY IN NIGERIA- A CASE STUDY OF NIGERIAN BANKS

Participant Information Sheet.

Please ensure that you have read and understood the information contained in the Participant Information Sheet. If you have any questions, please contact me on Lucia2.Agboola@live.uwe.ac.uk. If you are happy to take part in the questionnaire, please select an option below.

- I have been given the opportunity to ask questions about the study.
- I have had my questions answered satisfactorily by the research student.
- I agree that anonymised quotes may be used in the final Report of this study.
- I understand that my participation is voluntary and that I am free to withdraw at any time until the data has been anonymize, without giving a reason.
- I agree to take part in the research Do you agree to partake in this questionnaire?

☐ Yes

☐ No

Consent Form

As part of my project, I would like to gather some information from you which will help me to complete this study. The purpose of this research project is to know the impact of working conditions on Employee productivity in an organization, a case study of Nigerian Banks. The research work is conducted by Lucia Agboola, a student at the University of the West of England, United Kingdom. The procedure involves filling out an online questionnaire that will take approximately 5 mins. Your responses will be confidential as the information is anonymous. However, your participation is voluntary as you may choose to not participate. This information is for research purposes only and responses will be treated with utmost confidentiality, and the result will be used for academic purposes only. Do not hesitate to contact me at Lucia2.Agboola@live.uwe.ac.uk if you have any reservations about this questionnaire. Thank you

Please click below that you consent to participate.

- ☐ Yes, I do consent
- ☐ No, I do not consent

Section A: General Information

Gender

- ☐ Male
- ☐ Female

Marital Status

- ☐ Single
- ☐ Married
- ☐ Divorce

Age (Years)

- ☐ 18 - 25
- ☐ 26 - 33
- ☐ 34 - 41
- ☐ 42 - 48
- ☐ 49 - 56
- ☐ 57 and above

How long have you been working in a bank?

- ☐ Below 1 Year
- ☐ 2 - 5 Years
- ☐ 6 - 10 Years
- ☐ 11 - 15 Years
- ☐ 16 - 20 Years
- ☐ 21 - 25 Years
- ☐ 26 - 30 Years

Educational Qualification

- ☐ PhD
- ☐ Masters Degree
- ☐ First Degree (B.Sc./HND)
- ☐ NCE/OND
- ☐ SSCE
- ☐ JSCE
- ☐ FLSC
- ☐ Others

Department

- ☐ Marketing
- ☐ Customer Care
- ☐ Treasury
- ☐ Fund Transfer
- ☐ Cash and Teller
- ☐ Others

Section B: Working Conditions DimensionsPhysical Risk – Posture related

Your work involves tiring or painful positions

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At workplace, you are exposed to noise so loud that you would have to raise your voice to talk to people

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At workplace, you are exposed to high temperatures which make you perspire even when not working

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At workplace, you are exposed to low temperatures which make you perspire even when not working

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

Work intensity

At your workplace, you work at a very high speed

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At your workplace, you have enough time to get the job done

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

Working time Quality

At your workplace, you can work in flexible start and end hours

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At your workplace, you can take off time off for personal reasons

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

Skills and Discretion

At your workplace, you can solve problem with little help or support

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At your workplace, you can solve complex task independently

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At your workplace, you can learn new things that is work related

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At your workplace, you can work with computers, laptops, smartphones, etc

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At your workplace, you have attended training paid for or provided by your employer

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At your workplace, you have attended on-the-job training

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At your workplace, you can change or choose your order of tasks

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At your workplace, you can change or choose your choice of work colleagues

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

Management Quality

In your workplace, your boss respects you as a person

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

In your workplace, your boss gives you praise and recognition when you do a good job

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

In your workplace, your boss encourages and supports your contribution and development to work

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

Organisational participation

In your workplace, you are consulted before objectives are set for your work

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

In your workplace, you are involved in improving the work organisation or work processes of your department or organisation

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

In your workplace, you influence decisions that are important for your work

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

Workplace and Social Environment

At your workplace, job performance evaluation exists

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At your workplace, health and safety plans exist

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At your workplace, your manager and colleagues help and support you

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree

☐ Strongly Disagree

Adverse social behaviour

Over the last month, during the course of your work, have you been subject to any of the following:

Verbal abuse / Humiliating behaviours

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

Physical violence

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

Bullying/Sexual harassment/Unwanted sexual attention

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

Earnings

In your workplace, your net monthly earnings take care of your needs

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

In your workplace, your net monthly earnings and workload are justifiable

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

In your workplace, you desire an increase in you net monthly earnings

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

Income and benefits

At your workplace, there is a pension plan for staff

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

At your workplace, you have a paid sick leave and insurance

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

Prospects

In your workplace, your job offers good prospects for career advancement

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

In your workplace, you might lose your job in the next 6 months

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree