IMPACT OF EMPLOYEE JOB SATISFACTION ON FIRM PERFORMANCE IN STANBIC IBTC, NIGERIA.

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ABSTRACT

In today's competitive business environment, the performance of financial institutions like Stanbic IBTC Bank Nigeria is heavily influenced by their ability to align internal factors such as job satisfaction with external outcomes like brand equity and customer loyalty. This study examined the Impact of job satisfaction on firm performance in Stanbic IBTC, Nigeria. The study adopted a descriptive research design in which Stratified Sampling were used to obtain data from the respondents with the questionnaire administered to the employees of Stanbic IBTC, with a population of 379. Stratified Sampling and Simple random Sampling was used in each stratum while sample size (195) was used with 20% margin of safety was added to the sample size making it 215. The data were analyzed using regression analysis at a 5% level of significance to test the formulated hypotheses in line with the objectives of the study. The findings revealed that work environment significantly impacts the performance of Stanbic IBTC, Nigeria. The research concluded that work environment has a significant impact on the performance of Stanbic IBTC, Nigeria. The study recommended that Stanbic IBTC should prioritize investments in creating a more comfortable, well-equipped, and supportive workplace. This includes upgrading infrastructure, providing necessary tools and training, and fostering a culture of teamwork and recognition. A positive work environment will not only boost employee morale but also attract and retain top talent.

Keywords:* *EMPLOYEES JOB SATISFACTION; WORK ENVIRONMENT; CAREER DEVELOPMENT; WORK-LIFE BALANCE; FIRM PERFORMANCE.

INTRODUCTION

Employee job satisfaction is a critical factor influencing organisational performance globally. Across the world, organisations are increasingly recognising that satisfied employees are more productive, innovative, and committed to achieving organisational goals. Research has shown that job satisfaction significantly improves organisational efficiency, as employees who are happy with their work environment, career opportunities, and work-life balance tend to demonstrate higher levels of motivation and engagement (Nantavisit et al., 2023). For instance, studies have found that supportive workplace policies, such as flexible work arrangements and employee development programmes, substantially enhance employee creativity and innovation (Olubiyi, 2023). These global trends underscore the importance of fostering a supportive workplace culture that addresses employees' holistic needs.

In Africa, the relationship between employee job satisfaction and firm performance is gaining attention as organisations seek to improve competitiveness and sustainability. Africa's rapidly growing economies and youthful workforce present both opportunities and challenges for businesses. Employee turnover and low productivity remain significant issues in many African organisations, often linked to poor work environments and limited career development opportunities (Okikiola, 2021). Evidence from African contexts reveals that employees who perceive their work environment as supportive and inclusive are more likely to exhibit higher productivity and commitment (Olubiyi, 2023). Furthermore, empirical evidence suggests that organisations with higher levels of job satisfaction report significantly greater productivity and lower turnover rates compared to those with dissatisfied employees (Akinyemi, 2025; Oyewole & Kayode, 2025). These findings highlight the need for African organisations to adopt employee-centric policies that promote job satisfaction to drive performance and retain talent.

In contemporary times, employee job satisfaction continues to attract increasing attention because employees are now more informed, knowledgeable, and conscious of workplace dynamics. Studies have revealed that job satisfaction elements such as work environment, career development, and work-life balance significantly determine overall employee well-being and performance outcomes (Subarto & Solihin, 2025). These variables positively influence productivity, innovation, operational efficiency, punctuality, and task performance, which in turn enhance firm performance. In Nigeria, for instance, it has been reported that career development opportunities remain a key driver of job satisfaction among employees, yet many organisations still lack structured career advancement programmes (Junejo et al., 2025). Therefore, organisations are expected to focus on positively impactful job satisfaction variables to elicit improved productivity, innovation, and operational performance from employees.

The Nigerian banking industry, where Stanbic IBTC Bank operates is one of the leading financial institutions in the country. Banks in Nigeria play a critical role in driving economic growth and are among the largest employers of labour, alongside the manufacturing and service industries (Oginni et al., 2022). In this context, employee dissatisfaction can have serious negative consequences for organisations, the economy, and society at large. Making deliberate efforts to provide a work-friendly environment, career development opportunities, and work-life balance initiatives are essential precursors to improved employee and organisational performance (Ng et al., 2024). A supportive workplace environment strengthens employee engagement and reduces turnover, ensuring that the banking industry remains productive and stable. Consequently, organisations such as Stanbic IBTC Bank, Nigeria, must align internal factors such as job satisfaction with external outcomes like customer loyalty and brand equity, and this plays a pivotal role in enhancing employee engagement and productivity (Ogunola, 2022; Made et al., 2025). A satisfied workforce fosters a positive organisational culture that directly influences service delivery, innovation, and profitability.

The continuous improvement of organizational performances, despite increasing internal and external challenges, is a serious concern for these stakeholders. The Nigerian banking industry is an intensely and viciously competitive industry that plays a critical role in driving economic growth, but it is faced with significant challenges regarding employee job satisfaction and performance. The industry has been observed to be losing employees to more employee-friendly sectors that offer relatively better job satisfaction's elements, including work environments, career development opportunities, and work-life balance. The banking sector's employee turnover rate is notably high, largely due to dissatisfaction with work environments, limited career progression opportunities, inadequate infrastructure, and poor work-life balance. (Uche, 2022; Nigerian Economic Summit Group, NESG, 2021; Adekola, 2019). Furthermore, the demanding nature of banking jobs often leads to poor work-life balance, which negatively impacts employee well-being and productivity. Research indicates that Nigerian bank employees who report high levels of job satisfaction, and work-life balance are significantly more productive and innovative than their dissatisfied counterparts (Olorunleke, 2018, Salami, 2017). These findings highlight the critical role of job satisfaction in driving firm performance within the banking industry. Studies indicate that employees often cite limited career advancement opportunities and excessively demanding work schedules as primary sources of dissatisfaction (Akinlabi, 2020). This raises important questions about how the bank can leverage job satisfaction to enhance employee productivity, innovation, and operational efficiency.

Therefore, examining the impact of work environment, career development, and work-life balance on firm performance will provides actionable insights that can help banks, including Stanbic IBTC Bank address job satisfaction related challenges and achieve sustainable growth. Thus, this study evaluates the impact of job satisfaction on the performance of Stanbic IBTC Bank. This broad objective is achieved by validating the following hypotheses:

H_{O1}: Work environment has no significant impacts on the performance of Stanbic IBTC Bank;

H_{O2}: Career development does not significantly impact on the performance of Stanbic IBTC Bank; and

H_{O3}: There is no significant impact of work-life balance on the performance of Stanbic IBTC Bank.

LITERATURE REVIEW

Conceptual Review

Employee job satisfaction refers to the extent to which individuals feel contented, fulfilled, and positive about their work roles, overall work experience, and the conditions under which they perform their jobs (Spector, 2022; Bakker & Demerouti, 2023). It is a subjective evaluation that combines both cognitive and affective elements of how well one's job meets individual needs, expectations, and values. Recent empirical evidence indicates that higher levels of job satisfaction are strongly associated with increased motivation, reduced absenteeism and turnover, and improved work performance (De Clercq et al., 2021; Bakker & Demerouti, 2023).More recently, job satisfaction has been identified as a critical behavioural determinant, influencing not only individual performance but wider organisational outcomes (Gazi, 2024). Thus, in organisational research and practice, job satisfaction serves as a pivotal mediator between work conditions (e.g., environment, development opportunities) and performance outcomes. Among the elements of job satisfaction are work environment, career development, and work-life-balance.

The work environment encompasses the physical (e.g., workspace design, lighting, equipment), social (e.g., relationships with co-workers and supervisors), and psychological (e.g., job demands, opportunities for autonomy) conditions under which employees operate. Empirical studies underscore that work environment factors such as infrastructure, supervisor support, safety and teamwork climate significantly shape employee commitment and task performance (Boediherwanto & Supriadi, 2024). For instance, a favourable work environment has been found to positively influence job satisfaction and employee performance outcomes (Onwuzuligbo & Nwobodo, 2019). In short, the work environment functions as a contextual enabler (or barrier) to employees' effective functioning, impacting how engaged, motivated and productive they are.

Career development refers to the formal and informal activities, policies and practices through which an organisation supports the learning, progression, and career trajectories of its employees (Srimulatsih et al., 2021). It includes opportunities such as training, mentoring, promotion paths, job-rotation, and career-planning. Research evidences a positive relationship between career development initiatives and employee commitment, job satisfaction and ultimately performance (Hosen, 2024; Srimulatsih et al., 2021). In organisational terms, career development not only supports individual growth but helps align individual aspirations with organisational goals, thereby strengthening human capital and enhancing organisational capability.

Work-life balance pertains to the degree to which employees are able to manage and satisfactorily integrate their work responsibilities with personal, family and non-work domains. Organisations' provision of practices to manage work-life conflict (e.g., flexible schedules, remote work, leave policies) has been shown to influence job attitudes such as job satisfaction, commitment and engagement (Okolie, 2017). Empirical evidence in a Nigerian banking context found that work-life balance had a favourable and significant impact on employee performance and wider organisational performance (Okolie, 2017; Mohammed & Daniel, 2024). Thus, work-life balance represents a critical non-work dimension that interacts with work-based variables to influence both individual well-being and organisational outcomes.

Organisational performance is a broad, multi-dimensional construct that reflects how well an organisation achieves its objectives in an efficient and effective manner. Traditional measures include financial indicators (profitability, return on assets, sales growth) while contemporary approaches incorporate non-financial metrics such as customer satisfaction, innovation, employee commitment and sustainability (Gutterman, 2023). Research highlights that many factors, including work environment, training and development practices, act as determinants of organisational performance (Sarwar, 2024; Daniel et al., 2026). In sum, organisational performance is the dependent outcome variable in much HRM and organisational behaviour research, capturing the aggregate effects of individual, team and structural variables.

Theoretical Framework

This study was underpinned by Social Exchange Theory (SET, originally advanced by George Homans in 1958 and later expanded upon by seminal scholars such as Blau (1964). It provided a foundational paradigm in social psychology and organizational behavior that conceptualized human relationships as a series of interactive transactions governed by a norm of reciprocity. The central axiom of Social Exchange Theory was that human interactions were sustained by a subjective cost-benefit analysis and the expectation of mutual, though not necessarily identical, rewards. Individuals engaged in relationships and contributed efforts based on the anticipation that these actions would yield desirable returns in the future (Cropanzano & Mitchell, 2005). This "give-and-get" dynamic fostered a cycle of reciprocal obligations, where the receipt of a benefit incurred a debt that was expected to be repaid through positive attitudes and behaviours. Consequently, the theory posited that the quality of the relationship between an employee and their organization was not static but was continually renegotiated based on the perceived fairness and value of these exchanges.

A principal strength of SET lay in its powerful and intuitive explanatory power for a wide array of workplace phenomena. It provided a robust theoretical lens for understanding why employees exhibited behaviours such as organizational citizenship, heightened commitment, and increased performance when they felt valued and supported by their employer (Alkandi et al., 2023; Daniel et al., 2026). Its flexibility allowed it to be applied across various organizational contexts, from leadership and teamwork to employee retention, making it a versatile tool for researchers and practitioners who sought to enhance organizational effectiveness by improving the quality of social exchanges.

However, the theory was not without its limitations. A significant critique was that its economic, calculative foundation could oversimplify the complex and often affective nature of human relationships in the workplace. It risked reducing human interaction to a purely rational and self-interested calculus, potentially neglecting the roles of altruism, intrinsic motivation, and uncalculated social norms. Furthermore, the subjective nature of what constituted a "cost" or a "reward" varied dramatically across individuals and cultures, which made universal predictions challenging. The theory also faced the difficulty of empirical measurement, as the internal, psychological ledger of costs and benefits was not directly observable and had to be inferred from self-reported data.

Notwithstanding these limitations, Social Exchange Theory provided a profoundly relevant framework for this investigation into the drivers of employee performance at Stanbic IBTC Bank. The study posited that the bank's provision of a conducive work environment, meaningful career development opportunities, and policies that enabled work-life balance were perceived by employees as valuable organizational investments or "socio-emotional resources." In accordance with SET, employees who perceived these investments favourably were likely to have felt a normative obligation to reciprocate. This reciprocity was hypothesized to have manifested in the critical outcomes under investigation: enhanced productivity, greater innovative behaviour, and reduced turnover intentions. When employees viewed the organization as a supportive partner in the exchange, their satisfaction transformed from a passive state into an active driver of performance, as they sought to balance the exchange ledger (Udin, 2023). Therefore, by applying the lens of SET, this study moved beyond merely correlating satisfaction with performance; it sought to explain the underlying motivational mechanism, the reciprocal social exchange, that connected the bank's organizational investments to its ultimate human capital and operational outcomes.

Empirical Review

Ezeamama (2019) investigated the relationship between job satisfaction and employee productivity in Anambra State University. The study adopted a survey research design and utilized a sample of 312 non-teaching employees. A structured questionnaire based on a five-point Likert scale was used to collect data. Descriptive statistics were employed to analyse demographic information and answer research questions, while Friedman's Chi-square test and Spearman's rank correlation were used to test the hypotheses. The findings revealed that employees were significantly satisfied with their jobs and also significantly productive. However, the study found only a very weak and statistically insignificant positive relationship between job satisfaction and employee productivity. A major limitation of this study lies in its exclusive focus on non-teaching staff, which limits the generalizability of its findings to the entire university workforce, particularly the academic staff who play a central role in institutional productivity. Bonaventure (2021) examined the effect of job satisfaction on employee productivity in public universities across the South-East region of Nigeria. The study adopted a survey research design and collected data from academic staff through structured questionnaires. Regression analysis, supported by SPSS version 20, was used to analyse data collected. The results showed that working conditions and salary had a positive and statistically significant effect on employee productivity in these institutions. While the study provides valuable empirical evidence, a notable critique is its treatment of job satisfaction as a monolithic construct without disaggregating it into intrinsic and extrinsic dimensions beyond salary and working conditions. Utami et al. (2020) examined the direct effect of job satisfaction on work productivity using a survey method and a path analysis approach, with the study conducted in Bekasi, Indonesia. The researchers employed a simple random sampling technique and applied the Slovin formula to determine the appropriate sample size. Data analysis was conducted using SmartPLS, a robust statistical tool that enables the examination of complex relationships among latent variables. The study concluded that job satisfaction has a direct positive effect on teacher work productivity, implying that higher satisfaction levels lead to improved performance. However, a major critique of the study lies in its limited contextual focus, as findings based solely on teachers in Bekasi may not be generalizable across other professions or regions. Maida et al. (2017) investigated the effect of job satisfaction and leadership style on employee productivity at PT Asuransi Umum Bumiputera Muda. Using a simple random sampling technique and a sample size of 88 respondents determined by Slovin's formula, data were analysed with multiple linear regression, and the findings showed significant individual and joint effects of job satisfaction and leadership style on productivity. However, a key critique of the study lies in its relatively small sample size, which may limit the generalizability of the findings across the organisation or to other firms.

Suleiman and Salawudeen (2024) examined the influence of flexible work arrangement (FWA) such as different work pattern, job sharing, flexi working hours and telecommuting on the job performance of employees in FCT Abuja. It utilized descriptive survey design, questionnaire data from a sample of 353 workers in FCT Abuja and structural Equation Model (SEM) via Smart-PLS to validate the formulated hypotheses in line with the objectives. Findings reveal that different work pattern, job sharing, and flexi-working hours have significant positive effect while telecommuting has insignificant positive effect on the job performance of workers in FCT Abuja. It concludes that FWA factors has significant effect on the job performance of workers in FCT Abuja. Adi et al. (2017) conducted a quantitative study on the impact of work environment on employee productivity in Shipyard Manufacturing Company, drawing a sample of 315 employees from a population of 1,200 through simple random sampling. Data were collected through questionnaires and analysed using multiple linear regression. The study found that both physical and non-physical work environments positively influence productivity. Mendis and Weerakkody (2018) explored the impact of work-life balance on employee performance with reference to the telecommunication industry in Sri Lanka: a mediation model using a quantitative research design. The population size was 2,500 employees, with a sample size of 100 selected via cluster sampling. Primary sources were collected through questionnaires, and regression analysis was used for data analysis. The findings indicated positive relationships between work-life balance, job satisfaction, and performance. Limitations included a small sample size, a single-industry focus, and possible response bias. Sugiarti (2021) examined the influence of training, work environment, and career development on work motivation that has an impact on employee performance at PT. Suryamas Elsindo Primatama in West Jakarta using a quantitative research design. The population size was 127 employees, with a sample size of 127 via saturated sampling. Primary data was collected using questionnaires, and regression analysis was applied. The findings confirmed that training, work environment, and career development boost motivation and performance. Limitations included a single-company focus and potential response bias. Irfan et al. (2021) studied impact of work-life balance with the role of organisational support and job burnout on project performance using a quantitative research design. The population size was 1,200 project professionals, with a sample size of 250 selected via purposive sampling. Primary data was obtained through questionnaires, and regression and conditional process analysis were used. The findings indicated that work-life balance negatively affects project performance when mediated by job burnout. Jabbar and AKareem (2022) researched the impact of career development on job performance: an analytical study at the University of Dhi Qar, using a descriptive analytical design. The population size was 107 deans and department heads, with a sample size of 107 selected via spatial sampling. Primary data was collected using questionnaires, and structural equation modelling (SEM) and path analysis were applied. The findings emphasized career development's significant role in improving job performance.

Qodariyah (2023) studied the impact of career development and leadership on performance employees with job loyalty as an intervening variable using a quantitative research design. The population size was 1,000 employees, with a sample size of 100 selected via Slovin formula sampling. Primary data was collected through questionnaires, and regression analysis was used for analysis. The findings indicated that career development and leadership improve performance, mediated by job loyalty. Limitations included a small sample size and response bias. Udin (2023) investigated the impact of work-life balance on employee performance: the mediating role of affective commitment and job satisfaction using a quantitative research design with a population size of 600 employees from an Indonesian plywood manufacturing company. A sample size of 146 employees were selected through purposive sampling and primary data was collected through questionnaires. Data was analysed using SmartPLS-SEM and finding shows positive impacts of work-life balance on performance mediated by affective commitment and job satisfaction. Ali et al. (2024) examined the influence of work-life balance and workload on work commitment and its impact on employee performance at Dinas PUPR Pidie using a quantitative research design. A population size of 241 civil servants from Dinas PUPR Pidie used a census sample size an primary data collected through questionnaires and analysed using SEM. The finding revealed significant impacts of work-life balance and workload on work commitment and performance.

METHODOLOGY

The study adopted a descriptive survey research design to examine the Impact of job satisfaction on firm performance in Stanbic IBTC, Nigeria. A structured questionnaire served as the primary instrument for data collection, enabling the acquisition of first-hand quantitative data from a large population. The population comprised 379 employees across 13 strategically selected branches located in key commercial and residential districts of Abuja, such as Wuse 2, Maitama, Garki, and Gwagwalada, ensuring geographic and organisational representativeness. Using Taro Yamane's (1967) formula, a sample size of 195 was determined from the population, and an additional 10% (20 questionnaires) was included to accommodate non-responses, bringing the total distributed to 215. The study utilized a proportionate random sampling technique to ensure that each hierarchical level top, middle, and lower cadres was fairly represented. Data were gathered using a well-structured, close-ended questionnaire with responses rated on a five-point Likert scale ranging from "Strongly Agree" (5) to "Strongly Disagree" (1). Questionnaires were distributed and retrieved through a combination of in-person administration and pre-paid return envelopes by trained research assistants who also briefed respondents on the study's purpose and confidentiality assurances to ensure honest responses. Both descriptive and inferential statistical methods were employed for data analysis, using the Statistical Package for the Social Sciences (SPSS, version 27.0). Ordinary least square (OLS) multiple regression analysis examined the relationship between employee job satisfaction and organisational performance. The model was specified as $Y = \alpha + \beta_i X_i + \varepsilon$, where performance (PER) was expressed as a function of work environment (WE), career development (CD), and work-life balance (WB), represented empirically as $PER = \alpha_0 + \beta_1 WE + \beta_2 CD + \beta_3 WB + \varepsilon$. To ensure validity, a pilot test was conducted with 30 employees of a separate branch of Stanbic IBTC Bank in Abuja, confirming the clarity and relevance of the questionnaire items. Reliability was assessed using Cronbach's alpha coefficient, which showed satisfactory internal consistency across all constructs, work environment (0.82), career development (0.73), work-life balance (0.74), and performance (0.73, all exceeding the 0.70 benchmark suggested by Hair et al. (2013). These results confirmed that the research instrument was both valid and reliable, ensuring the credibility of the data collected and the robustness of the study's findings.

RESULTS AND DISCUSSION

The analysis of questionnaire distribution and return rates indicates a high level of respondent engagement, with 205 out of 215 distributed questionnaires successfully returned, representing a response rate of 95 per cent. This high return rate suggests that the respondents were highly cooperative and motivated to participate in the study, which enhances the reliability and representativeness of the data collected. Such a strong response rate increases the confidence in the findings, as it reduces the likelihood of skewed or incomplete data.

Table 1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.846[a]	.716	.712	.28013

a. Predictors: (Constant), WB, WE, CD

Source: SPSS Output Version 27.0

Table 1 presents the model summary for the regression analysis, indicating the strength and explanatory power of the predictors (WB, WE, CD) on the dependent variable (performance). The R-value of 0.846 (84.6%) suggests a strong positive correlation between the predictors and the outcome variable, while the R Square value of 0.716 indicates that approximately 71.6 per cent of the variance in the dependent variable is explained by the independent variables (work-life balance, work environment, and career development). The Adjusted R Square (0.712) confirms the robustness of the model after accounting for the number of predictors. With a standard error of the estimate of 0.28013, the model demonstrates reasonable precision in predicting outcomes. Given the high explanatory power of the model (71.6 per cent), it can be concluded that work environment (WE), career development (CD), and work-life balance (WB) are strong explainer of firm performance

Table 2 ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.763	3	13.254	168.899	.000[b]
	Residual	15.773	201	.078		
	Total	55.536	204			

a. Dependent Variable: PER
b. Predictors: (Constant), WB, WE, CD
Source: SPSS Output Version 27.0

Table 2 presents the ANOVA results, which evaluate the overall significance of the regression model in explaining the relationship between the predictors (WB, WE, CD) and the dependent variable (PER). The F-statistic of 168.899 is highly significant, as evidenced by the p-value (Sig.) of .000, which is less than the conventional alpha level of 0.05. This suggests that the model as a whole significantly predicts employee performance.

Table 3 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.787	.149		5.281	.000
	WE	.286	.043	.316	6.692	.000
	CD	.448	.134	.525	3.343	.001
	WB	.176	.086	.205	2.044	.042

a. Dependent Variable: PER
Source: SPSS Output Version 27.0

Table 3 presents the coefficients of the regression model, highlighting the individual contributions of the predictors (WE, CD, WB) to organizational performance (PER). The unstandardized coefficients (B) indicate the strength and direction of each predictor's impact, while the standardized coefficients (Beta) allow for comparison of their relative importance. Work environment (WE) has the highest Beta value (0.316), followed by career development (CD) at 0.525, and work-life balance (WB) at 0.205, suggesting that career development has the strongest influence on performance. The t-values and their associated p-values (Sig.) confirm the statistical significance of each predictor: WE ($p = 0.000$), CD ($p = 0.001$), and WB ($p = 0.042$), all of which are below the alpha level of 0.05. Based on the decision rule, if the p-value is less than 0.05, the null hypotheses should be rejected. Therefore, the result leads to the rejection of H_{01}, H_{02}, and H_{03}, demonstrating that work environment (WE), career development (CD), and work-life balance (WB) each has a statistically significant impact on the performance of Stanbic IBTC Bank, Abuja.

The regression analysis revealed that the work environment significantly impacts the performance of Stanbic IBTC Bank. This implies that a conducive, well-equipped, and supportive work environment plays a critical role in enhancing employee productivity and overall organizational success. Employees who perceive their workplace as comfortable and motivating are more likely to demonstrate higher levels of commitment, efficiency, and job satisfaction, which directly translate into improved outcomes for the organization. The findings underscore the importance of investing in infrastructure, tools, and resources, as well as fostering a positive organizational culture that promotes teamwork and employee well-being. By prioritizing improvements in the work environment, Stanbic IBTC Bank can boost morale, reduce turnover, and align its workforce with strategic goals, ultimately strengthening its competitive position in Nigeria's financial sector.

This finding is consistent with prior studies such as Ezeamama (2019), Bonaventure (2021), Utami et al. (2020), Adi et al. (2017), and Maida et al. (2017). These studies demonstrated that factors such as working conditions, salary, and job satisfaction positively influence employee productivity in various contexts, including universities and public institutions. Theoretically, this aligns with Social Exchange Theory (SET), which posits that employees are more likely to reciprocate favourable treatment from their organisation with increased commitment and performance.

The regression analysis also revealed that career development has a significant impact on the performance of Stanbic IBTC Bank. This suggests that providing employees with opportunities for growth, skill enhancement, and career advancement is crucial for driving their motivation, commitment, and overall productivity. Career development initiatives, such as mentorship programs, structured training, coaching, and clear promotion pathways, not only enhance employees' capabilities but also foster a sense of loyalty and alignment with organisational goals. By embedding career growth opportunities into its human resource strategy, Stanbic IBTC Bank can reduce turnover, improve engagement, and create a workforce better equipped to meet the challenges of a competitive financial sector. This finding is supported by Napitupulu et al. (2017), Sugiarti (2021), Jabbar and Abdul Kareem (2022), and Qodariyah (2023), whose studies highlighted the positive impacts of career development on employee performance, mediated by factors such as organisational support, motivation, and job loyalty. Theoretically, this aligns with Social Exchange Theory (SET), which suggests that when organisations invest in employees' professional growth, employees are more likely to reciprocate with higher performance and loyalty.

The study further revealed that work-life balance significantly impacts the performance of Stanbic IBTC Bank. This implies that employees who effectively manage their professional responsibilities alongside personal and family commitments tend to perform better and exhibit higher productivity. A healthy work-life balance reduces stress, minimizes burnout, and enhances motivation, all of which contribute positively to job performance. The findings suggest that Stanbic IBTC Bank's efforts to provide flexibility such as accommodating work schedules, offering remote work options, and implementing supportive leave policies are critical in fostering an environment where employees feel valued and motivated to deliver their best. Prioritizing work-life balance can improve satisfaction, reduce turnover, and create a more committed workforce aligned with organisational goals. This finding aligns with Mendis and Weerakkody (2018), Udin (2023), and Ali et al. (2024), who demonstrated positive relationships between work-life balance, job satisfaction, and employee performance, mediated by factors such as affective commitment and reduced workload. However, it contrasts with Irfan et al. (2021), whose study found negative impacts of work-life balance on project performance due to mediating factors like job burnout. Theoretically, this aligns with Social Exchange Theory (SET), which suggests that when organisations support employees in balancing work and personal life, employees are more likely to reciprocate with higher levels of engagement and performance.

CONCLUSION AND RECOMMENDATIONS

Based on the findings, the study concluded that employees job satisfaction dimension, work environment, career development, and work-life balance significantly and positively impact the performance of Stanbic IBTC Bank. A conducive and well-equipped workplace was found to be essential in enhancing employee satisfaction, commitment, and efficiency, ultimately driving organisational success. Similarly, opportunities for career advancement and skill development emerged as vital motivators that encourage employees to perform optimally and align their efforts with the bank's strategic goals. In addition, maintaining a healthy work-life balance was shown to improve employee well-being, motivation, and loyalty, all of which contribute to higher productivity and reduced turnover. These findings collectively underscore the importance of investing in workplace infrastructure, professional development programs, and supportive policies that help employees balance work and personal responsibilities. By fostering a motivating, growth-oriented, and employee-cantered environment, Stanbic IBTC Bank can strengthen workforce engagement, sustain superior performance, and maintain a competitive advantage within Nigeria's evolving financial sector. Based on these findings, the following recommendations are made:

i. Stanbic IBTC Bank should prioritize investments in creating a more comfortable, well-equipped, and supportive workplace, including upgrading infrastructure, providing necessary tools and training, and fostering a culture of teamwork and recognition. A positive work environment will not only boost employee morale but also attract and retain top talent.
ii. Stanbic IBTC Bank should design and implement comprehensive career development initiatives that include mentorship, coaching, and leadership training. These programs will help employees acquire new skills, prepare for higher responsibilities, and align their personal goals with the organisation's objectives.
iii. Stanbic IBTC Bank should adopt flexible work policies, such as remote work options, flexible start and end times, and compressed workweeks. These measures will allow employees to better manage their personal and professional commitments, reducing stress and enhancing productivity.

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