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Contents

Vol. 21, No. 2, November 2019

- Patient Perception of Nurse-Patient Communication in University of Ilorin Teaching Hospital
 - Afolayan Joel A., Adegboyega Toyin, Onasoga, Olayinka A., Aluko Joel O., Dada, Lydia T., Olaitan, Faith J., Adebola, Olayimika K.....1
- Peoples' perception of the implementation of NHIS and its impacts on the NHIS utilization among workers of the federal agencies in the Oyo State, Nigeria
 - Ajibola Ishola and Adeoti A.B.....18
- Influence of Stigma, Discrimination and Substance Abuse on HIV Prevalence Among Patients Attending APIN Clinic, Ibadan
 - Shakirat Bolanle Ibitoye and Chioma C. Asuzu.....39
- The Moderating Effect of Parental Involvement on The Link Between Test Anxiety and Examination Malpractice in Ogun and Oyo States, Nigeria
 - Dr. Oke Tunde Dayo and Ogundoyin Oluwaseun Dare.....51
- Longevity in the Age of Modernity, the Perspective of Odù Ìká Méjì in Ifá Divination System
 - Olálẹ̀yẹ Samuel Kayode.....69
- Non-cognitive Factors of Academic Excellence: Lens of Secondary School Learners in Ekiti State, Nigeria
 - Bamidele Joke Ogumilugba and R. A. Animasahun.....85
- Pornographic Film-Viewing Among Adekunle Ajasin University Undergraduates, Ondo State, Nigeria
 - Tosin Emmanuel Akinduyo & Moyosola Jude Akomolafe.....105

Determinants and Effects of Street Hawking Among Teenage Girls in Gate Area of Ibadan - Abimbola Afolabi	122
Interrogating the Living Conditions of Physically Challenged Students in University of Lagos - Olusegun Moses Temilola.....	170
Gender and Test Anxiety Between Students with Learning Disabilities and Hearing Impairment in Ibadan Metropolis - Ogunwale Oluwatoyin Racheal & Azanor Friday Ovie.....	157
Career Growth and Career Salience as Predictors of Customs Officers' Unethical Behaviour in Nigerian Customs Service - Akeem A. Kenku Ph.D & Olufunmilayo Adedayo Ph.D	174
Victimology and Psychosocial Well-being of the Elderly in Iwaya Community - Helen Ajibike Fatoye.....	188
Influence of Work-Family Conflict, Organisational Leadership and Mentoring on Employee Performance and Job Satisfaction Among Bank Workers in Nigeria - Ekwugha, Emmanuel Chikaodinaka, Adebunmi Oyebisi Oyekola (Ph.D) & D. A. Oluwole, PhD.....	202
Non-Linear Trend Analysis of Test Anxiety and Some Demographic Factors Among Low-Achieving Undergraduates in A Public University in Ibadan Metropolis, Nigeria - Taiwo, A. K.	235

Influence of Work-Family Conflict, Organisational Leadership and Mentoring on Employee Performance and Job Satisfaction Among Bank Workers in Nigeria

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Abstract

This study investigated influence of work-family conflict, organisational leadership, and mentoring on employee performance and job satisfaction among bank workers in Nigeria. It adopted a descriptive research design that utilizes correlational method. The study used simple random sampling technique in selecting the participants. Six banks were randomly selected in South-western Nigeria, with the sample of 300 bank workers. Instruments used were Pradhan and Jena Employee Performance Scale (EPS), $\alpha = 0.91$; Macdonald and MacIntyre Generic Job Satisfaction Scale, $\alpha = 0.77$; Haslam, Filus, Morawska, Sanders & Fletcher Work-Family Conflict Scale (WAFCS), $\alpha = 0.91$; Bass and Avolio Multifactor Leadership Questionnaire, $\alpha = 0.80$; Berk, Berg, Mortimer, Moss & Yeo Mentoring Effectiveness Scale, $\alpha = 0.95$. There were six hypotheses, tested with Pearson Product Moment Correlation (PPMC) and two-stage approach to Partial Least Square Structural Equation Modeling (PLS-SEM) at $P < 0.05$.

It was found that: mentoring ($r = 0.40$, $p < 0.05$), organisational leadership ($r = 0.29$, $p < 0.05$) and work-family conflict ($r = 0.37$, $p < 0.05$) significantly correlated with employee performance. Mentoring ($r = 0.54$, $p < 0.05$), organisational leadership ($r = 0.55$, $p < 0.05$) and work-family conflict ($r = 0.29$, $p < 0.05$) significantly correlated to job satisfaction. Work-family conflict, organisational leadership and mentoring jointly explained 24.3% of the variance in employee performance. Work-family conflict, organisational leadership and mentoring jointly explained 39.8% of the variance in job satisfaction. Work-family conflict ($\beta = 0.281$, $p < 0.05$) and mentoring ($\beta = 0.259$, p

< 0.05) significantly predicted employee performance, organisational leadership ($\beta = 0.099$, $p > 0.05$) did not significantly predict employee performance. Mentoring ($\beta = 0.334$, $p < 0.05$), organisational leadership ($\beta = 0.354$, $p < 0.05$) significantly predicted job satisfaction.

Therefore, banks need to develop strategies that would enable employees enjoy better work-life balance. They should adopt a system which ensures that tellers take at least one-hour break in turns in the course of the day.

Keywords: Work-Family Conflict, Organisational Leadership, Mentoring, Employee Performance, Job Satisfaction

Background to the study

The heart of every organisation is its people (human resources). Organisations including banks therefore understand that employee performance and job satisfaction are important to sustain their growth, profitability and leadership in the financial market. Any individual will be satisfied when they are rewarded fairly for the work they have done. This also applies to employees in banks who envisage that their performance and contribution to their organisation should be proportionate to their rewards and job satisfaction. Employees' job satisfaction is therefore important since they believe that the organisation would have a tremendous future and as a result employer gives credits to the quality of their work, hence those employees are more committed to the organisation, have higher performance and tend to possess better job satisfaction.

Performance is a degree of achievability to forecast organisational objectives that results into achievement of goals. Findikci (2003) defines employees' performance as whatever role an employee has in an organisation; it is the inspection of his works, activities, inadequacies, competences, excesses, and incompetence. In the words of Mathis and Jackson (2009), employee performance is associated with quantity of output, quality of output, timeliness of output, presence and/or attendance on the job, efficiency of the work completed and effectiveness of work completed. It is about aligning the organisational objectives with the employees' agreed measures, skills, competency requirements, development plans and the delivery of results. It can

further be explained as job related activities expected of a worker and how well those activities were executed.

Furthermore, employee performance can be explained as the successful completion of tasks by a selected individual or individuals, as set and measured by a supervisor or organisation, to predefined acceptable standards while efficiently and effectively utilizing available resources within a changing environment (Armstrong & Murlis, 2004). It must be established that employee performance as a concept is not new but is enjoying increased publicity because of the changes prevalent in the world of work today. Such changes include: increasing pressure on organisations to be more competitive, agile, customer focused, and information and communication technology (ICT) breakthroughs, especially mobile technologies and the internet, as well as the consequent rise in retrenchment rates.

Consequently, these changes in the world of work have made performance of employees an important issue for every individual trying to proffer solutions to the prevalent retrenchment exercises floating across all sectors of the economy and the unstable working conditions in the country. In other words, there is little doubt that employee performance is becoming increasingly important to how authorities responsible for oversight of labour and productivity in our society view the phenomenon, as well as how policy makers understand and seek to address issues surrounding employee performance. This is because changes in the economy and science resulting in the emergence of technological advancement have brought new dimensions to the issue of employee performance.

Usually, employee performance is viewed in terms of outcomes; however, it can also be looked at in terms of behaviour (Armstrong, 2000). Findikci (2003) stated that employee's performance is measured against the performance standards set by the organisation. This means that there are a number of measures that can be taken into consideration when measuring performance. Such measures include productivity, efficiency, effectiveness, quality and profitability (Ahuja, 2006). Profitability is the ability to earn profits consistently over a period of time. It is expressed as the ratio of gross profit to sales or return on

capital employed (Wood & Stangster 2002). Efficiency is the ability to produce the desired outcomes by using as minimal resources as possible while effectiveness is the ability of employees to meet the desired objectives or target (Stoner, 1996). Productivity is expressed as a ratio of output to that of input. It is a measure of how the individual, organisation and industry converts input resources into goods and services. The measure of how much output is produced per unit of resources employed (Lipsey as cited in Nassazi, 2013). Quality is the characteristic of products or services that bear an ability to satisfy the stated or implied needs (Kotler & Armstrong, 2002). It depicts increasingly achieving better products and services at a progressively more competitive price (Stoner as cited in Nassazi, 2013).

On the other hand, job satisfaction can be defined as the psychological state of how an individual feel towards work. In other words, it is employee's feelings and attitudes about a variety of intrinsic and extrinsic elements towards their jobs and the organisations where they perform their jobs (Odembo, 2013). It has to do with the positive orientation of an individual towards work (Okwaraji & Aguwa, 2015). According to Simatwa (2011), job satisfaction means a function which is positively related to the degree to which employee's personal needs are fulfilled in the job situation. Kuria (2011) argues that employees are more satisfied and highly productive when their job offers them security from economic strain, recognition of their effort, clean policy of grievances, opportunity to contribute ideas and suggestions, participation in decision making and managing affairs, clear definitions of duties and responsibilities and opportunities for promotion, fringe benefits, sound payment structure, incentive plans and profit sharing activities. Others are health and safety measures, social security, compensation, communication, communication system and also an atmosphere of mutual trust and respect. Job satisfaction therefore can be said to mean pleasurable emotional state of feeling that results from performance of work (Simatwa, 2011).

Employees are the most important resources of any organisation. They can be said to be an organisation's livelihood. Therefore, how they feel about the job they are doing and the results received from that work directly impacts the organisation's performance and ultimately its

stability (Milliman, Ferguson & Czaplewski, 2008). For instance, if an organisation's employees are highly motivated and proactive, they will do whatever is necessary to achieve the goals of the organisation and keep up with innovative trends to enhance the organisation's performance as well as address any potential challenges. Employee satisfaction therefore is becoming more challenging for organisations including those in the banking industry due to a number of factors such as availability of the right talent, manager-employee relations, competition, differences in the level of employer-employee expectations, the high cost associated with hiring new talents, among others. Employers' need for strategic effort directed at satisfying current employees is now more urgent than ever, in order to improve retention rates and decrease the associated costs of high turnover.

Globally, statistics on retrenchment conducted by the World Employment and Social Outlook (A subsidiary of International Labour Organisation, 2015) says that over 61 million jobs have been lost since the start of the global crisis in 2008 and their projection shows that unemployment will continue to rise until the end of the decade. It is projected that this trend will continue, and about 212 million people will be out of work by the end of the year 2019. With the percentage of laying-off growing increasingly in the bank industry every day, it may seem that unemployed individuals would be discouraged from setting their sight on bank jobs. However, over 60% of emerging graduates in Nigeria reported that getting a job in the bank was their ultimate goal amidst the continuing threat of unemployment in the country (Akinruwa, Ajayi, Akeke, 2014). The dynamic nature of the banking sector constitutes a problem for the employees as it is relatively common for a large number of workers to quit the system every year either through voluntary or involuntary means. Thus, employees do not assert good job performance or attain job satisfaction with a particular bank in their employment pursuit.

The concept of employee performance and job satisfaction has generated huge publicity among researchers. Employee performance as a concept is an important phenomenon to put emphasis on, in order to raise awareness among workers about their own potentials and to get better

outcomes from them (Fuentes, Montes & Fernandez, 2006). Employee performance in the service industry such as banking sector can be viewed as a kind of process that consists of phases like goal setting, feedback, assessment, rewards for good results, and improvement for bad results (Kaplan, 2001; Kasurinen, 2002). It is based on the expectations from the employee in line with the goals of the bank and how these goals are reached based on stipulated norms and regulations. Therefore, the performance of an employee in the banking sector will be based on the quality of service delivery since the goal of any bank is quality service and profitability.

Employee performance and job satisfaction research has resulted in the identification of multitude of contributory factors. These factors include motivation, work environment, pay, reward and recognition (Saeed et al., 2013), promotion, growth opportunities, management style, organisation culture, and personal respect (Odembo, 2013). Numerous studies have also been conducted to investigate employee performance and job satisfaction in relation to leadership, coaching and training (Thao & Hwang, 2015). Meanwhile none have combined the variables used in this study on employee performance and job satisfaction. Therefore, this has poised the researcher to investigate the influence of Work-family conflict, Organisational leadership and Mentoring on Employee performance and Job satisfaction of bank workers and also to expand the discourse of the variables used in the study.

Researches during the last twenty-five years have sought to explore and expand the discourse on numerous ways in which family and work roles impact one another (Greenhaus & Powell, 2006). Work and family roles can have a meaningful impact on employee performance and job satisfaction (Schultheiss, 2006), as both roles are important components in people's lives and thus demand a great deal of time and energy. In the work-family literature, there has been a disproportionate amount of attention paid to the negative impact of simultaneously managing work and family roles (Haas as cited in Hennessy, 2007). However, researchers have now been calling for a more balanced approach to work-family literature (Frone, 2003).

Netemeyer, Boles and McMurrian as cited in Esson (2004) revised literatures on work-family conflict and came up with two specific

definitions. The work–family conflict facet was defined as a form of inter–role conflict occurring as a result of general demands and strain created by the job interfering with one’s ability to perform family related responsibilities. While family–work conflict facet can be defined as role conflict resulting from general demands and strain created by the family interfering with an employee’s ability to perform responsibilities related to work. These two facets when combined form one overarching work–family conflict construct.

Job satisfaction refers to the extent to which an employee experiences a state of positive affect from appraisal of his or her job (Boles, Howard & Donofrio, 2001). Researchers have shown that work–family conflict is related to a decrease in satisfaction, including life satisfaction, marital satisfaction, and job satisfaction (Perrone, Egisdottir, Webb, & Blalock, 2006). Work–family conflict and family–work conflict are a result of strain created by incompatible roles and have been linked to stressful situations and negative outcomes. Specifically, work–family conflict has been shown to relate negatively to job performance, while family–work conflict has been linked to lower job satisfaction. Frone (2003) argued that both forms of work–family conflict negatively affect employee performance and job satisfaction. His reason for this is that if family becomes responsible for the un–accomplishment of assigned tasks in form of time and energy, family–work conflicts will thereby result into poor job satisfaction.

The hectic nature of the banking industry can create work–family conflict for workers. As a result, it can lead to poor work performance and low job satisfaction. The work–family conflict experienced by bank workers is conceptualised in this context as conflict that is unsupportive to family demands and has negative spill over effects from work to family life. Research indicates that work–family conflict as experienced by employees in the banking sector brings about numerous negative outcomes in work and family domains, some of which are exhaustion, anxiety, high blood pressure, low satisfaction from marriage, poor job performance, low professional well–being, life dissatisfaction, low organisational commitment, job dissatisfaction, burnout, desire to quit

and high turnover (Willis, O'Conner & Smith, 2008; Maertz & Boyar, 2011).

Leadership is a special type of influential activity. It may be seen in effect in all kinds of social situations, and it is especially apparent. Where the situation demands that people work together toward common goals such as in formal organisations, leadership can be defined as a managerial activity, the purpose of which is to direct the employees in one immediate chain of command toward the accomplishment of work goals (Osabiya & Ikenga, 2015). A leader therefore is an individual, while leadership is the function that the individual performs. Besides, an individual within an organisation who has authority is often referred to as a leader, regardless of how they act in their job.

Studies on leadership have stressed the importance of organisational leadership as being fundamental to the success of firms, even more so for global and dynamic industries (Chathoth & Olsen, 2002). The banking industry is complex, dynamic and global; as a result, it becomes challenging for the firms in the industry to sustain their competitiveness on a continuous basis. The key to competitive advantage of banks lies in the bank's ability to manage change as suggested by Olsen, West and Tse, cited in Chathoth and Olsen (2002). Given the forces of change that have impact on businesses within the banking industry, it is essential to identify bank's leadership characteristics that help in sustaining competitive advantage in a dynamic global environment.

Organisational leadership in the banking industry entails processes that ensure that the bank is constantly moving forward through the continuous assessment of its business environment and seeking new opportunities to lead the industry. Therefore, it can be affirmed that organisational leadership in banks can be described as a process of persuasion where the leader (or team of leaders) act as an example for a group in order to motivate and induce the group to pursue the objectives of the leader and the bank (Osabiya & Ikenga, 2015).

In recent times, many organisations in the Nigerian banking industry, have recorded cases of immoral and unethical banking practices, gratifications, high labour turnover, inability to meet basic required obligations, and incessant financial distress syndrome. All of these are as

a result of poor employee performance and low job satisfaction which has led to many banks being merged and acquired. This has also been attributed to lack of effective leadership (Akintayo, 2010). The prime motive of many organisations is to achieve its stated objectives, hence the need to effectively coordinate and motivate the workers by an effective leader for optimal performance. Unfortunately, some organisations do not take cognizance of the leadership style adopted by their managers.

Furthermore, organisational leadership therefore engages in these three general features. First is setting the direction and the tone of the organisation. This concerns strategic planning, based on very specific and achievable goals. Second, organisational performance management is equally important, in that the organisation as it changes must be continually assessed. This means the organisation must be constantly supervised and weak points identified. And third, the evaluation of changes in the industry. The gradual process of bringing an organisation from its inertia to dynamism is an important leadership role, and this requires continually changing roles and the concept of roles within an organisation.

Mentorship is a relationship in which a more experienced or more knowledgeable person helps to guide a less experienced or less knowledgeable person. It is a learning and development partnership between someone with vast experience and someone who wants to learn (Farren, 2010). A mentor is therefore a guide; someone who can help the mentee to find the right direction and who can help develop solutions to career issues. He or she is a person who commands a certain degree of respect, either by virtue of holding a higher-level position, or because of age, expertise or experience doing the job (Noe, Greenberger & Wang, 2002). It also refers to someone who takes a special interest in a person, and in teaching that person skills and attitudes to help that person succeed. The mentor may be older or younger than the person being mentored, but she or he must have a certain area of expertise.

Mentoring is a process for the informal transmission of knowledge, social capital, and the psychosocial support perceived by the recipient as relevant to work, career, or professional development. It entails informal

communication, usually face-to-face during a sustained period of time, between a person who is perceived to have greater relevant knowledge, wisdom, or experience (the mentor) and a person who is perceived to have less (the protégé) (Bozeman & Feeney, 2007). In the words of Parsloe (2003), mentoring is to support and encourage people to manage their own learning in order that they may maximise their potential, develop their skills, improve their performance and become the person they want to be.

The performance of an employee is linked to enhanced knowledge, skills, positive attitudes, abilities and confidence (Armstrong, 2009). Thus, the enhancement of performance is becoming more mandatory for organisations to keep up with the changing business environment and bridge the gap between existing skills and required knowledge to operate the business. It is on this premise that this research examines the Influence of Work-family conflict, Organisational leadership and Mentoring on Employee performance and Job satisfaction among bank workers in Nigeria.

An average Nigerian will probably feel irresponsible if his or her family duties and responsibilities are not pleasing to him or her. In a sense, the interplay between work and family demands, pressures on employees and organisations are indeed some of the most significant contemporary phenomena of employment in the banking sector, which is characterized with long work hours, weekend work and overtime that make working hours longer and more tedious, resulting in more pressures on employees working in the sector. Hence, the core problem investigated in this study is to determine the extent of influence of work-family conflict, organisational leadership and mentoring effectiveness on employee performance and job satisfaction among bank workers in Nigeria.

Purpose of the Study

The general purpose of this study is to examine the influence of work-family conflict, organisational leadership, and mentoring on employee performance and job satisfaction among bank workers in Nigeria. The specific purpose of the study is to:

1. Examine the relationship existing among work-family conflict, organisational leadership and mentoring on employee performance and job satisfaction of bank workers.
2. Determine the joint contribution of work-family conflict, organisational leadership and mentoring on employee performance and job satisfaction of bank workers.
3. Investigate the relative contribution of work-family conflict, organisational leadership and mentoring on employee performance and job satisfaction of bank workers.

Hypotheses

This study is guided by the following hypotheses:

1. Work-family conflict, organisational leadership and mentoring will not significantly relate with employee performance of bank workers.
2. Work-family conflict, organisational leadership and mentoring will not significantly relate with job satisfaction of bank workers.
3. Work-family conflict, organisational leadership and mentoring will not have joint contribution on employee performance of bank workers.
4. Work-family conflict, organisational leadership and mentoring will not have joint contribution on job satisfaction of bank workers.
5. Work-family conflict, organisational leadership and mentoring will not have significant effect on employee performance of bank workers.
6. Work-family conflict, organisational leadership and mentoring will not have significant effect on job satisfaction of bank workers.

Research Design

This study adopted a descriptive survey research design that utilizes correlational method. This is because the study is concern with the influence of the independent variables on the dependent variables without necessarily manipulating the independent variables. It also seeks

to find out the relationship that exists between the independent variables and dependent variables through the use of questionnaire. The design allows for information from the representative sample of the population.

Population

The population of the study comprises all professional workers in Access Bank PLC, First Bank of Nigeria PLC, Guaranty Trust Bank PLC, Heritage Bank PLC, Stanbic IBTC Bank PLC, and Zenith Bank PLC, in Nigeria.

Sample and Sampling Technique

The study used simple random sampling technique in selecting the participants. Six (6) commercial banks were randomly selected out of nineteen (19) commercial banks with national coverage in Nigeria. All commercial banks in Nigeria have their head office in Lagos, Nigeria. As at December 31, 2018, the total number of employees for the commercial banks in Nigeria that have national coverage was about 59,351. From the six selected banks, three hundred (300) bank workers in South-western Nigeria were randomly selected as participants for the study.

Instrumentation

The following instruments were adapted and used to collect data for this study namely:

Employee Performance Scale

Employee performance was measured using The Employee Performance Scale (EPS) by Pradhan and Jena (2017). The EPS comprises of 23-items which were classified and conceptually grouped into three distinct dimensions of employee performance, namely: task performance (e.g., "I maintain high standard of work"), adaptive performance (e.g., "I keep myself updated with new skills and knowledge that help me to quickly adapt to changes in my core jobs"), and contextual performance (e.g., "I guide my new colleagues beyond my job purview"). For these items, participants will rate the extent of their agreements using a 5-point rating scale: strongly agree (1) to strongly disagree (5). The reliability Cronbach's alpha values were found to be satisfactory for individual

dimensions ranging from 0.80 to 0.91 with that of the total scale being 0.80.

Generic Job Satisfaction Scale

The generic job satisfaction scale was designed by Macdonald and MacIntyre (1997). The scale is a 10 item self-report measure of job satisfaction for employees. The scale made inquiries on workplace and out-of-work variables. It contains items such as, "I receive recognition for a job well done", "I feel secure about my job", "I feel good about my job". Responses were rated on a five-point Likert scale ranging from "Strongly disagree", "Disagree", "Neither agree/disagree", "Agree", to "Strongly agree". The total score ranges from 0 to 50, with higher scores indicating higher levels of job satisfaction. Cronbach's alpha for the scale was .77, demonstrating high internal consistency.

Work-family Conflict Scale

The work-family conflict scale (WAFCS) was developed by Haslam, Filus, Morawska, Sanders & Fletcher (2014). It is a self-report measure designed to measure work-to-family and family-to-work conflict. The full scale contains 10 items based on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The 10-items comprises of two subscales assessing theoretically distinct but related constructs: family-to-work conflict (5 items) and work-to-family conflict (5 items). Haslam et al., (2014) reported reliability coefficients for the full-scale WAFCS, work-to-family and family-to-work as .70, .91 and .91 respectively.

Multifactor Leadership Questionnaire

Leadership was measured using the 36-item Multifactor Leadership Questionnaire Form 5x-Short (MLQ) developed by Bass and Avolio (2004). The MLQ assessed nine subscales of leadership that identified three leadership styles: transformational, transactional, and laissez-faire. For this study, there were five subscales measuring the four components of organisational leadership: idealized influence (behaviours), idealized influence (attributes), individualized consideration, inspirational motivation, and intellectual stimulation. Responses of the scale is on a 5-point Likert scale ranging from 0 (not at all) to 4 (frequently, if not

always). In this study, the five components were combined to create a composite measure of organisational leadership. Such a combination is consistent with prior research on organisational leadership (Bono & Judge 2003; Judge & Piccolo, 2004). The internal consistency reliabilities were computed for each leadership style measured. The internal consistency reliabilities for transformational leadership, transactional leadership, and laissez-faire leadership were 0.95, 0.56, and 0.69, respectively. Finally, all subscales within the MLQ received a Cronbach's alpha of 0.80 for overall consistency reliability.

Mentoring Effectiveness Scale

Mentoring effectiveness scale was developed by Berk, Berg, Mortimer, Moss & Yeo (2005). The scale which describes the characteristics and outcome measures of the mentoring relationship from the perspective of the mentee, and the mentorship effectiveness has a 12-items 6-point rating ranging from "agree" to "disagree" format likert-type rating scale, which evaluates 12 behavioural characteristics of the mentor. The coefficient alpha scores for completion of the 12 items by the mentor group and the mentee group were 0.91 and 0.95, respectively.

Procedure of Data Collection

The researcher contacted the banks to be used for the study to seek permission to conduct the study. The principal officers of the selected banks linked the researcher with the human resource personnel and relevant members of staff to assist the researcher in reaching out to other staff of the bank. Respondents were then approached and their indulgence was sought to sincerely and accurately respond to the items in the questionnaire while paying close attention to the instructions for each section of the questionnaire. The questionnaire had already been developed as a computer-based survey, while some respondents used the link to access and fill the survey online, others filled the questionnaire as paper-pencil based. Responses were later collated from the back-end of the computer-based survey and from the paper-pencil based questionnaires that were retrieved.

Method of Data Analysis

The data collected were analysed using descriptive and inferential statistics tools. Descriptive statistics used were mean and standard deviation of the group data while Pearson Product Moment Correlation (PPMC) was used to provide analysis to the research hypotheses at 0.05 level of significance.

Table 1: Table Showing Number of Staff Employed by Commercial Banks in Nigeria as at December 31, 2018

LIST OF COMMERCIAL BANKS IN NIGERIA WITH NUMBER OF EMPLOYEES AS AT DECEMBER 31, 2018							
PERCENTAGES							
S/N	BANK	TOTAL	MAL E	FEMA LE	MALE	FEMAL E	SOURCE
1	Access Bank Plc	3,406	1,808	1,598	53%	47%	Access Bank Plc. Annual Report & Accounts 2018. Page 111
2	Citibank Nigeria Limited	214	134	80	62.62%	37.38%	Citibank Nigeria Limited 2018 Annual Report. Page 45
3	Diamond Bank Plc.	3,198	1,801	1,397	56.3%	43.7%	Diamond Bank Plc and Subsidiary Companies Annual Report, 31 December, 2018. Page 9
4	Ecobank Nigeria Plc	7,374	4,129	3,245	56%	44%	Ecobank Group Annual Report 2018. Page 94, 95
5	Fidelity Bank Plc	2,908	1,615	1,293	55.54%	44.46%	Fidelity Bank Plc 2018 Annual Report and Accounts. Page 41

6	First Bank Of Nigeria Limited	7,616	4,646	2,970	61%	39%	
7	First City Monument Bank Plc	3,782	2,277	1,505	60%	40%	FCMB Group Plc Annual Report and Accounts 2018. Page 53
8	Guaranty Trust Bank Plc	3,394	1,849	1,545	54%	46%	Guaranty Trust Bank Plc 2018 Annual Report. Page 70
9	Heritage Banking Company Ltd.	++					
10	Key Stone Bank	++					
11	Polaris Bank	++					
12	Stanbic IBTC Bank Ltd.	2,933	1,683	1,250	57%	43%	Stanbic IBTC Holdings Plc Annual Report 2018. Page 139
13	Standard Chartered Bank Nig. Ltd.	900					https://www.sc.com/ng/about-us/
14	Sterling Bank Plc	2,401	1,431	970	59.6%	40.4%	Sterling Bank Plc 2018 Annual Report and Financial Statements. Page 114
15	Union Bank of Nigeria	2,593	1,612	981	61%	39%	Union Bank Plc 2018 Annual Report. Page

	Nigeria Plc						48
16	United Bank For Africa Plc	9,624	5,187	4,437	54%	46%	United Bank for Africa Plc Annual Report and Accounts 2018. Page 50
17	Unity Bank Plc	1,734	1,122	612	65%	35%	Unity Bank Account Report 2018. Page 5
18	Wema Bank Plc	1,021	568	453	56%	44%	Wema Bank Plc 2018 Annual Report and Accounts. Page 45
19	Zenith Bank Plc	6,253	3,236	3,017	52%	48%	Zenith Bank Plc 2018 Annual Report. Page 8
20	Providus Bank** *						
21	SunTrust Bank Nigeria Limited ***						
	TOTAL	59,351					

*** Regional Commercial Banks not included in the population for the study

++ National Commercial Banks that are not Public Liability Companies (PLC), hence, their audited reports are not public.

The number of employees they have is also not on their website and they are averse to disclosing the information.

Results

To test this hypothesis, work-family conflict, organisational leadership, mentoring, employee performance and job satisfaction of bankers were modelled. In the model, work-family conflict, organisational leadership and mentoring were the exogenous variables while employee performance and job satisfaction of bankers were the criterion variables. This approach to modelling was used because some of the variables involved in the study were multidimensional (that is, the variables had two or more subfactors).

Hypothesis 1: Work-family conflict, organisational leadership and mentoring will not significantly relate with employee performance of bank workers.

The hypothesis was tested by examining the relationship existing between employee performance and mentoring, employee performance and organisational leadership, employee performance and work-family conflict of bank workers. The result is presented in Table 2.

Table 2: Relationship existing between employee performance and work-family conflict, organisational leadership, mentoring.

	Employee performance	p-value
Mentoring	0.40	0.000
Org. leadership	0.29	0.000
FAMTOWK	0.37	0.000

Table 2 shows that mentoring significantly correlate with employee performance of bankers ($r = 0.40, p < 0.05$). The table also shows that organisational leadership was significantly related to the employee performance of bank workers ($r = 0.29, p < 0.05$). Furthermore, the table shows that work-family conflict was significantly related to the employee performance of bank workers ($r = 0.37, p < 0.05$). The result showed that the more bank workers are mentored, the more they perform on their job. Also, the result revealed that the more organisational leadership provided by the bank, the more the employee performance. Furthermore, the result revealed that the more work-family conflict

(family to work conflict) experienced by the bankers, the more the performance on their job.

Hypothesis 2: Work-family conflict, organisational leadership and mentoring will not significantly relate with job satisfaction of bank workers.

The hypothesis was tested by examining the relationship existing between job satisfaction and mentoring, job satisfaction and organisational leadership, job satisfaction and work-family conflict of bank workers. The result is presented in Table 3

Table 3: Relationship existing between Job satisfaction and work-family conflict, organisational leadership, mentoring.

	Job Satisfaction p-value
FAMTOWK	0.288 0.000
Org. leadership	0.545 0.000
MENTORING	0.538 0.000

Tables 3 shows that mentoring significantly correlate with job satisfaction of bankers ($r = 0.54$, $p < 0.05$). The table also shows that organisational leadership was significantly related to the job satisfaction of bank workers ($r = 0.55$, $p < 0.05$). Furthermore, the table shows that work-family conflict was significantly related to the job satisfaction of bank workers ($r = 0.29$, $p < 0.05$). The result showed that the more bank workers are mentored, the more they get satisfied with their job. Also, the result revealed that the more organisational leadership provided by the bank, the more the workers' job satisfaction. Furthermore, the result revealed that the more work-family conflict (family to work conflict) experienced by the bankers, the more satisfaction they got from their job.

Hypothesis 3: Work-family conflict, organisational leadership and mentoring will not have joint contribution on employee performance of bank workers.

To test this hypothesis, Standard assessment criteria, which should be considered, include the coefficient of determination (R^2), the

blindfolding-based cross-validated redundancy measure (Q^2), and effect sizes (f^2) of each of the exogenous constructs in the model.

Coefficient of determination (R^2): This statistic indicates to what extent the exogenous construct(s) are explaining the endogenous construct. The result is presented as follows.

Table 4: Joint contribution of Work-family conflict, organisational leadership and mentoring on performance of bank workers

	R^2	R^2 Adj	Q^2	F^2
JOB Performance	0.243	0.24	0.140	
MENTORING				0.08
Organ leadership				0.01
WK FAM				
CONFLICT				0.08

The coefficient of determination, R^2 was estimated to determine the joint contribution of work-family conflict, organisational leadership and mentoring on employee performance of bank workers. The predictive relevance Q^2 shows the extent to which work-family conflict, organisational leadership and mentoring are jointly relevant to the prediction of employee performance of bank workers and f^2 shows the impact of work-family conflict, organisational leadership and mentoring on the employee performance of bank workers. The table shows that Work-family conflict, organisational leadership and mentoring jointly explained 24.3% of the variance in employee performance of bank workers. The table also shows that work-family conflict, organisational leadership and mentoring were jointly relevant to the prediction of employee performance of bank workers ($Q^2 > 0$). Furthermore, the table shows that size of the effect of mentoring, organisational leadership and work family conflict on employee performance was 0.08, 0.01 and 0.08 respectively. The results showed that Work-family conflict, organisational leadership and mentoring jointly predicted employee performance of bank workers.

Hypothesis 4: Work-family conflict, organisational leadership and mentoring will not have joint contribution on job satisfaction of bank workers.

Table 5: Joint contribution of work-family conflict, organisational leadership and mentoring on the job satisfaction of bank workers

	R2			f2
	R2	Adj	Q ²	
JOB SAT	0.398	0.390	0.139	
MENTORING				0.133
Organ leadership				0.153
WK FAM				
CONFLICT				0.012

Table 5 shows that work-family conflict, organisational leadership and mentoring jointly explained 39.8% of the variance in job satisfaction of bank workers. The table also shows that work-family conflict, organisational leadership and mentoring were jointly relevant to the prediction of job satisfaction of bank workers ($Q^2 > 0$). Furthermore, the table shows that the size of the effect of mentoring, organisational leadership and work family on job performance was 0.133, 0.153 and 0.012 respectively. The results showed that work-family conflict, organisational leadership and mentoring jointly predicted job satisfaction of bank workers.

Hypothesis 5: Work-family conflict, organisational leadership and mentoring will not have significant effect on employee performance of bank workers.

Table 6: Relative effect of Work-family conflict, organisational leadership and mentoring on the employee performance of bank workers

	Original Sample (β)	Standard Deviation (STDEV)	T Statistics ($ \beta/STDEV $)	P Values
MENTORING -> PERFORMANCE	0.281	0.061	4.629	0.000
Organ leadership -> PERFORMANCE	0.099	0.061	1.625	0.105
WK FAM CONFLICT -> PERFORMANCE	0.259	0.057	4.507	0.000

Table 6 shows that work-family conflict significantly predicted employee performance of bank workers ($\beta = 0.281, p < 0.05$). The table also shows that mentoring significantly predicted employee performance of bank workers ($\beta = 0.259, p < 0.05$), while organisational leadership has no significant predictive power on employee performance of bank workers ($\beta = 0.099, p > 0.05$). Therefore, the hypothesis “Work-family conflict, organisational leadership and mentoring will not have significant effect on performance of bank workers” was rejected for mentoring and work family conflict. The result showed that mentoring and work-family conflict significantly predicted the employee performance of bank workers. The implication of the result is that work-family conflict and mentoring predicted the employee performance of bank workers.

Discussion of Findings

This study showed that mentoring significantly correlated with employee performance of bankers. It also showed that organisational leadership was significantly related to the employee performance of bank workers. Furthermore, it showed that work-family conflict was significantly related to the employee performance of bank workers. However, the

outcome of this study supports the findings of Mathewman, Cluterback and Ragins (2012) which established that, mentorship has a large number of outcomes for the mentor, the protégé and the organisation in form of increased employee motivation, better job performance and increased competitive advantage. The result of this study affirms that leadership has a positive influence towards employee performance (Shahab & Nisa, 2014) and therefore plays important roles to ensure the increase of organisation and individual performance (Gul et al, 2012). Furthermore, the finding of this study agrees with Frone, Russell and Cooper (1997), who established that there is a significant relationship between work-family conflict and job performance using a self-rated measure of job performance. Netemeyer et al. (2005) also found direct and indirect effects between work-family conflict and employee performance rated by supervisor. On the contrary, the outcome of this study negates the findings of Karatepe and Sokmen (2006), who found a significant negative relationship between both work-family conflict and family-work conflict with job performance. It also disagrees with Kossek and Ozeki (2008), who found that there is a negative relationship between the level of work-family conflict and job performance.

The result of testing the second hypothesis for this study showed that mentoring had significant relationship with job satisfaction of bankers. It also showed that organisational leadership was significantly related to the job satisfaction of bank workers. Furthermore, it showed that work-family conflict was significantly related to the job satisfaction of bank workers. The assumption of this study was that work-family conflict, organisational leadership and mentoring will not significantly relate with job satisfaction of bank workers. The result of this study however confirmed the earlier study of Zhao and Namasivayam (2012) which affirms that the requirements of the family role of an employee would make him/her unable to effectively achieve job objectives, become frustrated, and thus feel dissatisfied. In addition, it confirmed the study of Boyar et al. (2003), who found that when a non-work role interfered with a work role, an individual would blame the company system for causing such uncomfortable feelings, and the individual's job satisfaction would be reduced.

The outcome of this study also corroborates previous finding that the relationships between the leader and employee, as well as the quality of employees' performance and job satisfaction are significantly influenced by the leadership style adopted by the leader (Jeremy, Melinde & Ciller, 2011). This study supports previous finding that, mentoring process that provides customary job-related and psychosocial support will improve the satisfaction and commitment level of the employees (Peterson, 2005; Wilson & Elman, 1990). It also supports the assertion of Allen et al., (2006), that providing formal or informal mentoring experiences can further influence an employee's development and job satisfaction.

With respect to work-family conflict, organisational leadership and mentoring jointly predicting employee performance of bank workers, this study echoes the findings of Mundia and Iravo (2014) who reported that mentoring program is germane to employee development as it plays important role in employee performance and enhances knowledge transfer, career development guidance and skills enhancement. Also, leadership styles is reported to have profound effect on employee performance, and it has been shown that dimensions of transformational leadership are significant predictors of employee outcomes (Feng-Hua et al., 2014; Piccolo et al., 2012; Tyssen, 2014). Hence, transformational leadership was significant for predicting levels of job satisfaction. The result of this study also affirms findings of other previous studies, most of which posit that work-family conflict has a significant and negative influence on the employees' job satisfaction (Frone et al., 1992; Netemeyer et al., 1996; Boles et al., 1997; Carly et al., 2002; Wayne et al., 2004; Kinnunen et al., 2006; Karatepe and Kilic, 2007; Calvo-Salguero et al., 2010; Carlson et al., 2010; Zhao and Namasivayam, 2012). Those prior studies revealed that interferences between work activities and family responsibilities finally would create job dissatisfaction, bring employees to dislike their job, and lead to underperforming job quality.

Additionally, the result of this study agrees with the finding of Lo May-Chiun, Ramayah., Kui Lim Chin (2013), who revealed that there was a positive connection between mentoring and job satisfaction. The findings of their research concluded that leadership behaviours are interrelated and have high positive impact with employee performance.

It also differs from Northouse (2013), who asserts that ineffective or inappropriate leadership styles can directly affect the performance and retention of employees in contemporary organisations. The outcome of this study also disagrees with some previous studies that showed a no significant effect of work-family conflict towards employees' performance (Frone, Russell, & Cooper, 1992; Verma, 2013; Netemeyer, Boles, & McMurrian, 1996). On the other hand, the result of this study affirms that mentoring in an organisation enhances staff morale, motivation and performance as well as the leadership skills of the managers. (Kram, 1988).

This outcome supports the submission of Sonmez (2013), who was of the opinion that marital status negatively affects occupational and career commitments because the time and energy needed to keep a marriage stable has a negative effect on work life and occupational commitment. Therefore, marital status has no impact on the leadership style that an organisation applies and ultimately the rate at which workers are committed to perform their work. There should be little emphasis on marital status as a yardstick for employee engagement or disengagement from the organisation. There is need to know that working in an organisation cum performance of the employees can be better underscored with the nature of leadership that operates in that organisation, on how they treat their workers, their relationship with the employees.

The computed outcome for the tenth hypothesis for the study showed that mentoring significantly predicted job satisfaction of bank workers. It also showed that organisational leadership significantly predicted job satisfaction of bank workers, while work-family conflict had no significant predictive power on job satisfaction of bank workers. Therefore, the study concluded that organisational leadership and mentoring predicted the job satisfaction of bank workers. The assumption of this study was that work-family conflict, organisational leadership and mentoring will not have significant effect on job satisfaction of bank workers.

However, the outcome of this hypothesis disagrees with Ari Warokka and Ika Febrilia (2015), who found that work-family conflicts affects job satisfaction negatively and significantly. It also disagrees with the

research of Karatepe and Kilic (2007) that reported that work-family conflict would decrease frontline's job satisfaction in Northern Cyprus

On the other hand, the outcome of this study is in agreement with Zhang, Deyoe and Matveyeva (ND), who opined that a productive mentoring relationship increases job satisfaction by new librarians, cultivates healthy work environments, and sustains the organisational culture of the libraries. Furthermore, the outcome of this study agrees with Çakmak, Esra & Öztekin Bayır, Özge & Karadağ, Engin (2015), who carried out a research on 'The effect of leadership on job satisfaction'. The results of their meta-analysis found a medium-level effect of leadership on job satisfaction. Lastly, the findings of the current study is in parallel with studies that have found that leadership leads to an increase in employees' performance (Goleman, 2002; Locke & Latham, 1990; Petty, McGee, & Cavender, 1984) by increasing their motivation (Burns, 2007) and, in turn, increasing their job satisfaction (Kouzes & Posner, 2002).

Conclusion

The results show that the more organisational leadership banks provided the higher the levels of employee performance and job satisfaction of bank workers, and vice versa.

From this study, it is also clear that due to unrealistic performance expectations, working in the Nigerian banking sector adversely affects the family life of bank workers. This is evidenced in the significant relationship between work-family conflict and employee performance of bankers, as well as the significant relationship between work-family conflict and job satisfaction of bankers. It is obvious from the study that the more employees strive to improve their performance, the more work-family conflict they experience. Also, the more bank workers seek to get satisfaction from their jobs, the more work-family conflict they experience, which then makes job satisfaction a mirage for bankers in Nigeria.

Much like any other endeavour where a rookie would need a more experienced person to guide him/her, the study showed that mentoring improves employee performance and job satisfaction of bank workers. Finally, the study clearly shows that demographics do not influence the

effect of work–family conflict, organisational leadership and mentoring on employee performance and job satisfaction of bank workers.

Implication of the Study

The implication of employee performance and job satisfaction to the banking sector cannot be overemphasized. Banks have an annual staff appraisal system that determines the career progression of employees as promotions with its attendant pay raises and other perquisites are based on performance. Where work–family conflict, poor organisational leadership and poor mentoring result in poor employee performance, the employee's appraisal will be poor. With poor grades in appraisal, the career of the employee becomes stagnated. Over time, such employees become discouraged and grossly dissatisfied with their jobs in the bank which results in the high rate of employee turnover in the banks.

The family is the basic unit of the society. It is the place where children who become tomorrow's adults are raised. For employees who are not courageous enough to quit their bank jobs and want better appraisals, they have to go the extra mile to meet up with the high-performance standards of the bank. Hence, they neglect their duties in the family to enable them put in extra hours at work. The very important role of parenting is then left to housemaids and nannies that will never be able raise the children like their parents. This results in dysfunctional children and in some cases broken marriages as spouses may drift apart. These problems in the home translate into societal problems.

Finally, high employee turnover rates in the banking sector implies that commercial banks keep losing manpower and are forced to hire new recruits who may not be as experienced as those who have left because working in the banks is becoming less and less attractive especially for experienced hires. However, the banking sector is a key player in Nigeria's economy, so, if the Government is serious about economic growth, both the Federal Government and Central Bank of Niger need to develop policies and reforms that will enable commercial banks to attract and retain talents that will drive growth in the banking sector and bring about economic transformation and growth for Nigeria.

Recommendations

Based on the findings of this study, the following recommendations are made:

Banks need to develop strategies that would enable employees enjoy better work–life balance. An example of such strategies could be the option of working from home or another branch (that may be closer to where the employee lives), a few days in a quarter for staff whose roles do not require attending to customers face-to-face on a daily basis.

Also, when an employee has to sit at his/her desk all day to attend to customers, diminishing return sets in as the day progresses, and it poses health hazards like back pain and eye problems in long term. Hence, banks need to adopt a system which ensures that tellers take at least one-hour break in turns in the course of the day, such that every teller gets a break but there are always some tellers to attend to customers throughout the day. This reduces the health risks, allows the tellers to be rejuvenated during their break and makes them feel that the organisation cares about them, and can increase job satisfaction in the long run.

Furthermore, given the importance of mentoring to employee performance and job satisfaction of bank workers, it is expedient for all banks in Nigeria to adopt a formal on-going mentoring program. This would ensure that beyond the initial training school program for new recruits, they have an "onboarding buddy" that helps them to settle into their new jobs for the first few years. As employees progress in their banking careers, HR managers would then assign them to suitable senior personnel to provide mentoring. Apart from increased employee performance and job satisfaction, this process will reduce the high rate of turnover in the banking sector as it would give employees a better sense of belonging to the organisation.

Finally, leadership development should be a major priority for banks in Nigeria. Beyond employees rising through the ranks in the banking system to become managers, banks need to intentionally develop the employees' leadership skills as this would guarantee the profitability and indeed survival of the bank in the future, especially with the increasing trend of AMCON taking over distressed banks.

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