

Flexible Work Arrangements, Leave Provisions, and Employee Job Performance in Banking sector

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Abstract

In today's competitive business world, it is necessary for the continued success of an organization to have a dedicated and satisfied workforce. Thus, implementing family-friendly practices in organizations can help employees feel valued, and in turn, they can reciprocate by displaying positive behaviour such as being committed to their organization and eager to put out more effort to increase work performance. This study sought to assess the influence between flexible work options and leave provisions on employee job performance in the banking sector. The quantitative survey was used to gain responses from participants in this study. A study used a sample of four hundred and seventeen respondents from three regions of Tanzania's central zone. Data obtained from the study were analyzed using PLS-SEM methods. The result revealed that leave provisions and flexible work arrangements positively and significantly impact bank employees' performance. Therefore, it implies that organizations should implement these work-life programs such as flexible work and leave options and combine them with high-engagement human resource policies to encourage employees' work motivation and improve performance.

Keywords: Flexible Work Arrangements, Leave Provisions, Banking Sector, Tanzania, Job Performance, Research Paper

INTRODUCTION

While struggling to balance work life, employees have seen the importance of flexible work arrangements (FWA). A flexible work arrangement is a plan that allows for changing time, place, or any regular procedural job in a manner that is manageable and predictable for both employer and employees without compromising quality (Crouter & Booth, 2009). Flexible work guidelines and policies are becoming popular in modern enterprises and are highly needed by potential job applicants (Smit &

Lawson, 2022). Employers now see most of their employees negotiating and demanding more FWA than earlier (Bal & Izak, 2021). Some employees use work leave as an opportunity to balance work and family demands. Employees' work leave happens when individuals take time off from work while still receiving a paycheck and being eligible for social protection benefits (ILO, 2015). Many types of work leave are available, including legally mandated, voluntary, sick, parental, and emergency leaves. Both FWA and employee leave provision are assumed to

impact job performance (Kadiri, Dunmade, Isiaka, & Ajay, 2020); however, this is unknown to Tanzania's banking sector. This research investigates the impacts FWA and leaves provisions have on job performance in the Tanzania banking sector.

FWA is an important strategy for achieving a healthy work-life balance; it allows change and adaptability, giving freedom to decide how and when work gets done (Shockley & Allen, 2012). FWA includes elasticity in working hours, deciding between a part-time or full-time job, overtime, online versus offline, weekend, working on an hourly basis, contract work, weekend jobs, and roaster vs shift (Austin-Egole, Iheriohanma, & Nwokorie, 2020). Good FWA is important in reducing chronic work stress (Chandola, Booker, Kumari, & Benzveva, 2019), increasing the opportunity to balance between work and family (Allen 2013), allow employees to work remotely (Kim, Mullins, & Yoon, 2021), increase work efficiency, productivity, and reduced overheads (Issa & Kangotue, 2021). The critics of FWA include abuse of work flexibility by employees, unethical practices, and lack of employee visibility (Mahboob, 2021). Other critics of FWA include the ability to manage work flexibility, measuring and comparing performance, costs for overtime, and support from the enterprise's owners (Chandola, Booker, Kumari, & Benzveva, 2019).

On the other hand, one of the fundamental rights of employees is to take leave within a year following country law and employers' policies. The duration, time, and modality of leaves are usually stipulated in the country's law and institution guidelines/policy. ILO Holidays with Pay Convention (Revised), 1970 (No. 132) covers workers' leave-related issues. The employment laws in Tanzania and Labour Relations Act 2004 explains that every employee is entitled to 28 consecutive days of paid annual leave, including public holidays that may occur

during the leave period; also, the legality of another type of leave is explained. The common types of leave in Tanzania are maternity leave, paternity leave, annual leave, and sick leave. Although taking leave is a must and common to employees, little is known regarding its impact on employee performance, particularly in the banking sector. Some researchers, e.g., (Etzion, 2003; Ioniță, 2019) found no correlation between leave and employees' performance, while (Yıldırım & Aydemir-Karadag, 2021) advocate leave as it reduces employees' stress, improves work-life balance, and brings good mental health. In general, there is limited quantitative research in the banking sector focusing on FWA, leave provision, and job performance in Africa. Most of the African banking sector research focuses on financial affairs and little on human resources.

Literature Review and Hypothesis

Job Performance

The performance of an employer's personnel is a key concern of managers regardless of their stage and position. Job performance is a method of attaining a goal or collection of goals. (Campbell, 1990). Job performance can also be defined as the sum of a person's discrete behavioural experiences over a certain time period and their predicted value to the business. These scholars highlight two important pillars in this definition. For starters, performance is the sum of a variety of discrete behaviors that occur over time. Second, the property of behavior to which performance refers is the intended value to the company. Simply said, employee performance relates to how a worker fulfills their responsibilities, completes critical tasks, and behaves in the workplace. These can be measured through work quality, quantity, and efficiency. Work performance is a "complex and multiple activities" rather than a single action (Campbell, 1990). Other scholars See an employee's job performance as an indication of how well the firm is competitive and efficient (Na-Nan, Chairasit,

Pukkeeree, & Pukkeeree, 2018). Employee Job performance is an indicator used to determine employee remuneration and performance appraisal (Na-Nan, Chaiprasit, Pukkeeree, & Pukkeeree, 2018). Workers' job performance analyses whether an individual accomplishes his/her job per pre-established standards/expectations. Employees may regard working long hours, limited access to part-time work hours, and illogical working time as unjust settings that might lead to a work-family conflict (WFC) and poor job performance (Medina-Garrido, Biedma-Ferrer, & Ramos-Rodríguez, 2017). Consequently, it is believed that the implementation of flexible work options and leave provisions may enhance employees' well-being and performance.

Flexible Work Arrangement and Job Performance

FWA is an important strategy for enabling employees to balance work and non-work responsibilities. FWA is the alternative for assisting workers to achieve effective work-life balance. Although there is no universal definition of FWA, many scholars see it as “flexibility” in hours worked, flexibility in shift and career break timetable; Flexibility in terms of the number of hours worked per day/week and the location of work/employment (home/online) (Law, 2010). (Sharafizad, Paull, & Omari, 2011) define FWA as policies, regulations, and practices which are formal or informal, that allows employees to decide when and where to undertake their working responsibilities. FWA refers to several work alternatives and schedules that allow people greater control over their work hours and places (Hohl, 1996). It is a negotiation regarding employment terms with a particular focus on time and the place of work (Crane & Hill, 2009). Other researchers see it as an employee's liberty to choose when and where they work outside the formal working arrangement (Čiarnienė, Vienažindienė, & Adamonienė, 2018). Looking

at these definitions, we find that FWA has two elements flextime and Flexi-place. Flextime (flexibility of starting and ending work in a day/week) and Flexi-place (work away from the office, either at home or some other off-site setting) are also part-time work (Giannikis & Mihail, 2011). Work arrangements that are flexible can be formal or informal (Giannikis & Mihail, 2011). Formal FWA is negotiated and agreed upon in advance hence clearly stipulated in company policy and regulations. In contrast, informal is off records impermanent and of limited duration, providing ad hoc, temporary variations in working patterns (Atkinson & Sandiford, 2016).

The commonly used FWA strategies are flextime, part-time, a reduced workweek, and a compressed workweek (Hohl, 1996). Flextime is a company's policy that gives employees flexibility over the scheduling of working hours (Matilal, 2020). In some literature, flextime is also called flex time, flex scheduling, or flex system. The flextime policy aims to offer employees flexibility in working hours (flexibility to start and finish work at times) to assist employees to achieve a balanced work-life. Reduced work hours are viewed as less advantageous than a flexible schedule and telework (Li & Wang, 2022). Studies demonstrate a positive correlation between flextime and job retention and satisfaction (Aryasri & Babu, 2009; Solank, 2013). FWA can be achieved through working on a part-time basis. Workers and jobs which qualify for part-time may be arranged to bring flexibility. In many countries, workers are classified as part-time if they work less than 30 hours per week on a regular basis. The International Labour Organization's Part-Time Work Convention of 1994 (No. 175) defines a "part-time worker" as an employee who works less hours per week than equivalent full-time employees. One of the most common types of non-standard employment is part-time job. Some employees use a Compressed

workweek and reduced workweek: A compressed workweek scheme extends the working day to beyond the normal eight hours but decreases the consecutive worked days to below five; for example, in a schedule of ten hours per day for four days or 12 hours for three days (ILO, 2016).

Much research explains the linkages between flexible work arrangements (FWA) and workers' health, including stress, mental health impairment, and burnout. Most of the researchers found that FWA improves employees' health and well-being. This work arrangement is important given the ability of FWA to provide flexibility and facilitates employee work-life balance (Shifrin & Michel, 2022). A study by (Chandola, 2019) shows that employees who make use of flexible work have lower levels of chronic stress reactions than those who do not use. A meta-analytic review by (Shifrin & Michel, 2022) revealed that FWA positively correlates with reduced absenteeism, fewer somatic symptoms, and physical health, thus improving employees' health, well-being and productivity. Another study shows that good FWA reduces headaches, heart disease, stomachache, anxiety, injury, work trauma, fatigue, and irritability (Costa, Sartori, & Åkerstedt, 2006). An experiment (Martens, Nijhuis, & Van Boxtel, 1999) showed that employees with non-flexible work schedules were found to have several health complaints cases compared with those with a flexible schedule. Inflexibility in time and place of work has adversely affected the lives of workers, including stress, depression, destroyed relationships, other unhealthy behaviour (alcoholism), and symptoms (cardiovascular problems), boosting staff morale and improving their physical and mental well-being (Thompton, 2016).

While numerous studies have linked FWA to better health, others have shown it to be useful in improving employee performance. Works flexibility increases employee performance and

reduces employee turnover (Stavrou & Anastassiadou, 2022). FWA brings positive outcomes, including improved productivity, job performance, and satisfaction (Goswami, 2022). A study by (Hashmi, Ghaithi, & Sartawi, 2022) found employee perceptions of productivity, quality of work, and organizational commitment has a substantial and favorable relationship. FWA is also important in enhancing employee engagement, commitment, and retention (Weideman & Hofmeyr, 2020). Other importance of FWA includes employee retention, reduced absenteeism, and commitments (Ahmad, 2016).

Findings from numerous research show that flexible working options positively and significantly correlate with work/life balance (WLB). However, a balanced work and life strongly mediators between flexible working arrangements and job satisfaction (Yuniarti, 2021). A link was found between the recognition of the usefulness of flexible work schedules and the three WLB aspects (work-family life interference, family-life-work interference, and work / family-life improvement). In addition, employees with flextime schedules showed a significantly higher level of work-life balance than employees with traditional schedules. (Hayman, 2009). Most respondents (Ridic, Avdibegovic, & Busatic, 2016) agreed that a better WLB, caused by flexible time and job location (FWA), thus improves their job performance and reduces stress. For example, flexible working styles such as flextime and reduced weekly working hours can make employees more fulfilled at home, more satisfied with their work, and less motivated to leave (McNall, 2009). Therefore, Flexible working styles are possible options in family-friendly programs designed to assist employees successful meet work and personal responsibilities (Ahmad, 2016). Hence, we hypothesize as follows,

H1: Flexible work arrangement has a significant influence on job performance

Leave Provisions and Employee's Job Performance

Under the International Labor Organization's (ILO) Holidays with Pay Convention, workers are entitled to three weeks of paid vacation each year (Revised), 1970 (No. 132). For employees who have worked for a company for less than a year but for over six months will be eligible for the same amount of time off with pay as those who have worked there for a year. Annual leave, Maternity, Paternity Leaves, and Sick Leaves are all different types of leave policies companies have for their employees (ILO, 2015). Under Tanzanian labour law, employees in Tanzania have rights to several types of leaves under Tanzanian labour law, and most firms have a detailed leave policy and leave the calculating mechanism in place. Employers provide employees a time off work when they require time away from work to deal with a significant and often unforeseen personal matter (Yıldırım & Aydemir-Karadag, 2021). Depending on the circumstances, employment contract and the company's choices, employees may be paid or unpaid when they take time off (Hosick, 1982). Paid leave is an annual period during which employees can take time off from work while still receiving a paycheck and remaining eligible for social benefits. Employees can take a certain number of days or weeks off from work to rest and relax for longer lengths of time (Sánchez-Páramo, 2021). Unpaid leave is where employees have no statutory right to pay during time away from work. Leave is important for employers and employees (ILO, 2015). For example, women who receive maternity leave get enough time to take care of babies, which improves maternal and infant health, including physical health and well-being; employees who cannot work successfully due to health issues might benefit from taking sick leave. It gives the employee the opportunity to take some time off for self-care and healing.

Employees may be able to use paid sick leave to seek medical attention for their current condition if it is essential (Yıldırım & Aydemir-Karadag, 2021).

Employees who take their annual leave are 40% more productive, less irritated, melancholy, forgetful, and easily fatigued, according to a survey by America's International Foundation of Employee Benefit Plans (Hosick, 1982). According to studies, employees tend to work better after taking time off: they are less prone to accidents, more productive, and less worried. Employees who use all their yearly leave are also less likely to file for sick leave. Supplemental family leave encourages individuals to put forth more effort at work and take on extra responsibilities (Begall, van Breeschoten, & der Lippe, 2020). The study by (Akom, Obeng-Sarpong, & Aflakpui, 2021) found that the Leave systems and the Staff performance have a linear relationship. We assume that leave provisions lead to increased bank employees' performance. Thus, we propose that;

H2: Leave provisions offered in the banking sector to have a significant impact on job performance

METHODOLOGY

The research data was collected by using cross-sectional survey from employees of selected commercial banks located Central Zone regions of Tanzania. This study used a quantitative approach to measure if flexible work arrangements and leave provisions significantly influence bank employees' job performance. Closed-ended questionnaires was self-administered was used in data collection. Participation requirements included being currently employed in these banks. For data gathering, only paper surveys were employed. Respondents were kindly invited to participate in this study through email sent to them by their employers. Researchers physically visited timely

to distribute questionnaires and request them to respond to questions related to the variable under study. The participants were told that their participation was completely voluntary. The first page of the study included an explanation of its objective, an estimate of how long it would take to complete it, and an assurance that any information submitted would be kept private. Respondents were asked to complete anonymous, self-administered surveys. Email reminders were also sent to increase more responses. Distribution of questionnaires was done to all bank employees in the selected commercial banks in the central zone. Among five hundred distributed questionnaires, 435 questionnaires, which constitute of 87% response rate, were returned. Of which 417 questionnaires qualified for analysis after excluding the eighteen respondents due to incomplete and having more than fifteen per cent of missing data (Hair, Ringle, Hult, 2014) of all survey items related to latent variables of this study. The questionnaire employed was adopted from sources and modified to suit the study context. A total of 26 items with the five-point Likert scale starting from 'Strongly Disagree to Agree' were used to measure study variables.

Participant characteristics

Male respondents made up the majority of the employees polled at 225(56.9.6%) and females at 188(45.08%). Of which 57.8 per cent of the participants were between 30 to 40 years old, above 40 years were 10%, and 31.9 were below the age of 30. The majority of participants, 266 (63.79%), had a bachelor's degree. 50 (11.99%) accounted for Master's degree holders, Advance Diploma holders were 75 (17.98%), diploma holders 18 (4.32%), college certificate 4 (0.96%) and others (secondary certificate) were 4 (0.96%). In terms of work experience, 69.1% of respondents had worked in the banking sector for 1 to 10 years, followed by 22.8 percent having worked in the banks between 11 years to 15 and

8.1 % having experience of above 15 years. Respondents with such much bank industry knowledge may be able to provide significantly more valuable comments on the survey questions.

Data analysis technique

The study used IBM SPSS 26.0 version together with Partial Least Square structural equation (PLS-SEM) for data analysis. IBM SPSS was used to code, enter data, and handle descriptive analysis (frequency) of the information gathered from respondents. Following that, SEM was used to handle validity and reliability of data plus assessing the assumed relationships between constructs. Because FWA and LP were handled as latent variables, the choice of PLS-SEM was influenced by its aptitude for analyzing problems involving latent variables (Hair, Hult, & Ringle, 2017). A reliability test was done by observing the Cronbach's α , rho-A, and CR (composite reliability) values with the cut-off point of 0.70. Similarly, the researchers conducted construct validity and achieved the established criteria (see Tables 2 &3). We conducted a Structural model analysis to examine if there is association between FWA, leave provision, and bank employees' job performance.

Measurement of variables

Flexible work arrangement was measured with eight items, which were the items adapted from (Mungania, 2017), and modified to fit the study context. An example of the sample item for this construct is 'My company allows its employees to arrange their careers in a flexible way, which encourages me to stay.' Participants were asked to react on a five-point Likert scale starting from 1 (strongly disagree) to 5 (strongly agree).

Leave provisions (LP). Eight questions were adopted to measure the LP factor comparable to those used (Ngozi, 2015). One item is 'My organization gives me paid leave to attend personal and family critical matters' in the study,

respondents were asked to rate how significant aspects of LP influence their job performance. The Likert scale was 5, the same as presented on FWA.

Employee job performance was evaluated with ten items chosen from the original 14 items (Anderson, 1991) used to gauge In-role job performance. For instance, one statement in this construct is 'I carry out duties as outlined in the job description.'

FINDINGS

Measurement model

This section looks at whether or not the study constructs accurately measured the hypothetical ideas. Since all of the constructs were reflective, we first examined the indicators' reliability to see if they measured what they were supposed to measure. To begin with, we assessed the indicator loading of each construct. We removed the item loadings of all the constructs in the model with less than the minimum allowable value of 0.50 (Hair, Black, Babin, & Anderson, 2010) to improve convergent validity (See Table 1). Although a factor loading of greater than 0.700 is preferable, (Vinzi, Chin, J Henseler, 2010), (Hair, Ringle, Hult, 2014), researchers in the social science field commonly obtain weaker item loadings (<0.70). It is recommendable that rather than automatically eliminating indicators, researchers have to evaluate the consequences of removing the item on content, convergent validity, and composite reliability (Hair, Ringle, Hult, 2014). An indicator with a factor loading ranging from 0.400 to 0.700 can be removed from a scale if the deletion improves AVE (average variance extracted) or CR to meet the established minimum threshold value of $AVE = 0.5$ and $CR = 0.7$ respectively (Hair et al., 2017). In any case, indicators with a value of less than 0.4 must be eliminated. Therefore, two items from flexible work arrangements, two from job performance and two from leave provisions, were removed

from the analysis. Moreover, assessment of the remaining items' confidence interval revealed that none of the outer loadings included a zero. Hence, no more indicators were removed from the study

Next, the construct internal consistency reliability of the constructs was determined using CR rather than the standard Cronbach's alpha; in a PLS pathway model, the traditional Cronbach's alpha value might be impacted by the amount of items on the scale, resulting in an underestimating of the internal consistency reliability. (Hair, Ringle, Hult, 2014), (Chen, 2017). However, the values of constructs' CR, Cronbach's alpha (CA), and ρ_A , were also presented (See Table 1). The constructs' statistics were greater than the recommended value of 0.700 (Hair et al., 2017). The ρ_A value returned was between CA and CR (Sarstedt, Ringle, Research, & 2017, 2017); it was also found to be above 0.700, indicating satisfactory value (Henseler, Hubona, & Ray, 2016). Because the AVE was over 0.500, the convergent validity was considered satisfactory (Hair Joseph, Ringle Christian, Hult M, 2014).

Furthermore, to determine whether or not a construct is a valid, discriminant/divergent and convergent validity. The AVE is used to examine convergent validity since it gives a percentage of variance that its indicators versus variance can explain and account for by measurement errors. In contrast, the divergent validity was analyzed using the Fornell-Larker criterion and HTMT (Heterotrait–monotrait ratio). Fornell and Larcker (1981) suggest using a minimum value for $AVE \geq 0.500$. This value indicates that if a construct's indicators can explain fifty percent of the construct's variance, but the other constructs' indicators cannot, then the threshold value is met. An $AVE \geq 0.500$ was satisfactory for all constructs, as is demonstrated in Table 1.

The concept of divergent validity may be referred as a measure of analyzing the extent to which one construct varies from another. The Fornell-

Larcker criterion is based on the premise that a variable should share more variance with its indicators than with other variables in a given model. The discriminant validity of the constructs was determined by comparing the correlations among them with the square root of the AVE (Hair, Ringle, Hult, 2014). Because the square root of the AVE for each construct was greater than the highest correlation with other constructs,

this study met the Fornell-Larcker criterion, as shown in Table 2.

HTMT of correlations, the recently recommended measure of discriminant validity proposed by (Henseler, Ringle, & Sarstedt, 2015), with values that are less than the threshold of .85. As a result, the validity of discriminant analysis is established. (See Tables 2 & 3).

Table 1: Construct Reliability and Validity

Constructs	Measurement Items	Item Loadings	Cronbach's Alpha	rho_A	CR	AVE
Flexible work Arrangement	FWA1	0.746	0.857	0.886	0.888	0.571
	FWA3	0.815				
	FWA4	0.828				
	FWA5	0.793				
	FWA7	0.677				
	FWA8	0.658				
Job performance	JP1	0.647	0.878	0.902	0.903	0.542
	JP10	0.739				
	JP3	0.606				
	JP5	0.72				
	JP6	0.702				
	JP7	0.714				
	JP8	0.843				
	JP9	0.879				
Leave provision	LP3	0.863	0.793	0.807	0.878	0.706
	LP4	0.841				
	LP5	0.815				

Table 2: Fornel Larcker Criterion

Constructs	1	2	3
Flexible work Arrangement	0.756		
Job performance	0.192	0.736	
Leave provision	0.214	0.44	0.84

Table 3. Heterotrait Monotrait Ratio (HTMT)

Constructs	1	2	3
Flexible work Arrangement			
Job performance	0.192		
Leave provision	0.254	0.496	

Structural Model Assessment

The paths proposed in the study framework are reflected in the structural model. The model predictive power (R^2), significance values of the paths, model predictive relevance (Q^2) are used to assess a structural model.

First, we tested multicollinearity between constructs under study using Variance Inflation Factor (VIF) (Hair, Ringle, Hult, 2014) and found no collinearity issue. Since the values obtained were less than 3, as suggested by (Hair et al., 2017) (see Table 4).

The strength of each structural path, as defined by the R^2 value for the endogenous construct, determines the quality of the model, which the value for R^2 should be equal to or over 0.1 (10%) (Ringle, Sarstedt, Mitchell, & Siegfried, 2018). As a result, the predictive capability is satisfactory (See Table 5). A second step is

determining whether the endogenous construct is predictively relevant (Q^2). The Q^2 value was greater than zero in Table 5; it was concluded that the model had strong predictive relevance for endogenous construct (JP) (Hair et al., 2017). The findings demonstrate that there is statistical significance in the predictions of the constructs.

The hypotheses were evaluated to determine the association's relevance among the latent variables. H1 and H2 investigate whether Flexible work arrangements (FWA) and Leave provisions (LP) affect Job performance (JP). The findings showed that a Flexible work arrangement significantly impacts bank employees' job performance ($\beta=.103$, $t=2.751$, $p=.006$). Hence, H1 was confirmed.

The results demonstrate that LP significantly impacts bank employees' job performance ($\beta=.418$, $t=8.711$, $p=.000$), which means hypothesis H2 was also supported.

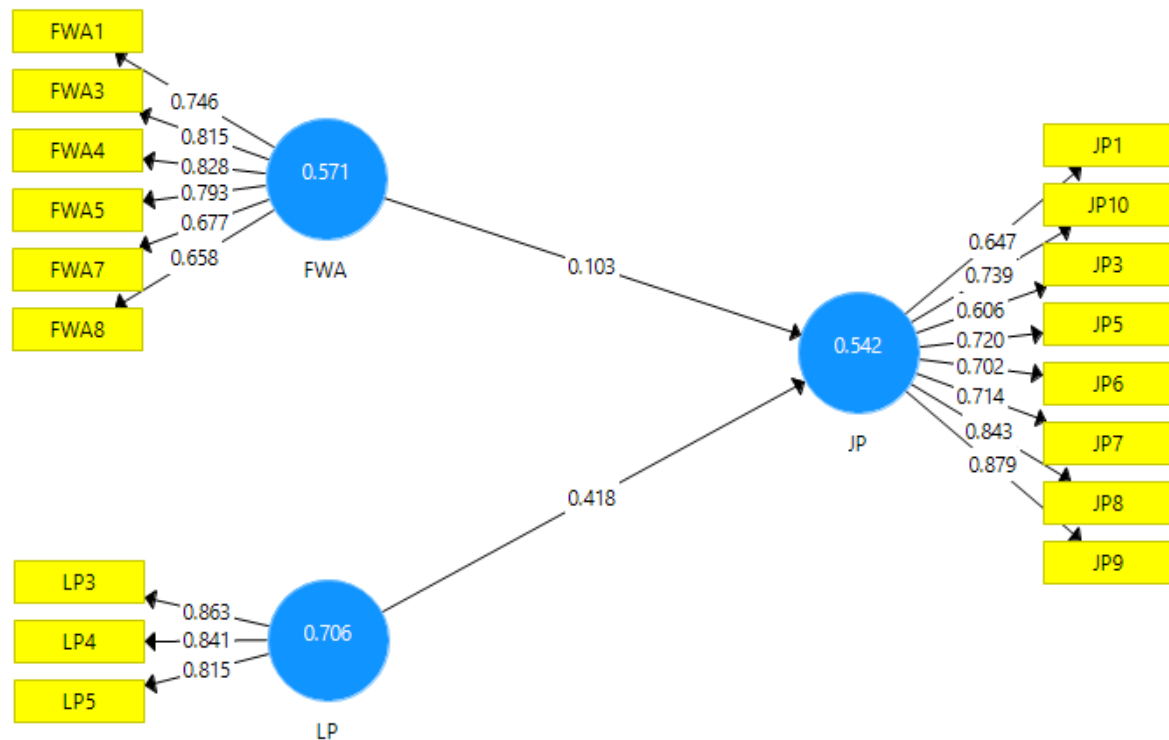
Table 4: VIF (Inner model values)

Constructs	FWA	JP	LP	FWA	JP	LP
Flexible work Arrangement		1.048		FWA	0.013	
Job performance				JP		
Leave provision		1.048		LP	0.209	

Table 5: Testing Direct Relationship

Constructs	Path coefficient	Standard Deviation	T Statistics	P Values	Confidence interval β [2.50, 97.50]	Decision
FWA -> JP	0.103	0.037	2.751	0.006	[0.040,0.187]	Supported
LP -> JP	0.418	0.048	8.711	0.000	[0.322, 0.514]	Supported

Abbreviations: β I, bias-corrected confidence interval; FWA, Flexible Work Arrangement; JP, Job performance; LP, Leave provisions.



Discussion

H1: Flexible work arrangement significantly influence job performance

These findings support the hypothesis that the existence of a positive correlation between FWAs and employee performance. This study is congruent with the work of (Sheppard, 2016), who did a qualitative case study on the association between variables and found that flexible work arrangement is more effective in improving employee performance. It is also evidence that FWAs are strong correlated with employee job productivity. The findings suggest that when employees are given flexible work arrangements (elasticity in working hours, deciding between a part-time or full-time job, overtime, online vs offline, weekend, working on an hourly basis, contract work, weekend jobs, and

roaster vs shift) their job performance increase. The flexibility in FWA allows employees to meet their family and personal needs without compromising the employer's responsibility. In turn, this brings satisfaction, commitment, and working morale and improves job performance. Therefore, the effect of FWA on the employee's job performance is achieved via job satisfaction, commitment, engagement, and productivity. Employees are happy because the employer gives flexibility through negotiations, policies, regulations, and directives. Employers' happiness triggers them to increase productivity and hence performance. What is interesting about the results is that the employees consider alternate arrangements or schedules from the traditional working day and week given by employers as motivation. Considering the nature of respondents in this research who are bankers, any

piece of work flexibility is important for them. According to many studies, allowing employees to flexible work can result in fewer sick days, higher employee morale, enhanced retention and collaboration, and better job performance in terms of quantity and quality.

Banking occupation in Africa is one of the busiest works; people work for 12 to 14 hours per day, 7 days per week, without a full-day holiday. Banking occupations in Africa are dominated by youth, given their little family responsibilities. Their work week is Monday to Saturday and Sunday in some branches, while the office hours are generally between 08:00 and 16:30; however, some officers stay there up to 21 hours. Banking halls in Africa are crowded with an unlimited number of customers who have come to deposit, withdraw, transfer or access other financial services. Low technology literacy, technology in access, and the high cost of online banking are some of the reasons that bring crowdies to the bank. Bankers should provide services to all customers in the bank hall even if out of normal working hours. Banking employees in Africa know when to start a job and nothing about when to close. Bankers need FWA policies. In a FWA, the worker works a regular number of hours daily. However, there is variation of employee's start and end times, within a predetermined range, around a hard and fast set of core hours hence a chance to try and do other private businesses. Flexible work arrangements support the unit's particular needs at that individual time and, therefore, the ability of the individual employee to figure out effectively.

Every employer wants to see high employee performance. Employee job performance is a metric that shows how employees perform their job duties and perform their required tasks. Employees who are successful are able to meet deadlines, generate sales, and promote the brand through favorable encounters with customers. When employees are not functioning well,

customers may believe that the organization is unconcerned about their needs and will seek assistance elsewhere, resulting in bad performance. Therefore, these findings imply a need for the organization to work out for FWA in their workplace. Organizations should publish their FWA policy that outlines FWA for employees. The policy should be formal; however, it can open room for informal arrangements. Working remotely on some days, coming in or leaving at times other than normal work hours, or fulfilling the obligations of a five-day workweek in four days are all examples of flexibility that should be clearly demonstrated. The organization needs to recognize that using flexible working arrangements benefits itself and its employee when these arrangements are operationally appropriate. Likewise, employees have different personal and family circumstances and need ways to balance personal and professional commitments.

H2: Leave provisions to have a substantial impact on employee performance

The results show that Leave provisions impact job performance significantly. Proper, timely give leave offers clear advantages to both employers and families. Taking a break can help on an individual and organizational level. Employees can reduce stress and increase satisfaction by taking annual leave, resulting in increased productivity, lower staff turnover, and fewer sick days. On an individual level, annual leave can help reduce stress, which in turn reduces the risk of anxiety and depression and can help facilitate social relationships, improve health, and reduce burnout. For employers, employees who take annual leave can help improve morale and thus increase employee retention. It increases productivity through rested and motivated employees. This result is different from those (Afrianty, 2013); the findings revealed that specialized leave policies have no impact on higher learning faculty members' job

performance. The study by (Akom, Obeng-Sarpong, & Aflakpui, 2021) is congruent with the current study results.

First, keeping track of time off work and properly paying employees keeps employers on the right side of the law. Effective leave provision and management can lead to cost savings. Paid leave time has a significant financial impact on profits. Companies may anticipate absences and provide appropriate coverage if they organize their team members' free time wisely, rather than hurrying and risking falling short. Team members will have more commitment in the organization if they know they will be able to use their vacation time. This translates to happy employees who are more engaged and motivated to be productive and contribute to the company's success. Taking a break is essential. It improves work-life balance and promotes good physical and mental health in the workplace by minimizing stress and unexpected rest days. Emergency leaves, such as parental or unpaid, bereavement, and sick leave, are a successful method of establishing WLB and resolving WLC since, in most cases, unforeseen circumstances arise. Employees are to split between their work and personal matters to attend to, making emergency leaves a viable option.

Employees can prioritize their private lives as needed by granting paid and unpaid leave and feel that the company values them. In most companies, employees can take up to 8-15 days of leave per year. These findings imply the importance of developing an institution leave policy. A live policy is an institutional document that sets out the rules and regulations regarding the different types of vacation an employee can take. A leave policy describes the different types of leave for different situations, such as maternity, vacation, sickness, career breaks, annual leave, and bereavement. Specify rules for various aspects such as granting leave, eligibility, use, and collection. Also, the findings imply that

managers need not hesitate in allowing their employees to go on leave. All kinds of leave have importance to their employees.

Limitations and areas for the future research

In this study, we used only quantitative data, which lacks in-depth descriptions of each phenomenon, though it is rich in examining the association among construct (Creswell, 2014). More research might be done utilizing a mixed research method that collects both quantitative and qualitative data, integrates the two types of data, and employs different designs that may include philosophical assumptions and theoretical frameworks. Research data was collected from bank employees, hence lacking some elements of general ability, future research may collect data from diverse financial institutions. Additionally, future research may make a comparison between countries.

Conclusion

The study was set out to assess the correlation between leave provisions, flexible work options and employee performance. As expected, the results evidenced that hypothesized and investigated relationships are positive and significant. Flexible work arrangements and leave provisions are associated with improved employee job performance. This study contributes theoretically and empirically to a better understanding of the impact of these work-family policies on job performance. Therefore, it implies that organizations should implement these work-life programs such as flexible work and leave options and combine them with high-engagement human resource policies to encourage employees' work motivation and hence improve performance on the one hand. Employees, on the other hand, should be encouraged to work toward more role balance and accept that their judgment about role balance may be the greatest strategy to get maximum advantages from the multiple roles they seek, according to this research. These work-life

practices are especially beneficial for all employees over and above the influences on their well-being.

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