

Does Work Environment, Supervision Affect Employee Productivity in Nigeria Banks?

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Available online at: www.isroset.org

Received: 31/July/2022, Accepted: 16/Sept/2022, Online: 31/Dec/2022

Abstract—Studies on how work environment and supervision influence productivity have gained much attention in the oil sector, distributive trade sector, communication sector and the manufacturing sector but reverse is the case in Nigerian banking industry. This research work therefore examines the impact of work place setting and supervision on staff performance in Nigerian with reference to the banking industry. Nigerian banking industry was taken as the case study with a sample of 517 employees drawn across the selected banks. A survey research design and systematic literature review were employed to achieve the study objectives. Thereafter, the researcher used moos' validated scale on work environment and mowday' validated scale on commitment scale after necessary modification to collect the required data from the respondents. The outcome of this research work indicates that office furniture, ventilation, light, Atheistic design/structure, supervisor support, co-workers' relations positively and significantly affect staff productivity and that the supervision style such as, Open communication, employees participation in organization, performance monitoring, creativity has great impact on bank employee productivity. The study therefore concluded that the Nigerian banks must focus on work place settings and respond to employees offices/enviroment and supervision as it has significant effect and drive employee to perform their assigned job effectively and efficiently which will eventually lead to productivity.

Keywords— work environment, supervision, performance, Nigerian banks
Jel code: 2020/IBR/BF

I. INTRODUCTION

The attainments of firms' goals depend on performance of firms employees (6). The conduciveness of the staff place of work influences the degree of dedication to perform better (7). Currently, firms face many challenges because of the dynamism of the working environment. The firm must meet the desire of its staff by providing good working conditions so as to improve staff effectiveness, efficiency, productivity and job commitment. Creating better working and most conducive working environment by firms can push employees to out-perform their competitors, and companies can take the advantage of improvement, better productivity in the shape of cost reduction and increase their clients' base which will ultimately contribute to profitability (8).

According to (9), work environment can be defined as those policies, set of rules, cultural factors, resources, working relationships, regulatory factors, technology, work location, economic factors, political factors/ systems, climatic factors, place of work general settings that can push each staff performance positively or negatively Interestingly, (8), (9) are of the opinion that if a firm provides its staff with good and most friendly environment settings, employees can perform excellently, and companies can benefit from enhanced outcome in the form

of reduced cost, increased clients' base which will ultimately play key role in enhancing income. The environmental settings, structures among other factors affect the degree of staff satisfaction, productivity and firm performance. This is because the extent of dynamism and complexities that exist in the environment should to be thoroughly monitored for optimum performance of both the employee and firms. In spite of the perceived friendly working environment for Nigerian bankers, Nigeria banks employees have been migrating in drove from Nigeria to the Western world in search of better working environmen. Hence, the question of whether the working environment of Nigerian bankers is being viewed wrongly need to be empirically examined.

Leadership style in a firm is a key factor that improves or retards the attraction and dedication of the staff to the organisation (10). The leadership approach of a firm can enhance or slow down the attainment of corporate goals. It is noteworthy that previous studies on leaders' character have shown that the output of an organization depends on supervisor approach and system. Scholars have argued that a good leaders always employ influence, confidence and show a high moral principles to enhance its charismatic stand (11). (12) observed that leadership style is a key factor that determines the success and failure of any proactive organisation. (13) are of the opinion that good

leadership is important for efficient performance of the jobs at hands.

The ever changing business environment, structural organisational changes and development, technological break-through and innovations have forced most firms to have a rethinking on the leadership and its overall impact on organisation success. (14) contend that leadership quality influences the conduct, belief and orientation of others towards achieving organisation goals. (15) demonstrated that leadership contributes to the level of development and human resources management and could on the other hand act as blocking block for effective organisational performance. It is further asserted that allowing people/staff taking active role in decision-making bring about an individual's mental and emotional involvement in a group situation, and that energises staff to contribute to the collective focus of the firm and take part in the discharge of various responsibilities (16).

The banking industry which is a subset of the financial system plays crucial roles in the implementation of monetary authority macroeconomic targets. The economic performance of a nation has a link with the financial system. The sector is essential for attaining long run economic growth of a nation. For Nigerian banks to continue to sustain their tempo of providing quality services to their citizens in the country, they need to understand the degree of complexities and level of dynamism that exist in their work environment as it relates to employee job supervision and the nature of leadership style adopted to coordinate the affairs of the employee. Considering the sensitivity and contribution of banks to economic growth and development, the need to have a well-coordinated work environment where employee can freely display their potential to achieve maximum performance with minimum health hazards becomes very important.

Based on the researcher empirical exposure, the current research paper hardly finds any study on Nigeria banks that examined how work environment and leadership affect the productivity of banking staff. Previous studies on work environment, supervision and productivity mainly looked at education sector, manufacturing sector and telecommunication sector (5), (14)

Based on the above statement of problem, this study therefore focused on the extent to which work place settings and supervision impact on staff productivity among employees' in some selected Nigerian Banks.

II. REVIEW OF LITERATURE

Determining the indicators of staff performance require that task and behavior productivity is recognized (16), which (17) viewed as job productivity and conditional productivity as necessary conditions for firm effectiveness. This is because employee productivity cannot be appraised in isolation of the conduct that he/she exhibit at the work and the final output derived from the work are both

considered in the appraisal systems and quantified accordingly. According to (16), task productivity has to do with effective performance of expected task-related actions. It is a result oriented actions exhibited on the given jobs or assignment. (17) and (18) describe job productivity as conducts that are directly required in order to embark on production items or service, or activities that indirectly embrace the organization's key professional functions (17; 18). These conducts directly influence the laid down organization compensation approach. On the other hand, behavior productivity is a compliance with the corporate ethos, values and principles. It is a demonstration of the good attitudes and work civility. Hence, productivity is described as the results of good conduct. Employee productivity is an efficient and effective performance of expected jobs and behavior (16). A productivity that is associated with a particular context is a product of independent or personal efforts that are not directly linked with the major job activities. The above narration is in support of the fact that achieving customers' satisfaction in banks is the end product of the work of bank employees which aim at meeting the stakeholders' focus and targets in a service industry like banks (19).

(20)are of the opinion that Organizational Citizenship Behavior (OCB) refer to a set of self-introduced workplace behaviors that fall out of one's basic job descriptions which indicates that of behavior that goes beyond the call of duty. Organ (1988) argues that firms could not succeed if the staff members stop behaving as good citizens by engaging in pro-organizational behaviors. The importance of good citizenship has necessitated the need to have deep understanding and clear picture of Organisation Citizenship Behaviour by management and scholars. (8),(17), (18),(21). The readiness of participants to put in more effort beyond their formally stated duties as dictated by their positions been identified as an importance ingredients of effective organizational performance (22),(23). (21) posits that in OCB, an individual's conducts is self-determined. These conducts never fall within the purview of the formal reward system but it assist to sum up and enhance the effective performance of the institution. Knowing the determinants of productivity is of prime importance for reward approach or method since the dimensions of productivity always mirror the essence of established organizational goals. Performance measurement and firm reward approach have attracted the attention of the major stakeholders because of its impact on firm success (24).

Work Environment

Several scholars have defined the place of work in many ways. Possibly, it can be described as the settings, situations, conditions, circumstances and the outlooks of surroundings under which people work. The concept of work environment was also defined by (19) as a wider factors that entails the firms' assets or materials (e.g. heat, equipment etc.), workplaces that is technologically inclined with 21st – century sophistication, interior design,

features of the job itself (e.g. workload, task complexity), broader organizational characteristics (e.g. belief, values and ethos) and organizational setting (e.g. domestic job market situations, industrial settings, work-home relationships). Work environment is a collections and interactions of different factors like staff, owners of the business, work surroundings (technical and human) in which staff carries out their assigned jobs

Determinant of Work Environment

The components of the environment at workplace have an immeasurable effect on job outcomes of the workers which could be positive outcomes or negative outcomes (25). Previous empirical works have demonstrated that positive nexus exist between the staff performance and work place settings such as job contents, conduciveness of workplace and facilities (25).

Supervision

Supervision style of a firm is part of the key factors that is essential for improving or slowing down the contribution and involvement of the staff towards attaining the firm's goals (10). The supervision style embraced by institutions contribute to the actualisation of corporate targets. (27), (28) argue that leadership goes a long way in effectively piloting the affairs of a firm to achieve success. (29) is of the view that efficient supervision is a necessary factor for executing firm's activities. The understanding of supervision is significant to the performance of any organisation even in the small and medium scale business because it enables employee to work cooperatively and enhances their motivation towards greater performance (12).

Definition of Supervision

(30) argues that supervision is the power of a person to mentor and persuade contemporaries to abandon personal agenda for a central or general vision and to work towards the attainment of that target collectively by making enormous personal-sacrifices over and above the call of duty without any form of force. (53) sees supervision as the steps involving the interpretation of events for followers, the choice of goals for the group or organization and defining the work activities necessary to accomplish the objectives for the group or organization. Supervision entails mentoring, persuading and pushing individuals or group of people to do what they would otherwise not do achieve firm goals (30). It was viewed that supervision is a way by which an individual drives others to make efforts to achieve specific goals and moves the firms in a manner that makes it have coherent, clear vision and target (30). Thus, supervision is the act of carefully influencing, persuading and motivating an individual towards achieving certain goals and objectives.

So far, the empirical literatures on supervision have proven that there has not been generally acceptable definition of supervision (7). There are various definition of supervision and yet there was no consensus as to the most appropriate

definitions of supervision. Supervision is not limited to leadership but includes followers, office colleagues, contemporaries, supervisors, people representing the diverse interests etc (25). Evidently, supervision is no longer described as an individual personality or differences, but rather shown in various models as shared, relational, strategic, global and a complex social changes (27).

For the purpose of this study, understanding supervision behaviour and style have become imperative, since it is part of research objectives this study is examining. There has been extensive and several theories that emphasis behavioural approaches to supervision ranging from Fiedler's theory, relationship and House's task Oriented theory, expectancy theory or path-goal theory of Quinn, including individual leadership behaviour (ILB) and Bass's rich developmental relationship theory (31). Much time has been spent in conducting research on supervision behaviour more than any other area of supervision(53). It is described supervision behaviour as a showing of mannerism that communicate the expectations and values of the organisation that sets the tone for the organisational climate (31).

Concept of Supervision Styles

A survey of the supervision literature shows that there are many schools of thoughts on supervision ranging from "Trait" theories to "competency" supervision (30). Obviously, about six main schools of supervision theory have emerged: behavioural, trait, contingency, visionary emotional and competency school (30). Interestingly, early supervision theories dedicated their attention to the characters and conducts of great leaders, however, latter theories have paid attention to the role of followers and the contextual nature of supervision. To have a clearer picture of how supervision has been connected within a multicultural context, it is imperative to understand how supervision theories have developed over the year. Supervision is a way of driving, pushing, inspiring followers to enthusiastically strive to attain set of motives, goals and objectives for the organisation (19).

Theoretical Framework

In providing the theoretical backing for supervision style, work environment and employee productivity, the researcher adopted organisational theory for work environment, democratic theory for supervision style, Herzberg Two-Factor Theory for employee productivity. These theories are carefully chosen to serve as the basis for theoretical framework for this study. These theories carefully explain work environment, employee productivity and supervision style.

The environment limits firms' activities in an objective manner through the amount of available resources. The impact of the environment on the organization has taken a centre stage in organizational research with the introduction of social exchange (31). In light of open-system strategies, what is crucial to any organizations'

viability is self-stabilization in the face of turbulences triggered by the environment (32).

What is so interesting about the civic rule is the prominence it has attached to human characters and traits and assumed civic pride on the part of individuals. This capacity is broken-down into intelligence, self-control and conscience (18).

Herzberg (1968) conduct a research on motivation and the result of his findings support the fact that the work attributes associated with dissatisfaction were to some extent parallel to the one associating with contentment and mentioned two variables that drive work place contentment; which was termed job motivators (dealt with job structure) and job de-motivators or hygiene factors (related to the working situation). Achievement, caring, supports, recognition, work itself, job advancement are some of the factors that motivate staff. Hygiene variables are not the push factors that energize staff to perform well on the job but it prevent discontentment. However, factors like organization internal rules, compensation package, leadership, firm's surroundings and settings, staff to staff relations, employer's health relationship encourages staff to support their organisation (33). It was found that Herzberg's argument is a suitable theory for explaining job satisfaction (34).

Empirical review

A research was conducted on work environment and work commitment and its possible effect on future research in higher school of learning (35). This paper reviewed previous empirical literature so as to throw light on gaps for future study as pertaining work place settings and staff dedication to job in the citadel of learning. The study affirms that work place setting drives employees' dedication to work. Also, a study on working conditions and employees' productivity in manufacturing companies in sub-Saharan African conducted in Somalia using Mogadishu manufacturing industry in Somalia as the sample (36). The main focus of the study was to evaluate the degree to which the condition of job especially the number of hours on the job and workload effects influences staff productivity. The study also intends to find out the nexus between the condition of working and staff performance. The study used purposive sampling technique and questionnaire as the research instrument with a sample size of 150 respondents and the analysis was carried out using descriptive and inferential statistics. The findings of the study shows a positive nexus between the condition of work and staff performance with r -value=0.276 and significant at 0.10 Hence, the time spent on the job, and loads of work result into increased Employees productivity, meaning that hours of work has positive Beta coefficient of 0.69 and significant at 0.10. In conclusion, R-square value implies that 50 percent of the changes in staff's performance is explained by the explanatory variables of model.

An investigation was carried out on the nexus between working environment and job satisfaction in Paskitan (37). The main objective was to determine the link between the working environment and employee job satisfaction among staff in banks, telecommunication service sector and educational ivory tower in Pakistan using quantitative methodology. Data were sourced from a self-administered questionnaire. The questionnaire is adopted from a previous validated survey. The population for the study is tertiary institutions, banks and telecommunication service industry operating in Pakistan. Simple random sampling method to arrive at a sample size of 210 respondents. The results affirmed that there is significant and positive nexus between working environment and job satisfaction. The conclusion drawn by the study was that the organisations need to know the essence of conducive and habitable working environment in enhancing the level of job satisfaction. The significance of the study to the society is that it encourages people to be dedicated to their jobs and may help them in their personal growth and development. Hence, it is essential for an organization to persuade their employees to be more dedicated so as to attain the organizational focuses and targets.

A research on effects of internal environment on employee performance in Unilever Nigeria PLC, Aba by (18) focused on the role of internal environment on job performance among the staff of Unilever both primary and secondary data were sourced for this study. The study discovered that allowances such as bonuses are inducement to workers and found out that salaries paid by the company are considered attractive in comparison with other manufacturing firms. The study suggests that, the work environment should be made attractive and well supervised, good boss-employees relationship, and improved employee-employee relationship and overall improvement in staff motivation.

The effect of work environment on staff performance in the mobile telecommunication firms was conducted in Kenya using a descriptive research design and semi-structured questionnaires (20). The main focus of the research was to establish the influence of work environment on employee performance in the mobile telecommunication firms in Nairobi. The geographical area of the study is all the staff of Airtel telecommunication Kenya Limited, Safaricom Limited and Telkom Kenya Limited. The total number of staff was 250 for Airtel, 976 for Safaricom and 400 for Telkom and the sample size for the study was 164 employees. The findings revealed that staff were not contented with the management style and promotions in their organizations. The study suggests that mobile telecommunications sector need to put in place a detailed reward systems, change management style to transformational leadership style that encourage employees active participation and the working conditions of staff should also be improved to motivate employees to work.

(38) examined the Impact of work environment on academic staff job performance in Uganda University and the geographical location for the study was Kyambogo University. Data were sourced using a questionnaire and the sample size was (n = 294). The data were analysed using descriptive statistics and Pearson’s correlation coefficient test. The study examines how work environment factors influence don’s job performance. The study revealed that at Kyambogo University such determining factors exist at a bottom level, this situation should be minimized. The study further revealed that the current work environment significantly affect the job performance of dons. Accordingly, university management as a matter of top priority, should try to put in place favourable work environment for institutional efficiency and effectiveness. This has reinforced the belief that lack of good work environment has absolutely damaged work performance of employees in any institution irrespective of industry, region or country.

Recently, a study on influence of work environment on workers’ productivity using a sample of employee in selected oil and gas companies in Lagos state was carried out by (39). The main objective of the study was to examine the extent to which organisational environment contribute to poor performance in the Nigeria oil and gas. The study used primary data and structured questionnaire to obtain data from energy sector workers in Lagos State. The study used T-test to diagonise the line between working place settings and staff productivity. The study revealed that task and firm related problems and organizational internal procedures and policies must be reviewed to address the issue of employee poor productivity. The study furthered found that employee poor productivity is traceable to work environment.

Lastly, the relationship among supervision styles, working conditions, job satisfaction and employee performance in the working premises of SMP 10 Surabaya was investigated by (40) and the population size for the study is forty five respondents. The study adopted the whole population as the sample size and used survey methods and questionnaires to collect data. The result from the study affirmed that supervision method or approach influences staff performance, the working condition influences performance and job satisfaction influence performance.

III. METHODOLOGY

Model Specification

This research work adapted the empirical model of (41) with little amendment to suit the study objectives. The model for this study is specified as;

$$EMPRO = \beta_0 - \beta_1 JSS + \beta_2 RWCW + \beta_3 D + e \dots \dots \dots 1$$

Where;

EMPRO = Employee Productivity

JSS = Job Safety and Security
 RWCW = Relationship with Co-workers
 DS = Democratic style of Supervision

Research Design

The study used descriptive and inferential research design this design would enable the researcher to understand and predict some aspects of the behavior of the population under investigation.

Population of the Study

The population is all employees in the selected banks for the study. The population for the study comprised of employee in First Bank, Guaranty Trust Bank, Zenith Bank, United Bank for Africa and Access Bank. The choice of this sample was informed based on the ease of accessibility, Fitch Rating of 2019, representativeness and premised on the fact that it represents the needed scale to answer the research questions. The total numbers of employee in these selected Banks as at January 2019 was obtained from the Human Resources Units of the selected banks as follows

Table III.I Population distribution

S/N	Selected Nigerian banks	Number of Employee
1	First bank	8097
2	United Bank for Africa	13920
3	Zenith bank	7801
4	Guarantee Trust bank	5206
5	Access bank	29300
	Total	64324

Source: Human Resource Department (2019)

Sample and Sampling Technique

The sample size was computed based on the total number of employee on the payroll of the five selected banks as at January 2019. The sample size was calculated using Taro Yamane’s formula with the application of normal approximation with 95% confidence level and 5% error tolerance. The sample size formula as given by (42):

$$\text{Where: } n = \frac{N}{1 + N(\text{error term square})}$$

$$= \frac{64324}{1 + 64324(0.05 \times 0.05)}$$

$$= 398$$

Population = 64324 as at January, 2019; n = sample size; e = level of significance = 0.05

The calculated sample size was 398, the researcher has decided to increase the sample size by 30% amounting to 517 questionnaires to be administer to respondents. The researcher has decided to proportionately distribute the questionnaires based on the total number. Thus, random sampling technique will be used to distribute the questionnaire. Thus, the table below indicated as follows:

Table III.II Sample distribution

S/N	Selected Nigerian banks	Number of Employee
1	First bank	8097/64324* 517= 65
2	United Bank for Africa	13920/64324*517=112
3	Zenith bank	7801/64324*517= 63
4	Guarantee Trust bank	5206/64324*517= 42
5	Access bank	29300/64324*517=235
	Total	517

Source: Researcher's Fieldwork (2019)

Research Instrument

Structured questionnaire was used to obtain the needed information from the respondent for the purpose of the study. The questionnaire consists of statements measuring the variables of interest under investigation.

Operationalization and Measurement of Variables

This study focused on the extent to which work environment and supervision influence employee productivity in Nigerian Banks. The variables of interest in this study are independent variable (job safety and security, co-workers, democratic style of supervision) while dependent variable (employee productivity). The questions for both dependent and independent variable was measured on a 5-point likert scale ranging from '1= strongly agree to 5= strongly disagree'.

Reliability of the research instrument

To test the scale internal consistency, a reliability test was conducted to see if Cronbach Alpha values of above 0.7 would be attained for all the constructs (dependent and independent).

IV. DIAGNOSTIC TEST AND RESULTS

Response Rate

Table IV.I: Summary of Response Rate

Items	No of Copies	Percentage
Copies of Questionnaire Distributed	517	100
Copies of Questionnaire Returned	424	82

Source: Field Survey, 2021

Table IV.I gives information on the copies of questionnaire given to the respondents and the number returned. 517 copies of the questionnaire were distributed

to respondents and 424 copies were returned, constituting 82% response rate. These were found to be valid and useful for the analysis. Therefore, the response rate did not fall below the minimum sample size of this study which is 398.

Assessment of Outliers

An outlier is a case of an extreme value of one variable (a univariate outlier) or such a strange combination of scores on two or more variables (multivariate outlier) that it distorts statistics and the assumption of normal distribution (43). Detecting outliers for multivariate analysis such as this study is best detected by using Mahalanobis distance (D^2). The Mahalanobis distance (D^2) is a method that measures each observation's distance in multidimensional space from the mean centre of all observations, providing a single value for each observation no matter how many variables are considered (44). It is suggested that conservative levels of significance (.001) be used as the threshold value for designation as an outlier (44). Thus, this study utilised Mahalanobis distance (D^2) to detect outliers. No single case was detected as outliers.

Table IV.II Convergent and Divergent Validity

	AVE	Composite Reliability	R Square	Cronbachs Alpha
Productivity	0.5082	0.8916	0.665	0.8611
Supervision	0.5443	0.8812		0.8485
Work Env'	0.5210	0.8804		0.8482

Table IV.III presents CR and AVE of the constructs. The construct met the minimum benchmark for CR, as the construct has a coefficient greater than .5. The construct also met the minimum benchmark for AVE, as all the constructs have an AVE coefficient greater than .5. These results prove the data show convergence.

Table IV.III. Discriminant Validity

	Productivity	Satisfaction	Supervision	Work Env'
Productivity	0.7129			
Supervision	0.7200	0.6799	0.7378	
Work Env'	0.7138	0.7242	0.6574	0.7218

Table IV.III presents the result of discriminant validity. The numbers that are bold represent the square root of AVE of each latent variable. The square roots of all the AVE are higher than their correlation with other latent variable. The square root of AVE is calculated and written in bold on the diagonal of the table. This number is larger than the correlation values in the column and row. Judging by the (44), if this value is larger than other correlation values in the column and row, thus result indicates that discriminant validity is well established.

IV.IV Test of Hypotheses for Direct Effect

Table IV.IV presents the path coefficient which indicates the Beta Value, Standard Error, Adjusted R Square and Decision Rule of hypotheses tested in the study.

Table IV.IV: Path coefficient

R ² :0.665					
Hypothesis	B Value	Standard Error	T Statistics	P Value	Decision
Work Env' -> Productivity	0.260333	0.074970	3.472489	0.003*	Rejected
Supervision -> Productivity	0.321939	0.077136	4.173647	0.000*	Rejected

P value* < 0.05

The path coefficient in Table IV.IV shows that work environment affects employee productivity with Beta value of 0.2603 and significant at .003. This means a change in working environment will increase in employees' productivity by 26.03%. As a result, the null hypothesis which stated that there no significant relationship between work environment and employee productivity in Nigerian Banks is hereby rejected. Likewise supervision has significant positive effect on productivity. The effect of supervision on productivity is significant at 1% and has Beta coefficient of 32% which implied that about 32% variation in productivity is explained by supervision or leadership style. Hence, the null hypothesis of insignificant relationship between supervision and productivity is also rejected.

V. SUMMARY OF FINDINGS

Work environment has a positive and significant effect on employee productivity. Specifically, office furniture, ventilation, light, Atheistic design/ structure, supervisor support, co-workers' relations positively influence employee performance in Nigeria. Office design, supervisor support are among the key factors that encourage hardworking. It was discovered that conducive working environment in Nigerian banks is a driving factor that triggers employee productivity. Going by the result, working environment determined the level of employee productivity. Thus, this finding is consistent with the findings of (10) stating that work environment is an important factor that influence to staff output.

On the effect of supervision style on staff output, the findings revealed that the supervision style adopted affect employee productivity significant. Factors such as Open communication from departmental heads and managers, employees participation in organization and performance monitoring promote bank staff performance in nigeria. The result established a link between supervision style and

employee productivity. This finding is in line with studies conducted by (29) that concluded that supervision style bear significant effect with employee productivity.

VI. CONCLUSION

Achieving improved productivity in Nigerian banks depends on work environment, supervision. Therefore, having great managers and departmental heads will ensure open communication, cordial relationship among staff.

The Nigerian banks are faced with challenges of employee productivity and to overcome this challenge and be more efficient and competitive in their business activities, the study recommended that the Nigerian banks should show keen interest and respond to employees place of work settings and supervision as it have significant effect and energize employee to perform their assigned task effectively and efficiently to enhance productivity.

ACKNOWLEDGEMENT

This research work came into fruition under reference No: FPO/R&I/IBR/VOL.1/01 entitled 'DOES WORK ENVIRONMENT, SUPERVISION AFFECT EMPLOYEE PRODUCTIVITY IN NIGERIA BANKS?' financed by Nigerian Tertiary Education Trust Fund (TETFund) and the research was conducted by Salawudeen, S. O between 2021 and 2022.

I would like to express my sincere appreciations to TETFund Board of Trustee, FEDpoffa Director of Research and Innovation and the anonymous referees for their useful comments.

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