



**EMPLOYEE OUTPUT OF SELECTED DEPOSIT MONEY BANKS IN OGUN STATE, NIGERIA: THE ROLE OF WORKPLACE HEALTH AND SAFETY**

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**Abstract**

*Employee output is a critical concern for both managers and academics. Despite various efforts to enhance output levels in deposit money banks in Nigeria, issues such as declining productivity, performance inefficiencies, increased absenteeism, and service variability continue to undermine employee output. While workplace health and safety has been studied in literature as it relates to various employee performance metrics, its specific impact on employee output, particularly in deposit money banks in Ogun State, Nigeria, remains underexplored. This study, therefore, examined the effect of workplace health and safety on employee output in selected deposit money banks in Ogun State, Nigeria. A survey research design was employed, following a quantitative and deductive approach. A total of 403 employees were sampled from three selected deposit money banks in Ogun State, Nigeria. Primary data were collected using a structured and validated questionnaire and analyzed using inferential statistics (regression analysis) at a 5% significance level. The findings revealed a statistically significant positive effect of workplace health and safety on employee output ( $\beta = 0.086$ ,  $t = 3.217$ ,  $p < 0.05$ ) in the selected banks. The study concluded that deliberate investment in workplace health and safety enhances employee performance and serves as a strategic tool for boosting employee output. It is recommended that managers empower health, safety, and human resource departments through dedicated budgets, training programs, and clearly defined authority to routinely review, update, and enforce comprehensive workplace health and safety policies. Enhanced workplace health and safety leads to sustained employee output and supports long-term institutional growth.*

**Keywords:** Deposit Money Banks, Employee output, Safety policies, Workplace health and safety

**JEL code:** M5, M21

**INTRODUCTION**

Employee output is critical in today's increasingly competitive and dynamic financial services environment in determining organisational performance and sustainability. Specifically in the financial service sector, employee output can reduce delays, errors, and operational bottlenecks. In Nigeria, deposit money banks serve as the cornerstone of the formal financial system, playing a vital role in mobilising savings, allocating capital, and facilitating economic development

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(Shonubi et al., 2024). The operational effectiveness of these institutions is significantly dependent on the performance and productivity of their workforce (Iyke-Ofoedu et al., 2023). As a result, considerable efforts have been made to study the factors that affect employee output (Juba, 2024). However, much of the focus in banking has traditionally been on financial risk, customer service, and technological innovation (Folami et al., 2024; Ofoegbu & Adegbe, 2023; Ogundipe et al., 2020). Employee output in Nigeria's banking sector, particularly in deposit money banks operating in Ogun State, has increasingly come under scrutiny due to concerns about declining productivity and performance inefficiencies (Iyke-Ofoedu et al., 2023; Odunlami & Oludipe, 2021). Issues of low employee output were shown to be evident through staff turnover, increased absenteeism, and low morale, threatening the overall service quality and operational competitiveness of these financial institutions (Egbuta & Omoduemuke, 2023; Iyke-Ofoedu et al., 2023; Opadeyi & Akpa, 2021). While several factors contribute to reduced employee output, one critical and central concern that has emerged in literature is workplace health and safety (Juba, 2024). As such, the workplace health and safety conditions under which employees operate warrant focused academic and managerial attention.

Workplace health and safety refer to the policies, procedures, and practices put in place to prevent occupational hazards and ensure employees' physical, mental, and emotional well-being (Adekanmbi et al., 2024). Although workplace health and safety is traditionally associated with high-risk industries such as manufacturing or construction, its importance in service-oriented sectors like banking has gained prominence recently (Meku Lelo, 2024). The long working hours faced by employees in the Nigerian DMBs, coupled with intense performance targets, workplace stress, and ergonomic risks, may negatively affect their productivity and overall well-being if not adequately addressed (Onunwor, 2025; Onwumere et al., 2025). Furthermore, the global COVID-19 pandemic has further underscored financial institutions' vulnerability to disruptions caused by inadequate health and safety frameworks (Vu et al., 2022).

Despite the growing recognition of the relationship between occupational health and employee performance, empirical studies exploring this nexus within the Nigerian banking sector remain limited (Kariuki & Wamwayi, 2023; Meku Lelo, 2024). Existing literature focuses on broader aspects of human resource management or financial performance, leaving a gap in understanding the specific influence of health and safety policies on employee output (Onwumere et al., 2025). Filling this gap is particularly significant in the Nigerian deposit money banks context, particularly in Ogun State due to the institutional challenges, regulatory inconsistencies, the need to adapt to new financial innovations, and the demand for new types of investments, which may compound the difficulties of ensuring safe work environments (Ibekwe, 2021). This study, therefore, seeks to examine the effect of workplace health and safety practices on employee output in deposit money banks in Ogun State, Nigeria. The findings are expected to provide empirical insights to guide bank managers, policymakers, and occupational health practitioners in designing effective strategies to improve workplace conditions and enhance organisational performance.

## LITERATURE REVIEW

This section covered the conceptual, theoretical, and empirical review of past related studies to broaden the understanding of the research variables, provide the theoretical underpinning of the study, and give an account of previous studies from which the study hypothesis was developed.

## **Employee Output**

Juba (2024) defined employee output as both the quantity and quality of work produced by an employee within a designated timeframe. Thus, employee output encompasses a range of factors, including efficiency, effectiveness, and overall contributions to organizational goals. Owusu-Acheampong and Antwi (2023) noted that employee output reflects performance and productivity levels within their respective roles, highlighting the significance of both the quality and quantity of work produced (Nkwati et al., 2025). Bosire et al. (2021) emphasized that employee output is an emerging concern crucial for enhancing service quality, particularly within service organizations; therefore, managers should implement strategic approaches to elevate employee output levels in their organizations. Factors that influence employee output include motivation, the work environment, and interpersonal relationships, such as conflict, which can negatively impact performance (Owusu-Acheampong & Antwi, 2023).

Li et al. (2022) discussed how stock market wealth affects worker output, highlighting several advantages of improved employee performance. Increased productivity allows organizations to achieve more in less time, leading to greater profitability since higher output can result in increased sales and revenue. Additionally, employees often experience greater job satisfaction and morale due to a sense of accomplishment from reaching their targets (Bosire et al., 2021). Organizations with higher employee output also gain a competitive advantage, as they can outperform their rivals, reinforcing their position in the market. Moreover, efficient employee output facilitates better resource utilization, thereby minimizing waste and improving overall operational efficiency (Li et al., 2022).

Employee output is typically evaluated based on productivity, task efficiency, service quality, and goal achievement (Eguji & Chigozie, 2020; Li et al., 2022). Therefore, employee output is often referred to as the quantity of goods and services produced by an employee, representing the targets an organization strives to meet (Bosire et al., 2021; Nkwati et al., 2025; Owusu-Acheampong & Antwi, 2023). This transformation adds value to inputs by delivering quality outputs—be it information, products, services, or reports—which constitutes the core function of most organizations (Eguji & Chigozie, 2020; Owusu-Acheampong & Antwi, 2023). Consequently, employee output serves as a critical indicator of how efficiently organizations achieve their objectives.

## **Workplace Health and Safety**

Workplace health and safety is broadly defined as the anticipation, recognition, evaluation, and control of hazards arising in or from the workplace that could impair the health and well-being of workers (International Labour Organisation (ILO), 2021). Juba (2024) further defined workplace health and safety as the policies, procedures, and practices designed to protect the well-being of employees in the workplace. The primary goal of workplace health and safety is to ensure and improve the physical and emotional well-being of all employees (Promise et al., 2024). Aksüt et al. (2024) argued that workplace health and safety includes using wearable technological devices to ensure employee safety and overall performance. The significance of wearable technologies for improving employee performance as a workplace health and safety tool was also studied by Saxena et al. (2025), showing that workplace health and safety has developed to include the use of artificial intelligence to detect threats to safety and predict and prevent accidents in the workplace. Hence, the concept comprises preventing accidents, injuries, and illnesses. Process improvement is vital

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for ensuring workplace health and safety, as it reduces the overall environmental impacts of production processes (Adekanmbi et al., 2024). The neglect of health and safety management in the workplace is associated with higher costs in organisations (Promise et al., 2024).

Lari (2024) discussed the implications and importance of workplace health and safety practices as not just about physical safety alone, but also encompassing mental and emotional health. This broader perspective highlights the importance of creating a supportive work environment that fosters overall employee health. This study also submitted that workplace health and safety should be defined by the initiatives taken to prevent hazards rather than merely responding to incidents. This proactive approach is essential for cultivating a safety-conscious workforce and ensuring a secure working atmosphere.

## **Theoretical Review**

### **Job Demand-Resources Model**

The theoretical underpinning for this study is the Job Demand-Resources model. The Job Demand-Resources model was initially developed by Demerouti et al. (2001). This model provides a more direct and dynamic framework for linking workplace health and safety conditions with employee performance (output). This model discusses two key components: the job demand (aspects of the job that require sustained effort and are associated with physical or psychological costs, such as high workload, poor ergonomics, long hours, unsafe environments, and emotional demands). While the second component of the model is the job resources (physical, psychological, social, or organizational aspects of the job reduce job demands and their associated costs, and are functional in achieving work goals, stimulate personal growth and development. E.g., health and safety policies, supportive leadership, training, wellness programs, safe equipment). The Job Demand-Resources model shows that when job demands are high and resources (like workplace safety measures) are low, employees are more likely to experience low output levels (Demerouti et al., 2001). However, at higher workplace health and safety levels, there will be reduced stress and absenteeism, improved concentration and morale, enhanced energy and engagement, and in return increased employee output.

The Job Demand-Resources model can be applied across roles, industries as it directly and comprehensively explains the link between workplace health and safety and employee output by showing how safety acts as a resource that helps employees manage job demands, stay healthy, and perform effectively (Berthelsen et al., 2023). Scholze and Hecker (2023) posit that employee well-being and performance are influenced by two main categories: job demands and job resources. Job demands refer to the physical, psychological, social, or organizational aspects that require sustained effort, while job resources are the aspects that help employees achieve their goals, reduce job demands, and stimulate personal growth. Grobelny (2023) posited that unique environmental factors affect workplace well-being and constitute a job resource or demand. Despite being criticized for being more descriptive than explanatory (Bauer et al., 2014). The Job Demand-Resources model has been most suitable in linking health and safety policies to employee output drives. Hence, this model provides insights into workplace health and safety, as well as employee performance, and is therefore relevant for explaining the interaction between workplace health and safety and employee output (Grobelny, 2023; Rafsanjani et al., 2021).

### **Empirical Review**

Juba (2024) found a link between effective health and safety programs for creating a safe work environment, which leads to increased employee output and productivity. This study showed that safe work environments are vital for employee performance. Kariuki and Wamwayi (2023) found a positive and significant effect of workplace health and safety on employee performance. Workplace health and safety were found to be critical components that significantly influenced employee output in that study. Integrating health and safety measures in the workplace has been found to enhance employee well-being and boost productivity as well as employee engagement (Juba, 2024). In addition, research showed a positive correlation between effective health and safety practices and improved employee performance (Eguji & Chigozie, 2020). Furthermore, implementing ergonomic practices and flexible work policies in selected Nigerian banks was found to improve employee concentration and task completion rates (Sheila, 2020). Similarly, Nkwati et al. (2025) have found that the physical work environment significantly and positively affected employee productivity and overall output. This corroborates Al-Omari and Okasheh (2017) study, which revealed that the physical environment significantly affected employee productivity, thereby improving overall organisational performance in the financial service sector.

Hidayatulloh and Pasca (2024) found a positive and significant relationship between workplace safety, health practices, and employee productivity, although the workplace health and safety practices were found not to have reached optimal levels, indicating room for improvement. Similarly, Lari (2024) study demonstrated that health and safety interventions significantly boosted employee productivity and improved workplace ambiance, emphasizing the importance of strategic health and safety measures. This finding corroborated Katsuro et al. (2010) results, which showed that the poor implementation of health and safety interventions decreased the workplace ambiance and led to a marked decrease in employee output. This highlights the importance of prioritizing workplace safety and health measures to enhance employee output and well-being effectively. Furthermore, workplace health and safety have been found to significantly influence employee output, as demonstrated in the study by Bhuvanewari and Sneha (2024). This study found that productivity is positively affected by safety indicators such as equipment use, workload management, and training. Conversely, neglecting safety and health can result in decreased employee output. Marbun and Arista (2023) revealed significant influence of occupational safety on work productivity. This suggests that when safety measures are effectively implemented, employees are likely to be more productive in their tasks and achieve higher output levels.

Despite growing interest in workplace health and safety and employee output, several sector-specific empirical studies examine how workplace health and safety interventions directly impact employee output in Nigerian DMBs. Much of the existing research is either descriptive or fails to integrate theoretical frameworks that explain the causal mechanisms linking safety and output (Bosire et al., 2021; Kariuki & Wamwayi, 2023; Meku Lelo, 2024). Moreover, mental health, remote work ergonomics, and occupational stress management remain underexplored in Nigerian banking.

Therefore, this study is based on the hypothesis that:

H<sub>0</sub>: Workplace health and safety has no significant effect on employee output.

### METHODOLOGY

The survey research design guided this study and facilitated the systematic collection of quantitative data on the study variables from the study population, from which insights on the study variables were drawn. The study population consisted of 1,540 employees of three deposit money banks (WEMA Bank, Access Bank, and United Bank for Africa) in Ogun State, Nigeria (Human Resources Department as of December 2023). The population was purposively targeted for this study to gather insights into how workplace health and safety affect employee output within the banking sector. The selected banks are among the banks having a strong presence and market base in Ogun State, and have diverse workplace health and safety policies, allowing the study to capture a wide range of opinions on the study variables. The employees were used as the sampling unit and were deemed suitable for providing the necessary information and filling out the study questionnaire, as they are directly impacted by the issues raised in this study, and had the requisite knowledge of the study variables. The sample size for this study was determined using the Krejcie and Morgan Sample Size Table (1970), from which a sample size of 310 was determined based on the 95% confidence interval and 5% error margin. Further, in line with Zikmund (2002) suggestion, a 30% provision for non-response was made to cater for attrition. This brought the total sample size to 403 participants. This sample size was spread across the three selected deposit money banks, which made up the study population, using the proportionate sample distribution method. Next, the simple random sampling technique was used to select the participants for the study from the selected banks. An adapted and validated closed-ended questionnaire was used to collect data for the study. Simple regression analysis was carried out to test the study’s hypothesis at a 5% significance level.

### RESULTS AND DISCUSSIONS

Principal Component Factor Analysis was carried out, and based on the KMO (at the threshold of 0.5) and the Bartlett’s test of sphericity (significant at  $p < 0.05$ ), sampling adequacy was established. In addition, the questionnaire's validity was determined based on the result of the Average Variance Extracted (AVE) obtained; these results are presented in Table 1.

**Table 1: Validity Test Result**

Variables	Number of Items	KMO	Bartlett's Test of Sphericity	Sig.	AVE
Workplace Health and Safety	5	0.606	73.902	0.000	0.590
Employee Output	5	0.715	65.813	0.000	0.508

**Source:** Authors' Computation (2025)

Table 1 revealed that the Average Variance Extracted (AVE) for the study’s constructs was greater than the 0.5 benchmark; hence, the validity of the questionnaire was established.

The internal consistency of the research instrument was determined using the Cronbach's alpha coefficients and Composite reliability scores, and results are presented in Table 2.

**Table 2: Reliability Test Result**

Construct	Number of Items	Cronbach's Alpha	Composite Reliability
Workplace Health and Safety	5	0.731	0.768
Employee Output	5	0.778	0.770

**Source:** Authors' Computation (2025)

The Cronbach's alpha and composite reliability coefficients shown in Table 2 were greater than the threshold of > 0.7; hence, the reliability of the research instrument was established.

To test the hypothesis raised in this study, the Statistical Package for Social Sciences (SPSS) version 27. Simple linear regression analysis was run to establish the effect of the independent variable (workplace health and safety) on the dependent variable (employee output). The result is presented in Table 3.

**Table 3:**

*Summary of simple regression analysis on the effect of workplace health and safety on employee output of selected deposit money banks in Ogun State, Nigeria.*

Model	B	T	Sig.	R	R <sup>2</sup>	Adj. R <sup>2</sup>	F (1,319)	Sig
(Constant)	4.955	40.920	.000	0.178 <sup>a</sup>	0.032	0.028	10.348	.001 <sup>b</sup>
Workplace Health and Safety	.086	3.217	.001					

a. Dependent Variable: Employee Output  
 b. Predictors: (Constant), Workplace Health and Safety

**Source: Researchers' Findings 2025**

**Interpretation**

Table 3 shows the simple regression analysis results on the effect of workplace health and safety on employee output of selected deposit money banks in Ogun State, Nigeria. The results showed that workplace health and safety ( $\beta = 0.086, t = 3.217, p < 0.05$ ) positively and significantly affect the employee output of selected deposit money banks in Ogun State, Nigeria. This implies that workplace health and safety is an essential factor for selected deposit money banks in Ogun State, Nigeria, which yields an increase in employee output.

The *R*-value of 0.178 supports this result, and it indicates that workplace health and safety had a weak positive relationship with employee output of selected deposit money banks in Ogun State, Nigeria. The coefficient of determination  $R^2 = 0.032$  indicates that about 3.2% of the variation in the employee output of selected deposit money banks in Ogun State, Nigeria, can be accounted for by workplace health and safety. In comparison, the remaining 96.8% of changes are accounted for by other variables not captured in the model. Based on the regression analysis results, the prescriptive model is specified as:

$$EO = 4.955 + 0.086WHS + U_i \text{-----Eqn (Predictive model)}$$

$$EO = 0.086WHS + U_i \text{-----Eqn (Prescriptive model)}$$

Where:

- EO = Employee Output
- WHS = Workplace Health and Safety
- U<sub>i</sub> = Stochastic Error Term

The regression model shows that holding workplace health and safety constant at zero, employee output would be 4.955, which is positive. This implies that employee output would be 4.955 when workplace health and safety is not being considered. However, the predictive model revealed that workplace health and safety have a positive and significant beta value. Hence, the selected deposit money banks in Ogun State should not downplay workplace health and safety, which is why this factor was included in the prescriptive model. The results indicate that when workplace health and safety was improved by one unit, employee output also increased by 0.086 and vice versa. The  $p < 0.05$  suggests that the overall model was significant in predicting the effect of workplace health and safety on employee output. Therefore, the null hypothesis ( $H_0$ ), which states that workplace health and safety has no significant effect on employee output of selected deposit money banks, was rejected.

### **Discussion of Findings**

The study evaluated the effect of workplace health and safety on the employee output of selected deposit money banks in Ogun State using a simple linear regression analysis. The result of the regression analysis revealed that workplace health and safety had a positive and significant effect on the employee output ( $\beta = 0.086$ ,  $t = 3.217$ ,  $p < 0.05$ ) in the selected banks. This finding highlights the importance of workplace health and safety in driving employee output levels in the financial services sector. Therefore, improvements in workplace health and safety lead to increased employee output. Suggesting that effective implementation of health and safety initiatives, such as open dialogue on health and safety, encouraging annual breaks, providing adequate safety work gadgets, and adopting a strategy for workplace health and safety policies, is essential for overall employee performance. This study's findings align with Nkwati et al. (2025), who found a positive effect of physical work environment on employee productivity. Similarly, Aksüt et al. (2024) found that using wearable technological devices improves workplace health and safety, and as a result, employee output levels are also improved. Sewu et al. (2019) found a positive effect of workplace health and safety on employee performance, while Lari (2024) study linked workplace health and safety practices directly to employee productivity, suggesting that effective workplace health and safety measures enhanced workplace ambiance and significantly boosted employee productivity. This connection implies that workplace health and safety is defined not only by safety regulations but also by its outcomes on employee performance and organizational efficiency

The positive significant effect of workplace health and safety found in this study stresses the need to develop quality work environments for better quality of services and overall organisational performance, and this aligns with the findings of Al-Omari and Okasheh (2017). Katsuro et al. (2010) study showed that a decline in health and safety practices negatively affected employee productivity. While the effect of organisational compensation on the health and safety of employees and their overall productivity was stressed by Eguji and Chigozie (2020), indicating that a significant positive effect existed between the organisational compensation dimension of health and safety on employee output. To further support this study's findings, Lari (2024) longitudinal study revealed a direct link between improved occupational health and safety practices and heightened employee productivity. Specifically, employee attitude towards workplace health and safety is enhanced as they see the benefits of adhering to strict workplace health and safety policies, which results in better employee well-being and improved overall organisational output. Likewise, Segbenya and Yeboah (2022) findings supported that workplace

health and safety practices statistically affected employee performance, which indicated that effective workplace health and safety practices related well with the best international practices.

These findings align with the Job Demand-Resources Model, as it revealed that a balance of job demand and needed resources (physical environment, workplace health and safety, ergonomics) will drive better employee output levels. This is in line with Scholze and Hecker (2023) study findings that showed that both digital demands and resources play a critical role in shaping employee well-being and performance. Also, the need for a balanced work environment is stressed in this study. Grobelny (2023) findings indicate that the relationship between resources and workplace well-being aligns with the JD-R model's theoretical framework, emphasizing the need for further experimental research to validate these links, which this study on workplace health and safety and employee output contributed to the call for further experimental research.

### CONCLUSION AND RECOMMENDATIONS

The research confirms that health and safety practices in the workplace have a marginal but positive influence on the employees' output in the selected deposit money banks in Ogun State. Although health and safety practices contribute only 3.2% to differences in output in this particular study, their enhancement continuously leads to increased staff efficiency, complementing worldwide and industry-specific research. The low  $R^2$  shows that other factors such as technology, pay, and psychosocial support affect productivity too, but the clear statistical relationship establishes that even a modest increase in safety interventions can improve operating performance and well-being. The study, therefore, recommended the following;

- i. Safety Audit Teams: Adopt permanent, cross-functional audit teams (human resource unit, occupational health, and branch operations personnel) to perform quarterly risk assessment and have prompt corrective actions.
- ii. Focused Training: Develop a modular training course delivered in the field and through e-learning on ergonomic best practices, emergency response, and mental health first aid, with completions tracked at the branch level.
- iii. Performance Metrics Integration: Implement crucial safety indicators (e.g., incidents, completions) onto branch scorecards and tie a small percentage of branch managers' incentives to maintaining or improving these measures.
- iv. Resource Allocation: Allocate a dedicated yearly safety fund (e.g., 0.5% of payroll) for ergonomic tools, protective equipment, and wellbeing initiatives, overseen by the Safety & Wellness Committee.

By providing operational and human resource leaders with a mandate, budget, and responsibility, such practical steps will both reinforce safety culture and sustain employee output gains. Meanwhile, further studies could be considered in the same industry using a longitudinal research design to reveal the effect of workplace health and safety over time, while the employed method in this study could be deployed in other sectors other than financial institutions.

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