

EFFECTS OF TIME MANAGEMENT PRACTICES ON EMPLOYEE PERFORMANCE IN DEPOSIT MONEY BANKS IN ADAMAWA STATE, NIGERIA

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Abstract

The need for time management has become popular and thus it is essential not only as a motivating tool behind workers' performance and productivity on job, but as a yardstick for the general performance of the organization. Good time management helps in being more creative, more productive, save money and prevent working ridiculous hours and to greatly improves the chances of success in business. The main objective of the study was to investigate the effect of time management practices on employee performance in DMBs in Adamawa state, Nigeria. The specific objectives of the study were to determine the relationship between prioritizing of goals and profitability in DMBs in Adamawa state; examine the influence of action planning on employee performance in DMBs in Adamawa state; assess the relationship between setting goal and employee productivity in DMBs in Adamawa state. Data for the study were collected from primary sources using structured questionnaire. The study randomly selected 187 respondents from Adamawa State. In the analysis of the data collected, both descriptive and inferential statistics (multiple regression analysis) were used. The result of the multiple regression analysis showed that there is a significantly positive relationship between prioritizing of goals and employee performance in DMBs in Adamawa State (the significant value $p < 0.05$). Similarly, action planning positively influences the performance of employees of DMBs in Adamawa State. This relationship has significant value $p < 0.05$. Also, there is a significantly positive relationship between goal setting and employee productivity in deposit DMBs in Adamawa State. The study concludes that DMBs utilize effectively all the variables that enhance time management and employee performance. The study recommended that all variables that can enhance time management and employee performance should be utilized effectively.

Keywords: Time Management Practices, Performance, Deposit Money Banks

Introduction

The impact of time management in today's modern world cannot be argued, because business organizations exist in competitive environment and they continuously seek ways to take lead in their business activities. Adebisi (2012) postulates that, the ever increasing complex and turbulent global environment need efficient and effective use of time to ensure survival and development. According to Chang and Nguyen (2011) time management effective has become increasingly paramount for employees as they look forward to accomplishing goals in today's modern organizations. Time management is one of the effective factors in increasing employee performance in the banking sector of Nigeria.

Time management practice dates back to the time of the Industrial Revolution of Europe (Adebisi, 2012). Prior to that time, the concept of managing time relied on weather, seasons, day light etc., For instance, day light hours serve as determinant for work hour. The moon and the sun determine time keeping. The industrial revolution, however, popularized the utilization of machines in factories and rendering of electricity as the concept of daylight hour not essential. Mechanical clocks invention further made it possible to effectively manage time. This was strengthened further by the shift from agrarian to industrial economies, postal services development and telegraphs and making popular the opinions of scholars and renowned politicians such as Thomas Jefferson and Isaac Newton. According to Benjamin Franklin's 'Time is Money' and it is the item on which life is made. Motivate people to take time more serious. The popularization of Frederick Taylor's Scientific Management further stresses the time management practice. He said the cause of not efficient is attributed to his workers' tendencies to work slowly, without any incentives to motivate them to work fast. He supports establishing particular work targets and rewarding workers for activities and goals met. This brings about better use of time and became the foundation for modern time management techniques (Nayab, 2011).

Managing employee time is an essential issue in achieving organizations competitive advantages (Rajaeipour, Yarmohamdzadeh, ZeinoldiniMeymand & Zeidabadi, 2008). They emphasize that, neglecting time value can make people not to feel the need for proper use of time, and therefore do irrelevant work. Failure to stick to the time in different segment of life, more especially in work life, generate to many economic and social damages. In spite of this, most of the employees in the banking sector do not make proper use of time, and therefore do irrelevant and unuseful work. The present study seeks to look at the different dimension of time management that influences the performance of employees. These dimensions are, goals setting, goals prioritizing, action planning, and not authority delegation and managing communications as cited by, (Eslami, 2006).

Objectives of the Study

The main objective of the study is to investigate the effect of time management on employee performance in DMBs in Adamawa state, Nigeria. The specific objectives are to:

- i. determine the relationship between prioritizing of goals and profitability in deposit money banks in Adamawa State.
- ii. examine the influence of action planning and employee performance in deposit money banks in Adamawa State.
- iii. assess the relationship between setting goal and employee productivity in deposit money banks in Adamawa State.

Literature Review

Time Management

Time management perform a critical role in improving employee performance achievements. Each staff should have the ability to manage time which includes goals setting & priorities, use of time management mechanism and being organized in utilizing time. Here managing time is made possible via self-motivation; ability, performance, and motivation (Brigitte, Claessens, Eerde, Rutte, & Roe, 2005). These are the very few tasks performed by employee, which serves as a hindrance between them and their job performance. According to Nofle, Robins and Richard (2007) "There is no one right way to manage our time; however; it is important to get to know our self, so we can make good decisions about how to use our time". Likewise, "in the process of providing banking services this issue has been a subject of interest discussion and emphasized in

several platforms and an attempt has been initiated to assess and analyse time and the time management attitudes and behaviors of bank employees” (Kaushar, 2013).

Time management is the process or act of planning and buttress conscious control over the amount of time spent on particular functions, especially to increase effectiveness, efficiency or productivity (Carlson, Kacmar, Wanye & Grzywacz, 2006). For event industry players, this specific item is equal to the success of organizing any event. According to Hsieh (2004) “among recent sociologists that have shown that the way workers view time is connected to social issues such as the institution of family, gender roles, and the amount of labour by the individual”. Meanwhile. According to Nayab (2011) description of time management, “individuals first determine their needs and wants and then rank them in terms of importance. Specific activities include setting goals to achieve the needs or wants and prioritizing the tasks necessary to accomplish them”. In the aspect of event management, time is seen as the process of planning since the inception stage of the event to the implementation of the program. Thus, series of actions must be adhered to via rigorously to attain the end result of organizing a successful event. Time management may be aided by a range of skills, tools, and techniques used to manage time when accomplishing specific tasks, projects and goals complying with a due date (Kohn, 2000).

Macan, Shahani, Dipboye and Philips (2012) revealed a positive link between effective time management and performance of organisation. These have made it essential for every person that is striving for effectiveness to apply techniques that will optimize the time use. Due to time nature, the need for its optimal adoption is significant. Time management is the process or act of planning and exercising conscious control over the amount of time spent on particular activities, most especially to increase efficiency, effectiveness, or productivity (Buck, Lee, MacDermid, & Smith 2000). The concept of ‘time management’ itself is misdirecting (Claessens, 2004; Peel, 2013). “This is because of the inelasticity of its supply. Time management in its real sense means the process of controlling time; which is practically impossible”. What is feasible is self-management targeted at gaining multiple functions within a limited time. While Kaushar (2013) opined that “time involves the process of determinacy of needs, setting goals to achieve the needs, prioritizing and planning the tasks required to achieve these goals.

Peel (2013) identified four key importance of time management effectiveness: “Firstly, time management is an important tool for stress reduction. This is because, with an effective time management method in place, important tasks are completed on time leading to less frustration and more inner peace”, “Secondly, good time management methods help in the achievement of work-life balance. This is because an effective time management strategy will leave the user with more time and energy for work, home, family and self”. “Thirdly, productivity improves with a more efficient and effective use of time”. Fourthly, the use of time management facilitates the achievement of individual and by extension, goals of the organisation. In fact, “the reason for time management skills is those which workers used in organization environment and for accurate use of time in order to accomplish organization’s goals as relates to doing their professional tasks; it includes three items: setting goals, prioritizing of goals, and action planning,

Setting Goals

Mackenzie states that “creating specific goals is the first step in effective time management. He adds that the goals show significantly how the manager spends his time. If he is efficient to use time effectively, he realizes that he has made great strides towards his goals”. This stepping towards goals gives an incentive for him to make quick steps and raises the level of goal, too (Zali, 1996). Goal setting “is crucial in time management. When an individual is goal oriented, he/she will likely manage his/her time more effectively. Goal setting gives focus to where an individual

will channel his/her time, energy and resources”. To manage effectively your time, set short range and long range goals with key step to be taken to assure their realization. Employee need to set goals of what they wanted to gain in the office. Divides these goals into short and medium range goals. Then itemize key tasks that will lead to achieving these objectives. Let your goals be smart: Specific, Measurable, Achievable, realistic and Time bound. Remember the saying, ‘if you don’t know where you are going, anywhere will take you there’.

Prioritizing

Mackenzie states that, the key to success in time management “is to consider the most important things before anything and put the main focus on that work and get the rest affairs out of the mind. The privilege and feature of daily planning is that the priorities will be determined and the individual will bind himself to focus his mind on what is prior” (Eslami, 2006). “It is absolutely important that you set priorities among these tasks. People often set priorities on the basis of path of least resistance, default and inspiration”. These techniques increase the chances of achieving less significant goals at the expense of essential ones.

Action planning

Eghtedari (2005) splits time management methods into two main components consisting of planning and removing waste of time factors, and asserts that planning is a difficult process which some persons can handle well. Pertaining this subject, some individuals are in trouble while others are so choked up with tasks and deadlines that have no time for planning. He is of the view that planning is seen as a key which brought a release from distressing lack of time and can aid us in two ways for setting our life in order. First, it informs us on how to get from the position we are to where we intent to be; second, it sought out the prerequisite sources to accomplish the required goal (Eghtedari, 2005).

Conceptual Framework

Independent Variables

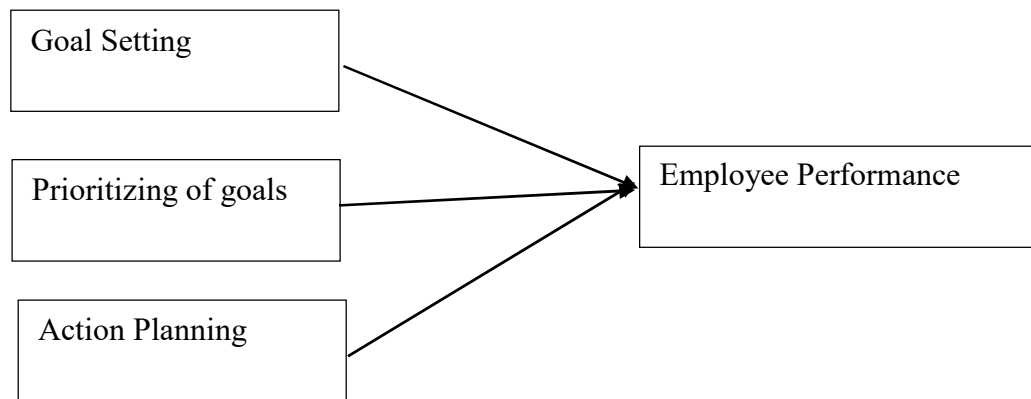


Figure 1: Framework

Pickle Jar Theory

The pickle jar theory is simple to apprehend and execute. According to Jeremy (2002) the experiment is actually a time management model that helps in prioritizing one’s work and in attaining the milestones of your life. To have a good understanding of the concept, you can

practically try it. Take a pickle jar and fill it with rocks. You will notice that the spaces in between the rock stones can be filled up with pebbles. The jar becomes more compacted after filling up with pebbles but there are still inconspicuous spaces that could be compacted with sand. Now pour water in it and close the lid. The pickle jar is the copy of your life. The main responsibilities of your life or your goals are represented by the rocks that surrounds most of the space. This means that, you should commit more time to such goals. The chipped stones or the pebbles represents your hobbies that needs comparatively lesser time than the essential goals. Lastly, the day to day chores of your life are the particles of the sand that are placed perfectly between your hobbies and goals. The distractive force in your life that takes away your mind from the path of success is the water. Apart from teaching us the right channel of managing time, this theory also makes us become aware of the fact that distractions that brings about mismanagement should be completely prevented in order to follow the right track.

The above theory has explained how important time is to human being and every organization for effective management. Therefore, the Pickle Jar theory underpinned this study because is the most appropriate theory for this research.

Empirical Review

Hanan, Wafaa and Hala (2015) investigated the effect of time management program on job satisfaction for head nurses in Mansoura University, Egypt. A-Quasi-experimental design was used in the study and convenient sample included all head nurses available at the time of the study. Their total numbers were 50 head nurses. Chi-Square (χ^2) was used as the tool for data analysis. Findings of their study revealed that there was highly statistically significant relation between time management and job satisfaction, from findings, they recommended that organization should adhere strictly to effective time management in order to provide quality services to their customers and employees. They further recommended making use of technology time savers and use the most appropriate form of technology for your purpose.

Lucy and Jane (2012) study the relationship between time management and Job performance in selected parastatals in Kenya. Stratified sample was used in selecting their sample size the sample was thirty (30). They found out that time management strategies have effect on the performance of selected parastatals in Kenya. They recommended that parastatals heads should sensitize management by objectives which are measurable within a specific time frame as explained by (Drucker 2000) "This is based on the fact that the research showed that 52% of the respondents do not understand results based management style driven by objectives. They recommended that time management and work performance are directly related and there is need for managers in the parastatals to put in more efforts in educating the staff on the management by objectives".

Methodology

This study adopted survey research design approach where questionnaire was designed to solicit for information based on the nature of the employees as it sought to establish the relationship between two variables time management and employee performance. The population of this study was from the selected DMBs in Adamawa State. Thirteen banks were selected with the total population of 861 staff. These banks were chosen because of convenience and also they show willingness to give the information required for this study. The research used 30% sampling through the entire population. According to Mugenda and Mugenda (2003) a sample that is considered good should be 10% to 30% of the whole population. The actual banks sampled were arrived at by adopting a simple random process to draw the sample from each population. A total

of 260 questionnaires were given to staffs of the DMBs. The study adopts the use of non-probability sampling approach such as convenience sampling technique. The choice of the sampling approach was due to the disperse nature of the banks in Adamawa State. Data for the study was collected from primary source. The data were analysed using multiple regression analysis. This statistical technique attempts to predict the values of variable[dependent] using the values of other variables [independent][Allen,1907; Gujarati,2003].The reason for the adoption of regression analysis is borne out of the fact that it is the most appropriate statistical tool to measure and understand the relationship among the variables in this study to achieve the objective of the study.

Results

Regression Analysis

The study used multiple regression in analysing the objectives of the study. The Ordinary Least Square (OLS) regression model has some basic assumptions that must hold for the result to be valid. To ensure the validity of the assumptions, diagnostic tests were carried out to test for autocolleration, multicollinearity, linearity, homoscedasticity and normality of the model.

Autocolleration test

The Durbin Watson test for autocolleration was carried out in order to test if there is any violation in the assumption; from the result it shows that, there is no autocolleration within the residual of the specified model of the regression. Durbin Watson Test was used to test for autocolleration. The Durbin Watson test reports a test statistic, with a value from 0 to 4, where: 2 signifies absence of autocorrelation, 0 to <2 indicating positive autocorrelation, and values >2 to 4 indicates negative autocorrelation. The acceptable critical values of Durbin Watson are between 1.5and 2.5. In this study, the Durbin Watson test statistic value was 1.76. Based on the result, there is near absence of autocorrelation in the study.

Linearity test

To ensure that the linearity assumption of the OLS holds, a linearity test was carried out. A standard multiple regression can correctly make estimate of the relationship between dependent and independent variables if the relationships are linear in a particular way. If the link between the dependent and independent variable is not linear, the outcome of regression analysis will under or overestimate the true relationships and increase the rate of errors (Osborne and Water, 2002).

Homoscedasticity test

If the error terms are independent but the variances are no longer homogeneous then the model is said to possess heteroskedasticity which is also known as unequal variance. Lack of homoscedasticity is shown by higher errors (residuals) for some portion of range compared to others. When heteroskedasticity exist, then the least squares estimators will still be unbiased but the reported standard errors are now too small and hence the t statistics will actually be too large. As a result of heteroskedasticity, the coefficients will have reported p-values that are too big. The scattered plot of the standardized predicted dependent variables against standardized residual predict is presented in Figure 1. The figure presented shows a scatter plot that is relatively cloudy indicating the presence of homoscedasticity. This implies that there is no violation homoscedasticity assumption.

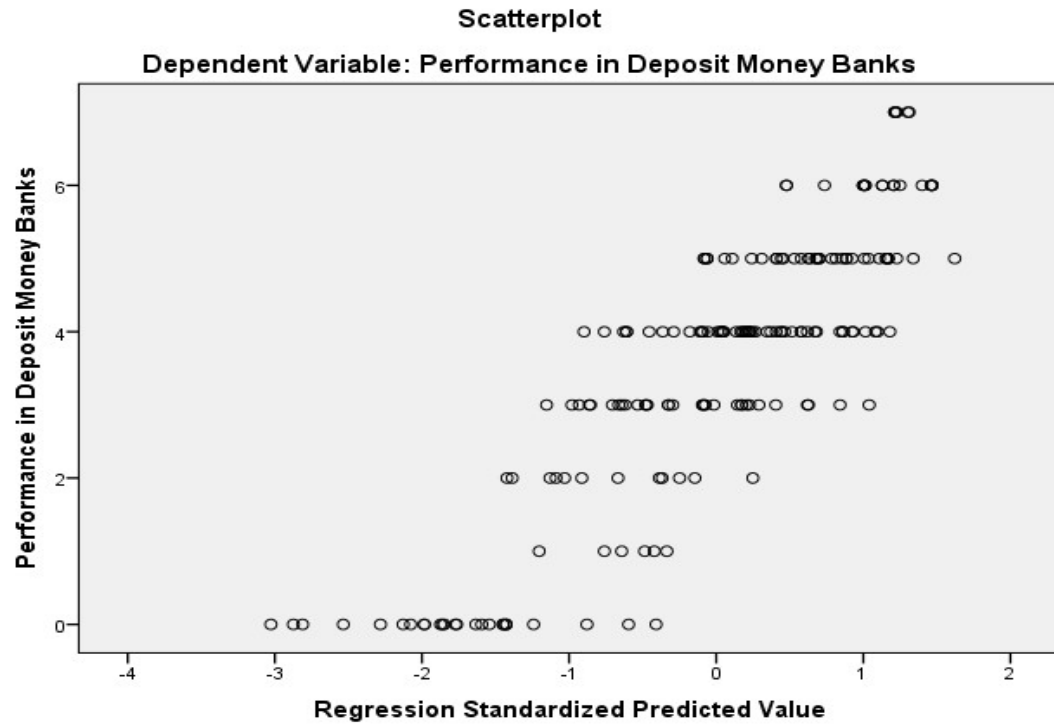


Figure 4.1: Scatter Plot for Homoscedasticity
 Source: Field Survey, 2020.

Normality test assumption

As expressed by Osborne and Water (2002), errors should normally be distributed. This means that plot of the values of the residual will give an approximately normal curve (bell-shaped) as can be seen in Figure 2. Similarly, Figure 3 depicts the Normal P-Plot Test of Normality. Based on the figure, majority of the values fall within a straight line, this implies that the normality assumption of the OLS was upheld.

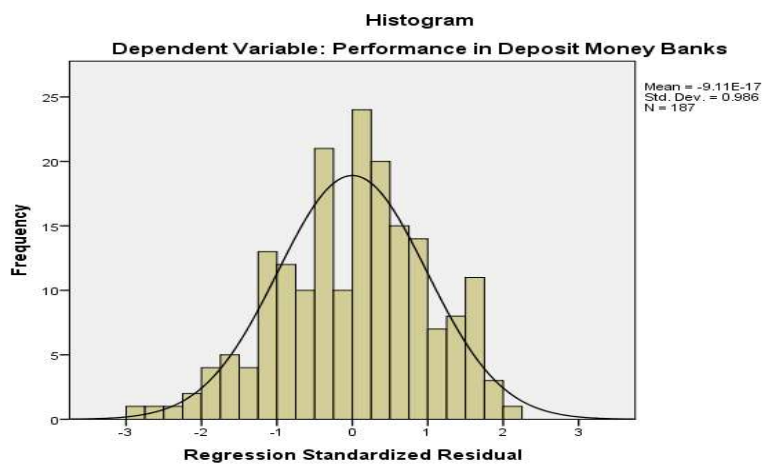


Figure 4.2: Histogram for Test of Normality

Source: Field Survey, 2018.

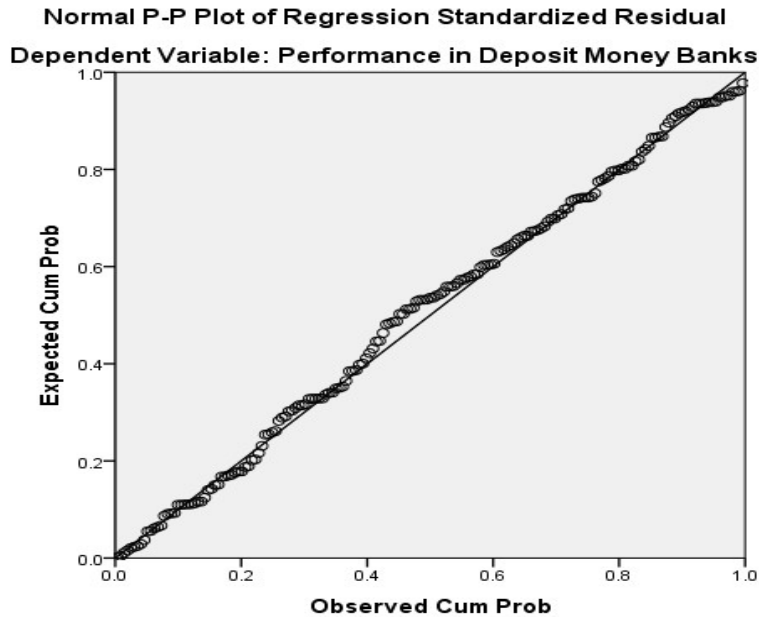


Figure 4.3: Normal P-Plot Test of Normality

Source: Field Survey, 2020.

Multicollinearity test assumptions

To ensure that there was no multicollinearity among the regression variables, several tests were carried out. Multicollinearity (linear dependency) occurs when the independent variables are not independent from each other. The study also tested for multicollinearity using four criteria, namely; Correlation matrix, Tolerance, Variance Inflation Factor, and Condition Index.

- i. Correlation matrix: According to Keith (2006), all independent variables correlation coefficients should be less than 1 when computing the matrix of Pearson's Bivariate. Findings presented shows that the variables have correlation scores of less than one. The variables scores are as follows; prioritizing of goals (0.232), action planning (0.627), goalsetting (0.360). Tolerance measures the influence of one independent variable on all other independent variables. The tolerance values for the variables were as follows; prioritizing of goals (0.88), action planning (0.57), goalsetting (0.92). These scores imply that the values were within the acceptable range.
- ii. Variance Inflation Factor (VIF): the variance inflation factor of the linear regression is defined as $VIF = 1/T$. When $VIF > 10$, there is an indication for multicollinearity to be present; with $VIF > 100$ there is certainly multicollinearity in the sample (Keith, 2006). The VIF score for the variables presented shows that the OLS assumption was not violated. The VIF scores for the variables were as follows; prioritizing of goals (1.13), action planning (1.75), goalsetting (1.08). Condition Index – the condition index is computed using a factor analysis on the independent variables. Values of 10-30 indicate a mediocre multicollinearity in the linear regression variables, values > 30 shows strong multicollinearity (Keith, 2006). The Condition Index scores for the variables were as follows; prioritizing of goals (5.637), action planning (6.812), goal setting (7.036).

Multiple regression analysis

The study used multiple regression analysis. The linear model was used to analyse the effect of time management on employee performance in Deposit Money Banks in Adamawa state, Nigeria. The result showed a correlation score of 0.86 among the variables used for the study. The model's coefficient of determination (R^2) value was 0.863. This implies that, the model has explained about 87% variation in employee performance in Deposit Money Banks in Adamawa state.

The ANOVA table presenting the overall fitness of the model showed an F-Statistic of 105.95 which is significant at 1% ($P < 0.05$). This signifies that there is a statistically significant relationship between time management (goal setting, prioritizing of goals and action planning. and employee performance in Deposit Money Banks in Adamawa state. Based on the finding, the null hypothesis was rejected and alternative hypothesis was accepted.

Unstandardized coefficients describe how much financial performance varies with a change in the independent variable when all other factors are held constant. Specifically, a unit change in the independent variables brings about a change in the dependent variable and vice versa. This relationship is given by the equation: $Y = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e$. This can be interpreted as employee performance in Deposit Money Banks = a (-2.811) + prioritizing of goals (.056) + action planning (.022) + goal setting (.318)

According to Saira (2016), job performance should be seen as a significant factor to determine the compensation of employee's performance. Job performance is directly linked to scores of innovations like, job satisfaction, and organizational effectiveness, and time management (Fereshteh and Vida, 2016). Time is one of the paramount factors in increasing effectiveness of organization and employees who are conversant with effective and particular skills in time management will experience greater organizational effectiveness because they can utilize their time effectively and make up for the lack of it.

In this study, there is a significantly positive relationship between prioritizing of goals and employee performance in deposit money banks in Adamawa State. This finding implies that, when goals are prioritized, performance of employees of deposit money banks can be enhanced. This finding is in line with the a priori expectation of the study.

As opined by Hanan et al. (2015), there is highly statistically significant link between time management and job satisfaction. Similarly, time management enable most organizations to survive competition and get more business (Adebisi, 2012). Hence, businesses and individuals should cultivate the habit of time management so that they can perform optimally. In this study, it was established that action planning and goal setting significantly influences employee performance in deposit money banks in Adamawa State. Also, at any point in time during the implementation and control process, plans may need changes to prevent becoming useless or even damaging Stoners opinion therefore, means that decisions must be taken at different points in the process of planning.

Conclusions and Recommendations

The study attempted to examine effect of time management practices that positively influence the performance of employee of DMBs. At the general level, the finding of this study showed that both empirical and theoretical approach indicate that there is a significantly positive relationship between prioritizing of goals and employee performance in DMBs in Adamawa State (the significant value $p < 0.05$).

The Action planning practice adoption positively influence the performance of employees of DMBs in Adamawa State. This relationship has significant value $p < 0.05$. There is a significantly positive relationship between goal setting practice and employee productivity in DMBs in Adamawa State. This is because the significant level is $p < 0.05$.

The findings of this study recommend that these three specific time management practices are relevant and applicable to DMBs. Without these business practices, of time management DMBs cannot function effectively and efficiently. The study provided current owners and managers of DMBs the insight into the importance of identifying and developing more effective strategies and competing based on their management practices. Moreover, DMBs that are more focussed on these time management practices plays a very DMBs prominent role in enhancing employee performance in DMBs and tend to accomplish higher level of performance than their counterpart. Therefore, owners/managers need to develop their business time management practices to utilize effectively all the variables that enhance time management and employee performance.

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