



## Moonlighting and Organizational Performance in the Nigerian Banking Sector

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### Abstract

This study examined the effect of moonlighting on organizational performance in the Nigerian banking sector. It adopted a survey design that allowed the researcher to collect only cross-sectional data from the respondents. The questionnaire was administered to the staff of five (5) different banks in Lagos and Ogun states to seek their opinions. The responses were analyzed using regression analysis. The results revealed that, most of the respondents had heard and experienced moonlighting at various points of their career in the banking sector and that moonlighting negatively impacts firm performance in terms of employees' productivity, profitability, and dividend payment. The study recommends the need for policies to be put in place. Terms of policies must be incorporated in the employment contract for employees to know the consequences of breaching the contract. Finally, disciplinary action should be taken on the affected staff to serve as deterrent to others.

**Keywords:** Moonlighting, Organization, Performance, Banking, Employee



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# Moonlighting and Organizational Performance in the Nigerian Banking Sector

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## I. Introduction

People taking up another job aside from their primary job is widely observed. Some employees are moonlighting without the consent of their employers while some are moonlighting with their employers' consent. Approval is generally provided that such a second job will not affect their primary job (Geyh, 2022). Moonlighting is seen as an organizational issue in many private and public developed, developing and undeveloped countries. The number of bankers taking on additional occupations has been steadily rising over the last several years in a developing countries like Nigeria (Bakare, 2021). Moonlighting is a frequent term for this practice, in which workers take on additional work outside of their core duties (Dames, 2022). The worker decides to pursue entrepreneurial endeavors while preserving the financial security provided by their principal employment, which is reflected in moonlighting, according to Mars (2019).

Moonlighting arises when individuals have more than one job at the same time. Moonlighting or double-job holding is a long-old practice in developed and developing economies (Skourou et al., 2019). Most employees moonlight for financial benefits, but non-financial priorities arise through the modern lifestyle, also coax a person towards it (Bates & Hertig, 2020). As a result, several workers in the banking institutions in Nigeria supplement their pay by working outside of the system when delivering services during office hours (Tayo-Garbson et al., 2020). Adebisi and Olawale (2019) opine that, the financial sector services could be affected mainly because the workers are engaged in second jobs to supplement their salaries. Akinde, Micah and Ademola (2020) opine that, workers in the banking sector seem to routinely moonlight to fulfil their monthly financial commitments, although moonlighting has not been adequately addressed in the sector. The general saying surrounding bankers covers many beliefs that bankers cannot engage in two jobs, which leads to poor performance (Ofodum & Onyia, 2021).

The banking sector is one of the most competitive and profitable sectors in driving economic growth and expansion, and this is because the service sector is the most growing and regulating sector in the world. The sector's achievements can be traced to individual employee efforts to meet the organization's targets (Worimegbe, Abosede & Oladimeji, 2022). Each banker's strategies ensure that the organization's productivity is achieved as desired by the organization's

stakeholders. The productivity of each of these individuals at the end of the day is recorded as the organization's profitability, making them relevant in the sector (Bernard Azolibe, 2021). An increase in moonlighting recently and specifically in the banking industry has become necessary as a research phenomenon because of the work-life balance initiatives this industry provides to its workforce (Ashwini, Mirthula & Preetha, 2017). Oladimeji & Akingbade (2012) observed that employees will be willing to stay overtime to finish their jobs when they found out that their performance had increased. Based on this, they will also be more loyal to the organization management and business operations.

To a more significant extent, moonlighting has increased employees' morale in achieving or taking care of their needs, affecting their performance towards their primary duties and reducing organizational productivity (Akinde, 2018). However, the degree to which such moonlighting activities affect the organization's performance, especially in deposit money banks, is an issue of debate in the extant literature (Adebowale, 2015; Adebisi & Olawale, 2019; Akinde et al., 2020; Bakare, 2021). This study investigates the effect of moonlighting and performance in the banking industry. Banking sector is the main focus of this study, because it is a significant driver of the Nigerian economy and one of the major employers of labor (Worimegbe et al., 2022).

Specific objectives of the study are listed below:

- i. Examining the effect of moonlighting on service delivery in the banking sector.
- ii. Investigating the impact of moonlighting on employees' productivity in the banking sector.
- iii. Evaluating the influence of moonlighting on the performance of banks in Nigeria.

## II. Literature Review

The concept of moonlighting is defined by several authors depending on the context of the study and the opinion of the society they exist. Serajul (2009) referred to moonlighting as working at a second job or working for another job in addition to the employee's full-time job. Betts (2011) stated that moonlighting comprises work that is outdoor to employees' work, which means having two or more other jobs in addition to the primary work. This usually occurs to employees who have a more pronounced career and which acts as a principal occupation. According to Banerjee (2012), moonlighting is when an employee holds a second job while in the employer's service, which can also be referred to as double jobbing. Moonlighting refers to employees taking up more than their primary job alongside. The main reason for workers who engage in moonlighting is mainly to increase their standards of living, and this situation is commonly known as 'moonlighting', which is defined as having an extra job (Chao, 2018).

However, Bakare (2021) opined that moonlighting or a second job holding parallel to an employee's primary job is an important characteristic that moves from blue to full moonlighting. Understanding the transition of the blue moon to the full moon and its effect on the organization will help to know the extent of

moonlighters. Management may cave into employee demands during performance evaluations and raise compensation as well as perks. However, some employees may not be pleased with the benefits and seek second jobs to supplement their income. However, their efforts may be fruitless owing to the absence of skills. Blue Moonlighting is a term used to describe this sort of disillusionment in one's efforts (Dames, 2022).

Quarter Moonlighting is when an employee is dissatisfied with their current income, making him/her search for a part-time job in which they work after a regular job for additional money. Quarter moonlighting may only satisfy daily necessities or cover additional costs (Dan-Jumbo & Nwuche, 2020). When they are not working, many people spend more money than they make. They enjoy a high standard of living and wish to put aside some money for the future. After that, individuals spend half of their free time generating more revenue to acquire a sizable sum (O'Rourke, 2020). During Full Moonlighting, workers in various professions find the additional time or employees believe that their pay is not equal to their expectations or friends are making more money than them and co-workers with weaker credentials are enjoying higher standing than them (Bawalla, 2021). During rough times, these employees may start their own company or industrial unit while still performing their normal job. However, a second job is what determines their financial and social standing. Full Moonlighting is the term at that point (Chao, 2018).

On the other hand, Pine (2020) posits that to keep up with the rising costs, some people choose to work two jobs at the same time, while Cornell and Sundell (2020) claim that there are various reasons why some individuals work besides making more money, from increasing their expertise in a new field to coping with boredom. Moonlighting is exhausting for a variety of reasons. Workers' unhappiness with their current wages leads to the practice of moonlighting. However, Bawalla (2021) opined that employees feel disheartened by their employer because of the increased revenue, and this is because employee moonlighting affects all aspects of human resources management. Gehy (2021) emphasized that, dealing with employees who moonlight may be challenging, as it can negatively impact productivity.

Performance is an umbrella word for all aspects related to the success of a company and its operations, as defined by Rehman Khan et al. (2021). An activity's actual outcomes/outputs, how it is carried out, or the capacity to reach those results are all examples of performance. Performance, as defined by Nani and Safitri (2021), refers to the attainment of results which ensure that a firm's stakeholders get desired outcomes. Organizations that record-high returns and identify performance drivers at all levels of the business are more likely to succeed (Alsyuf et al., 2021). Chatterjee et al. (2021) describe performance assessment as an instrument that assists organizations in tracking performance, identifying improvement areas, enhancing motivation, improving communication, and increasing responsibility (Garavan et al., 2021).

The classic 3Es (effectiveness, efficiency and economy) are a good analogy for performance (Amhalhal et al., 2021). According to Nani and Safitri (2021), organizational performance is defined as the capacity of an organization to achieve its objectives by using its resources efficiently and effectively. The capacity of an organization to fulfil its aims and objectives is referred to as its performance. Employee productivity, customers,

internal and innovative procedures are all part of the definitions of success by Liu et al. (2022). Profit margin, asset turnover, leverage, cash flow, and working capital are some of the most critical financial drivers for improving performance, according to the financial viewpoint (Widianto et al., 2021).

Service delivery, customer happiness, brand image, customer retention, and customer profitability are all part of what is referred to as organizational performance (Garavan et al., 2021). According to Supramaniam and Singaravelloo (2021), financial success is the sole metric that matters to shareholders, executives, and the market. This metric may measure organizational performance and sustainability, since it is the driving force behind a company's existence. However, according to Liu et al. (2021), a firm's success should not just be judged by its financial results, but also by its operational and market indicators. As a result of their greater alignment with the entire business strategy, non-financial indicators are more successful in driving management performance. Employee productivity is the amount and quality of work completed concerning the resources consumed (Nani and Safitri, 2021). Having a competitive edge depends on an organization's ability to produce more. This is due to the effectiveness with which the available resources were put to use. Rehman Khan et al. (2021) add that, in most cases, the employee's final and particular outputs are what the employer is most interested in. Financial successes, community effect, and so on are all outcomes that may be measured in terms of cost, quality, quantity or time. Measuring productivity entails figuring out how long it takes an average worker to produce a certain amount of output. Hence, this study utilizes service delivery, employee productivity and financial performance as the measures of bank performance.

Efforts to fulfil a need are a motivational factor in need-based theories. The manager's role is to identify the requirements of his or her employees and then design the work environment to meet those demands. Physiological, social, self-esteem, and safety are at the top of Maslow's list of fundamental human needs. As one need is met below another, it acts as a catalyst for fulfilling higher-level needs. According to the ERG hypothesis, Maslow's hierarchy of requirements may be reworked into three subcategories (existence, relatedness, and growth). The concept acknowledges that workers will regress if they get irritated while trying to meet higher-level requirements. Factors that make individuals unsatisfied at work (hygiene factors) are separated from those that drive workers (the two-factor hypothesis) (motivators).

On the other hand, the acquired-needs argument contends that people have a steady and dominating desire to realize their potential, gain power, or join forces with others. The dominating need will drive behavior. Each of these ideas outlines certain aspects of the work environment to encourage workers. These ideas opened the way for theories based on processes that detail workers' mental calculations when deciding how to act inside the company (Georges & Safary, 2017).

Different studies have examined moonlighting in one way or the other. For instance, the effect of moonlighting on organizational commitment and entrepreneurial motivation (Sena & Sachdeva, 2020), moonlighting practices on SMEs performance (Khatri & Khushboo, 2014), the effect of employee moonlighting (Banerjee, 2017), moonlighting and financial motivation (Block & Landgraf, 2016), moonlighting and job

satisfaction (Seema, Choudhary & Saini, 2021), moonlighting as coping strategy for irregular payment of salaries (Akinde, Micha, & Ademola, 2020) and moonlighting as an alternative for better resource management (Betts, 2011). There is a dearth of literature on how moonlighting affects organizational performance, particularly in respect to financial performance. Oladimeji and Udosen (2019) examined the effect of a diversification strategy on an organization's performance in the manufacturing sector. The study concluded that diversification is a strategic tool for achieving strategic relevance and spontaneous performance

The majority of the prior studies were conducted on the education sector, and most findings showed that any effort directed at improving the performance of lecturers in the university must be rooted in identifying the appropriate educational policies that will help to achieve the desired goal of lecturers' performance in the area of research, teaching and community services. More so, any effort that ignores the human resource management implications of moonlighting among bankers may miss critical issues in understanding the forces underpinning the performance of bank employees in Nigeria.

### III. Research Methodology

The study implemented a survey design that allowed the researcher to collect only cross-sectional data from the respondents. This design is considered suitable, because it helps the researcher to collect the primary data concerning the study variable without having personal contact with the research participant or manipulating them at any point. Therefore, the collected data were analyzed, understanding the effect between moonlighting and performance in the banking sector. The study population is the deposit money banks of Nigeria. However, based on their financial performance, the first five most significant banks are chosen as the basis for this study. According to Startcredits (2019), Zenith Bank Plc, Guaranty Trust Banks, First Bank of Nigeria, United Bank for Africa, and Access bank are Nigeria's most financially successful banks. Based on the study area, Lagos and Ogun States, the total population of the selected bank staff is four hundred and twenty-one (421).

Sampling is concerned with choosing a subgroup of individuals from the target population to enable the estimation of the characteristics of the entire population. It is vital to use an adequate number of subjects to ensure a higher probability that the study results will be more generalizable and interpretable. The sample size was calculated using the Raosoft sample size in estimating the sample size, a 5 percent margin of error (confidence interval) and 95 percent confidence level were used, and the sample size was Two Hundred and Five (205). The questionnaire was used to elicit information from the selected banks in Lagos and Ogun states. The questionnaire was based on a 5-point Likert scale ranging from Strongly Agree, Agree, Undecided, Disagree and Strongly Disagree. The instrument was a subject for validation and reliability tests. This was to ensure that good and quality data were obtained from the respondents. The test included face and content validity by the researcher.

In order to analyze the data collected from primary sources, Ordinary Least Square (OLS) method using the SPSS version 26 was adopted to assess the effect of moonlighting on organizational performance. A total of

one hundred and twenty (120) responses were retrieved and considered reliable for the analysis. Parallel to the research objectives and the gaps in the existing literature, the following hypotheses were articulated:

Ho1: Moonlighting does not significantly affect service delivery in the banking sector.

Ho2: Moonlighting does not significantly impact employees' productivity in the banking sector.

Ho3: Moonlighting does not significantly influence banks' performance in Nigeria.

### IV. Results and Discussion

#### Hypothesis Testing - Hypothesis 1

Ho1: Moonlighting does not significantly affect service delivery in the banking sector.

**Table 1: Moonlighting and its effect on service delivery in the banking sector**

| Variable           | Service Delivery |       |       |        |         |
|--------------------|------------------|-------|-------|--------|---------|
|                    | B                | SE    | B     | Tc     | P-Value |
| Moonlighting       | 0.622            | 0.073 | 0.483 | 43.095 | 0.000   |
| Adj R <sup>2</sup> | 0.233            |       |       |        |         |
| F-Stat             | 17.798           |       |       |        |         |
|                    | (p=0.000)        |       |       |        |         |
| Collinearity       | 1.121            |       |       |        |         |

Source: Authors' compilation (2022)

Table 1 shows the variation and relationship between moonlighting and the service delivery of deposit money banks. The result reveals a moderate relationship ( $R=.231$ ) between moonlighting and service delivery. The result also indicates that a 23.3% variation in service delivery of deposit money banks is explained by moonlighting, while 76.7% is accounted for by other factors not indicated in the study. The sum of squares, the degrees of freedom for the regression, and the residual; therefore, the result indicates that the model of moonlighting is a significant driver in service delivery. The mean square is given for the regression, the residual, and the F-value ( $F=17.798$ ); hence, the associated p-value ( $p=.000$ ) is displayed. These results indicate that the regression model is statistically significant at the .05 alpha level.

The table provides the unstandardized coefficients for the regression equation ( $Beta=.483$ ) and the standard error ( $S.E=.073$ ). The result reveals that there is a moderate relationship between moonlighting and service delivery. This implies that as moonlighting increases, the service delivery of the firm increases. The T-value ( $tc=43.375$ ,  $p=.000$ ) shows that moonlighting is statistically significant in explaining service delivery in deposit money banks. Hence the null hypothesis is rejected while the alternative hypothesis is accepted.

#### Hypothesis Testing - Hypothesis 2

Ho2: Moonlighting does not significantly impact employees' productivity in the banking sector.



**Table 2: Moonlighting and its impact on employees' productivity in the banking sector**

| Variable           | Employees' Productivity |       | B     | Tc    | P-Value |
|--------------------|-------------------------|-------|-------|-------|---------|
|                    | B                       | SE    |       |       |         |
| Moonlighting       | 0.622                   | 0.128 | 0.231 | 1.803 | 0.000   |
| Adj R <sup>2</sup> | 0.054                   |       |       |       |         |
| F-Stat             | 17.798                  |       |       |       |         |
|                    | (p=0.000)               |       |       |       |         |
| Collinearity       | 1.076                   |       |       |       |         |

**Source:** Authors compilation (2022)

Table 2 shows the variation and relationship between moonlighting and the employees' productivity in deposit money banks. The result reveals a weak relationship ( $R=.231$ ) between moonlighting and profit. The result also indicates that a 5.3% variation in employees' productivity in deposit money banks is explained by moonlighting, while 94.7% is accounted for by other factors not indicated in the study. The table gives the sum of squares and the degrees of freedom for the regression, the residual and the total.

The mean square is given for the regression and the residual, and the F-value ( $F=4.094$ ) and the associated p-value ( $p=.000$ ) is displayed. These results indicate that the regression model is statistically significant at the .05 alpha level. That is, moonlighting is a good fit in explaining the employees' productivity of deposit money banks. The table provides the unstandardized coefficients for the regression equation ( $Beta=-.231$ ) and the standard error ( $S.E=.128$ ). The result reveals an inverse effect between employees' productivity and moonlighting. This implies that as moonlighting increases, the employees' productivity of deposit money banks reduces. The T-value ( $tc=1.107$ ,  $p=.295$ ) shows that moonlighting is not statistically significant in explaining employees' productivity in deposit money banks. Hence the null hypothesis is accepted.

### Hypothesis Testing - Hypothesis 3

H03: Moonlighting does not significantly influence banks' profitability in Nigeria.

**Table 3: Moonlighting and its influence on banks' profitability in Nigeria**

| Variable           | Profitability |       | B     | Tc    | P-Value |
|--------------------|---------------|-------|-------|-------|---------|
|                    | B             | SE    |       |       |         |
| Moonlighting       | 0.622         | 0.174 | 0.183 | 1.107 | 0.000   |
| Adj R <sup>2</sup> | 0.034         |       |       |       |         |
| F-Stat             | 4.094         |       |       |       |         |
|                    | (p=0.000)     |       |       |       |         |
| Collinearity       | 1.211         |       |       |       |         |

**Source:** Authors compilation (2022)

Table 3 shows the variation and relationship between moonlighting and the profit of deposit money banks. The result reveals that there is a weak relationship ( $R=.183$ ) between moonlighting and profit. The result also indicates that 3.4% variation in profit of deposit money banks is explained by moonlighting, while 96.6% is accounted for by other factors not indicated in the study.

Also, Table 3 shows the sum of squares and degrees of freedom for the regression, the residual, and the total. The mean square is provided for the regression, the residual, and the F-value ( $F=4.094$ ); therefore, the associated p-value ( $p=.000$ ) is displayed. These results indicate that the regression model is statistically significant at the .05 alpha level. Moonlighting may be a good way to explain profit within deposit money banks. The table provides the unstandardized coefficients for the regression equation ( $Beta=-.183$ ) and the standard error ( $S.E=.173$ ). The result reveals an inverse effect between profitability and service delivery. This implies that as moonlighting increases, the profit of deposit money banks reduces. The T-value ( $tc=1.107$ ,  $p=.295$ ) shows that moonlighting is not statistically significant in explaining profitability in deposit money banks. Hence the null hypothesis is accepted.

## V. Discussion of Findings

The study examined the effect of moonlighting on selected deposit money banks performance. The findings revealed that, most of the respondents sampled had heard and experienced moonlighting at various points of their career in the banking sector. The findings corroborate Ara and Akbar (2016), who emphasized that moonlighting is a common sight in virtually all organizations irrespective of their size, geographical location, and industry. Hypothesis one shows that moonlighting significantly affects the performance of deposit money banks in terms of increasing service delivery. That is, irrespective of who takes part in the act of moonlighting in deposit money banks, it could still positively impact the market capabilities and opportunities to increase the size of the bank operations. The result corroborates Ashwini, Mirthula and Preetha's (2017) assertions that moonlighting is a significant driver of firm performance in emerging economies, although it could adversely affect the developed economies. In general, it appears that dual jobholders can perform as adequately as their single job-holding counterparts.

The results also indicate a contrary report in explaining H02 and H03. The result indicates that moonlighting negatively impacts firm performance in terms of employees' productivity, profitability, and dividend payment. That is, the more employees in the banking sector engage in moonlighting activities, the more the capacity of the deposit money banks decreases in generating more profit, dividend payment and its employees' productivity. The reason for this is that, it could be presumed that more employees would be found wanting their position of primary assignments, thereby affecting their productivity, efficiency and capacity to positively improve the performance of the firm in terms of profit generation, employees' productivity and dividend payments. The result is consistent with the findings of Sangwan (2014) that when employees are engaged in two or more jobs, their performance hampers because of the lack of focus on the current job. So their productivity decreases which leads to the incompleteness of task.

## VI. Conclusion and Recommendations

The study investigated the effect of moonlighting on the performance of selected deposit money banks in Nigeria. The research concludes that many employers are not concerned with moonlighting

practices and indeed, there can be many benefits to allowing it. On the other hand, few employers feel negative due to the loss of business privacy, competition threats, and other productivity-related issues. In terms of the first objective, which investigates the interaction between moonlighting and the service delivery of deposit money banks, the study establishes and concludes that moonlighting significantly influences the service delivery of deposit money banks. The study adds to the existing literature by emphasizing that employers should find better ways to handle it rather than banning it.

In terms of the second objective, which examined the effect of moonlighting on the return of deposit money banks, the study concludes that moonlighting negatively affects employees' productivity, although the impact is insignificant. Hence, it is advised that managers should have a clear moonlighting policy. In ascertaining the effect of moonlighting on deposit money banks' profitability, the study concludes that moonlighting negatively affects profitability. The study ascertains that the policy of deposit banks must specify the organization's rules and regulations regarding moonlighting. The study ascertains that human resource management plays a strategic role in managing people and the workplace environment. An impartial HR policy can accomplish both management and employee goals together. More efforts could be directed towards improving the performance of the employee engaged in moonlighting. Appropriate policies must be framed to overcome the effects of moonlighting and maintaining a harmonious relationship between employer and employees.

Based on the findings of the study, the subsequent are recommended to the deposit money banks: First, policies must be put in place, and their terms must be incorporated within the employment agreement for workers to understand and appreciate the results of breaching them. Second, since moonlighting negatively affects the employee's performance, a disciplinary course of action should be followed so as to reduce poor work performance. Third, in order to stop uncertainties, moonlighting must be regulated and controlled.

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