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EFFECT OF TIME MANAGEMENT TECHNIQUES ON COMMERCIAL BANKS MANAGERS' FINANCIAL PERFORMANCE IN MAIDUGURI BORNO STATE, NIGERIA

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Abstract: *This research investigates the relationship between time management techniques and the performance of commercial bank managers in Maiduguri Borno state, Nigeria. The research seeks to resolve conflicting opinions on whether time management techniques positively or negatively impacts managerial performance. The main objective was to assess how time management practices and procedures influence managerial performance and to proffer recommendations for improving efficiency in the banking sector. Data were collected from both primary and secondary sources, utilizing questionnaires distributed to 45S managers across 15 banks (three managers per branch). The study employed descriptive and correlation analysis methods, with the F-statistic ANOVA test validating the null hypothesis. Key findings indicate a positive effect of time management techniques on the performance of bank managers, particularly in enhancing financial outcomes, customer satisfaction, internal processes, and organizational learning and growth. Consequently, the study recommends that managers focus on identifying and prioritizing performance-driving activities to optimize outcomes and achieve sustained growth.*

Keywords: *Time Management techniques, Bank Managers, Job Performance, Performance Measurement & Nigerian Banking Sector.*

INTRODUCTION

Time management is a crucial element for both managers and non-managers, serving as a foundational tool for success across all economic sectors. Its significance has grown in the modern globalized economy, where efficient handling of time influences organizational performance. Interest in time management emerged prominently during the 1950s and 1960s, focusing on tools and methods that assist managers in optimizing their time to address job-related challenges effectively (Drucker, 1967). Time management transcends mere task scheduling; it encompasses life and personal

management, emphasizing the careful allocation of time to work activities and continual reflection on its utilization.

Effective time management requires setting organizational goals, prioritizing tasks based on their significance, and cultivating positive attitudes toward time. Managers who excel in these areas tend to perform better, as they minimize stress and enhance their efficiency (Barling, Kelloway, & Cheung, 1996; Macan, 1994). Success in time management also involves planning, setting goals, creating to-do lists, and identifying high-priority tasks, which collectively foster improved performance and work-life balance (Hassanzabeh & Ebadi, 2007).

In the banking sector, time management directly impacts performance metrics, such as financial stability, customer satisfaction, internal processes, and employee development. Challenges such as procrastination, distractions, and lack of prioritization often hinder managers' ability to manage time effectively. Britton and Tesser (1991) identified three dimensions of time management critical to performance: long-range planning, short-range planning, and attitudes toward time. These dimensions collectively address strategic planning, daily task management, and the ability to control and optimize time usage.

In Nigeria's banking sector, the Balanced Scorecard (BSC) has become a key performance measurement tool, integrating financial and non-financial indicators such as customer satisfaction, innovation, operational efficiency, and employee development. Despite its adoption, limited research has explored the relationship between time management behaviors and performance outcomes of bank managers using the BSC framework. This gap underscores the need to investigate how time management practices influence performance metrics, including Return on Investment (ROI), revenue growth, customer retention, and innovation.

Empirical studies present mixed findings on the impact of time management on job performance. While some studies highlight positive correlations (Macan et al., 1990; Barling et al., 1996; Janicik & Bartel, 2003), others suggest minimal or no impact (Macan, 1994). The inconsistency is partly attributed to the diversity of performance indicators used and the contextual differences in time management practices.

This research focuses on examining the relationship between time management behaviors and job performance among bank managers in Maiduguri, Nigeria, using the BSC as a performance evaluation framework. By addressing key issues such as goal setting, prioritization, and the effective use of time, this research aims to provide actionable insights into enhancing managerial efficiency and overall banking performance. The findings will contribute to the growing body of literature on time management and offer practical recommendations for improving the operational effectiveness of managers in the Nigerian banking sector.

LITERATURE REVIEW

CONCEPT OF TIME MANAGEMENT

Time is a vital resource that cannot be accumulated or reclaimed once utilized, emphasizing its role in both individual and organizational success. Time management, as defined by Mackenzie (1990), involves self-management with a focus on allocating, prioritizing, and efficiently utilizing time. Hassanzabeh and Ebadi (2007) further elaborate that time management involves deciding the appropriate time for specific activities to maximize effectiveness. Claessen (2004) underscores the challenges of defining time

management due to varying interpretations in existing research, while Lim (1993) emphasizes its essentiality for performance management.
The review outlines key components of time management, such as planning, prioritizing, and goal setting, as integral to solving organizational challenges like procrastination and stress. Successful time management is associated with reduced stress, increased productivity, and achieving balance, which are crucial for professional and personal fulfillment. Britton and Glynn (1989), Britton and Tesser (1991), Macan (1994), and Huang and Zhan (2001) provide various models of time management, focusing on macro, intermediate, and micro levels; long-term and short-term planning; and personality traits linked to time efficacy and control. These models offer tools like the Time Management Questionnaire (TMQ), Time Management Scale (TMS), and Time Management Disposition Inventory (TMDI) to assess time management behaviors.
The review highlights the relevance of time management in the banking sector, with managers needing to identify priorities, set goals, and allocate time effectively to enhance performance. It acknowledges the limited research on the relationship between time management behavior and managerial performance, particularly in Nigeria's banking sector. Consequently, the researcher draws from Britton and Tesser's (1991) three-component model long-range goals, short-range goals, and attitudes toward time to support their study, aiming to bridge the gap in literature by examining time management's impact on bank managers' performance within the Nigerian context.

The Concept of Performance

The concept of performance is critical in business, as analyzing managerial, financial, production, marketing, or general activities is necessary to recognize past outcomes and project future possibilities. This process begins with evaluating historical conditions to establish a basis for future decision-making. Performance encompasses all spheres of organizational operations, both internal and external. Scholars have interpreted performance through various lenses, such as material resource utilization or behavioural expectations. For instance, a person or equipment meeting or exceeding expectations is said to have performed well. Regardless of perspective, performance typically involves two key elements target accomplishment and actual achievement—and is assessed in terms of effectiveness and efficiency.

Oparanma (2010) argues that performance reflects what has realistically been achieved in the past rather than what is merely desired. Target performance refers to desired or expected outcomes, whereas actual performance is the result achieved during a specific period. Osaze and Annao (1990) define business performance as the extent to which objectives are met, categorized into results-oriented metrics (e.g., competitiveness and profit) and determinants of results (e.g., price or product quality). A common method of measuring performance in organizations, particularly in the banking sector, is through financial and non-financial ratios. However, Abdulrasheed, Yahaya, and Aliu (2011) emphasize financial indicators as a means to identify organizational strengths and weaknesses by analyzing relationships between balance sheet and profit-and-loss items.

The review of performance-related studies guides this research in understanding performance as the achievement of targets or determined accomplishments. For instance, the study examines the performance of bank managers and its impact on overall bank performance. Notably, literature on financial and non-financial performance indicators remains scant. While Abdulrasheed et al. (2011) focus on financial indicators, they neglect non-financial performance measures. Thus, the current study adopts a more holistic approach, incorporating both financial and non-financial elements of performance using the Balanced Scorecard (BSC). This method evaluates performance through financial, customer, internal business, and learning and growth perspectives, offering a comprehensive view of bank performance.

Time Management and Employees' Performance

Effective time management is a cornerstone of organizational success. Wood (2006) highlights that inadequate time management leads to significant productivity losses and adversely affects employee performance and organizational outcomes. Prioritization and systematic review of daily tasks are crucial for efficient time usage. According to Heller and Handle (1998), defining goals and breaking them into actionable steps ensures focused efforts on vital responsibilities. This underscores the need for controlling workloads to prioritize critical job aspects, thereby optimizing individual and departmental accountability.

Time management challenges are pervasive in workplaces and directly influence performance and profitability. Wood (2006) contends that behaviours related to time control significantly affect job performance and overall well-being, enabling individuals to balance professional and personal life. Productive employees efficiently manage their time, demonstrating that time management skills are essential for professional success. Concentration and avoiding distractions are integral to achieving priorities at work. Heller and Handle (1998) emphasize the complexity of time-related attitudes, which necessitates awareness and adjustment of habits to enhance time consciousness.

Empirical studies reinforce the relationship between time management and job performance. Schriber and Gulek (1987) establish a strong correlation between time management and overall performance, emphasizing its significance in performance management. Ojokuku and Obasan (2011), through a study in South-west Nigeria, identified a positive relationship between effective time management and organizational performance. Similarly, Shadare and Hammed (2009) explored variables influencing employee performance and found time management as a contributory factor, albeit the least among others.

Britton and Tesser (1991) revealed that short-range planning is a more effective time management strategy than long-range planning due to its adaptability to changing conditions. Their findings link time management behaviors with job satisfaction, reduced stress, and improved health, though their direct impact on job performance remains modest. Macan (1994) presented a time management model emphasizing goal setting, organizational preferences, and perceived time control, which positively impact job satisfaction and reduce work-induced tension. However, perceived control of time showed limited influence on job performance.

These studies affirm the critical role of time management in enhancing job satisfaction, reducing stress, and improving performance across sectors. Despite comprehensive investigations, gaps remain in studying time management's specific impact on bank managers in Nigeria. This necessitates focused research to explore behavioural components, such as long-range and short-range planning, and their effects on job performance in the banking sector.

The evaluation of bank performance, especially among commercial banks, has garnered increased academic attention due to its implications for economic stability. Seiford and Zhu (1999) and others have extensively researched global banking performance, but studies in Nigeria remain limited. Abdulrasheed et al. (2011) investigated financial determinants affecting bank performance, revealing significant variables like declared profits and shareholders' funds. Their regression analysis provided insights into the profitability and stability of Nigerian banks.

Non-financial performance measures are also gaining traction. Umar and Olabisi (2011) assessed consolidated Nigerian banks using customer-focused metrics, identifying factors like service delivery, loan applications, and quality of service as performance determinants. Similarly, Okafor (2012) evaluated Nigerian banks' performance pre- and post-consolidation, finding improvements in capital adequacy, asset quality, and liquidity. These studies illustrate the diverse methodologies employed in bank performance evaluation, ranging from financial ratio analysis to non-parametric approaches.

Globally, Tarawneh (2006) and Samad (2004) highlighted the significance of operational efficiency and asset management in determining bank performance. These studies underscore the importance of financial ratios in assessing credit quality, profitability, and liquidity. While such analyses have enriched global banking literature, the Nigerian context requires more localized investigations. For instance, Osumwoyi and Abosede (2012) explored bad debts and operating expenses as proxies for banking activities, offering a nuanced view of sector-specific challenges.

These studies collectively underline the necessity for tailored frameworks to evaluate Nigerian banks' performance, particularly amidst evolving financial landscapes. The integration of financial and non-financial metrics can provide a holistic understanding of operational efficiency and customer satisfaction. This study emphasized the importance of time management for achieving success in both private and public organizations. Despite the breadth of existing literature, there is a notable gap in studies examining time management and its effect on performance within the banking sector. While previous research provides a foundation for the current study, empirical findings reveal limited exploration of the time management behavioral components identified by Britton and Tesser (1991) and their impact on job performance, particularly among bank managers.

Furthermore, a review of the existing studies highlights a dearth of research conducted in Nigeria addressing the relationship between time management and bank managers' performance. The researcher also noted a scarcity of literature addressing performance indicators that encompass both financial and non-financial aspects of bank managers' performance. For instance, Abdulrasheed et al. (2011) focused primarily on financial indicators without considering the non-financial dimensions of performance.

To address these gaps, this study will investigate the effect of time management behaviors namely, long-range planning, short-range planning, and attitudes toward time

on the job performance of bank managers. Performance will be measured using the balanced scorecard approach in Maiduguri, the capital of Borno State, Nigeria.

METHODOLOGY

This research employed a deductive and quantitative research approach to test hypotheses and validate findings. The population comprised managers of the selected banks, with performance evaluation predominantly manual for lower-level employees, while management utilized the Balanced Scorecard (BSC). Despite the sample size being below the minimal requirement suggested by Hair et al. (2006), the study justified its generalizability by aligning with the population's characteristics and research objectives. Data collection utilized a structured questionnaire tailored from Britton and Tesser's (1991) time management scale and a researcher-developed performance measurement scale. Reliability and validity were ensured through Cronbach's alpha and expert input. Descriptive statistics, correlation analysis, and ANOVA were used for data analysis, with SPSS facilitating computations. Inferential tests examined relationships between time management and bank managers' performance, with significance evaluated at 5% ($p < 0.05$).

RESULTS AND DISCUSSIONS

Data Presentation

To accomplish the objectives of this study, 30 questionnaires were distributed to the selected respondents over a period of three weeks. During this time, efforts were made to ensure that the questionnaires reached the intended recipients, and reminders were sent where necessary to enhance the response rate. The data collection process was carefully monitored to track the number of questionnaires administered and returned, which provides insight into the effectiveness of the survey distribution. The following table summarizes the distribution process, presenting the total number of questionnaires administered and the corresponding rate of return. This will help in evaluating the response rate and determining the reliability of the collected data for further analysis.

Hypothesis Testing: Results of Regression Analysis between the Predictor Variables and Financial perspective

Table 4.1:

Model	Sum of Square	Df	Mean Square	F	Sig.
1Regression	141.334	9	15.704	1.022	.442[b]
Residual	537.643	35	15.361		
Total	678.978	44			

a. Predictors: (Constant), AT, Marital Status, LR, Educational Qualification, Job status in the organization, Gender, SR, Length of service, Age

b. Dependent Variable: PF

Source: Field Work, 2024

The regression analysis results provide insights into the relationship between the predictor variables and the financial perspective (FP). Table 4.4 indicates that the regression model has an RRR value of .456, suggesting a moderate correlation between the predictor variables and the financial perspective. However, the R2R^2R2 value of .208 implies that only 20.8% of the variance in the financial perspective is explained by the predictors, with an adjusted R2R^2R2 value of .005 indicating minimal improvement

after accounting for the predictors. The standard error of the estimate, 3.91934, reflects the average deviation of observed financial performance from the predicted values.

Table 4.4.1 highlights that the R2R^2R2 change is .208, with an FFF-change value of 1.022 across 9 and 35 degrees of freedom, respectively, and a significance level (p=.442p = .442p=.442) well above the 0.05 threshold. This suggests that the predictors collectively do not significantly contribute to explaining the financial perspective. The Durbin-Watson statistic of 1.499 indicates that the residuals are within an acceptable range, though some degree of autocorrelation may exist.

The ANOVA table (Table 4.5) further confirms the insignificance of the regression model. The FFF-value of 1.022, with a ppp-value of .442, indicates that the predictor variables—such as long-range planning (LR), short-range planning (SR), attitudes toward time (AT), demographic factors (e.g., age, gender, marital status), educational qualification, job status, and length of service—do not have a statistically significant impact on the financial perspective.

Hypothesis Testing: Results of Regression Analysis between the Predictor Variables and Customer Perspective

Table 4.2: ANOVA[b]

Model	Sum of Squares	Df	Mean Square	F	Sig.	
1	Regression	270.876	9	30.097	1.705	.125[a]
	Residual	617.701	35	17.649		
	Total	888.578	44			

a. Predictors: (Constant), AT, marital status, LR, Educational Qualification, Job status in the organization, Gender, SR, Length of service, Age

b. Dependent Variable CP

The regression analysis results between the predictor variables and the customer perspective (CP) indicate a moderate relationship. According to Table 4.6, the model shows an RRR value of .552, suggesting a moderate positive correlation between the predictor variables and the customer perspective. The R2R^2R2 value of .305 indicates that approximately 30.5% of the variance in the customer perspective can be explained by the predictors included in the model. The adjusted R2R^2R2 value of .126 suggests that once adjusted for the number of predictors, the model's explanatory power is limited, with a relatively high standard error of 4.20102, which reflects a larger average deviation of observed customer perspectives from the predicted values.

Table 4.7 further highlights that the R2R^2R2 change is .305, with an FFF-change value of 1.705, based on 9 and 35 degrees of freedom. However, the significance of the FFF-change is .125, which is above the conventional threshold of 0.05, indicating that the model's overall explanatory power is not statistically significant. The Durbin-Watson statistic of 1.674 suggests a moderate absence of autocorrelation, indicating that the residuals are reasonably independent but might still exhibit slight correlation.

The ANOVA table (Table 4.8) further reinforces this finding, with an FFF-value of 1.705 and a ppp-value of .125, which shows that the predictors—such as attitudes toward time (AT), long-range planning (LR), short-range planning (SR), demographic characteristics, and other variables—do not significantly affect the customer perspective. This result suggests that while the predictors have a moderate correlation with the customer

perspective, their collective influence is not strong enough to provide statistically significant insights into the factors that drive customer perspective outcomes in the study sample.

In conclusion, although there is some level of correlation between the predictor variables and customer perspective, the lack of statistical significance indicates that these variables, as a group, do not have a meaningful impact on the customer perspective.

Hypothesis Testing: Results of Regression Analysis between the Predictor Variables and Internal Business Perspective (I)

Table 4.3

Model	Sum of Squares	Df	Mean Square	F	Sig.	
1	Regression	90.828	9	10.092	.897	.538[a]
	Residual	393.972	35	11.256		
	Total	484.800	44			

a. Predictors: (Constant), AT, marital status, LR, Educational Qualification, Job status in the organization, Gender, SR, Length of service, Age

b. Dependent Variable CP

The regression analysis results between the predictor variables and the internal business perspective (IBP) indicate a weak relationship. As shown in Table 4.9, the RRR value of .433 suggests a moderate correlation between the predictor variables and the internal business perspective. However, the R2R^2R2 value of .187 indicates that only 18.7% of the variance in the internal business perspective is explained by the predictors in the model, which reflects a limited explanatory power. The adjusted R2R^2R2 value of -.022 suggests that the model, after adjusting for the number of predictors, does not provide a meaningful fit to the data, indicating that the predictors do not significantly improve the model's ability to explain variations in the internal business perspective. The standard error of the estimate is 3.35505, suggesting that the predictions from the model are relatively far from the observed values, which further points to the model's limited effectiveness.

In Table 4.10, the change in R2R^2R2 is reported as .187, and the FFF-change value is 0.897, with 9 and 35 degrees of freedom. The significance of the FFF-change is 0.538, which is well above the 0.05 threshold, indicating that the model does not explain a statistically significant portion of the variance in the internal business perspective. The Durbin-Watson statistic of 1.810 suggests that the residuals are fairly independent, with only a slight possibility of autocorrelation.

Table 4.11, the ANOVA results, further confirm the lack of significance, with an FFF-value of 0.897 and a ppp-value of 0.538, which suggests that the model as a whole does not significantly predict the internal business perspective. The predictors, including attitudes toward time (AT), long-range planning (LR), short-range planning (SR), and demographic factors, do not appear to have a meaningful impact on internal business performance.

In summary, the regression analysis reveals that while there is a moderate correlation between the predictors and internal business perspective, the model does not offer a statistically significant explanation of the internal business perspective.

Hypothesis Testing: Summary of Result of Coefficient between Predictor Hypothesized Variables and Dependent Variable Customer Perspectives of Managers' performance

Table 4.4

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	100.437	3	33.479	1.742	174[a]
Residual	788.141	41	19.223		
Total	588.578	44			

a. Predictors: (Constant), AT, IR, SR
b. Dependent Variable: CP
Source: Field Work, 2024

The coefficient of R (0.336) 34% demonstrates a moderate correlation. The R-square (0.113) 11.3% shows a weak relationship between the predictors and the dependent variable.

This advanced that the model only explained 11.3% while the remaining 88.7% uncaptured were attributed to the error terms or other factors not captured by the model. This state of relation is further justified by the value of the ANOVA table F (3.41) = 1.742, P=0.174).

Long range is negatively signed. This indicated that every unit in the variable will affect the dependent variables by the unit that corresponds to it. (Beta = -0.087). short range and attitude towards time are positively signed (Beta, = 0.24 and 0.20). Though the coefficient table the coefficient table shows that the correlation is not significant at 1% and 5% respectively (P-value = 0.160, 0.584, 0.202).

Hypothesis Testing: Summary of Result of Coefficient between predictor Hypothesized Variables and Dependent Variable Internal Business Perspectives of bank managers' performance

Table 4.5

Model	Sum of Square	Df	Mean Square	F	Sig.
Regression	56.980	3	18.993	1.820	.159[a]
Residual	427.820	41	10.435		
Total	484.800	44			

a. Predictors: (Constant), AT, LR, SR
b. Dependent Variable IP
Source: Field Work, 2024

The result shows that R (0.343) and R-square (0.118) shows weak relationship between the predictors and the dependent variables. This also explained that the model only explains 11.8% of the variable in outcome variable, while the remaining 88.2% are attributed by other factors. It is justified by the ANOVA table F (3.41) = 1.820, P = 0.1599, which shows that the model is not significant to the combined predictor variable that affects the outcome variable.

The predictors' variables (long range, short range and attitude toward time) have a positive effect on the outcome variable even though it is not significant at 1% and 5% respectively. (Beta 0.24, 0.10, 0.30; P-value = 0.884, 0.512, 0.059).

Hypothesis Testing: Summary of Result of Coefficient between Predictor Hypothesized Variables and Dependent Variable learning and growth perspectives of bank managers' performance

Table 4.6

Model	Sum of Square	Df	Mean Square	F	Sig.
Regression	42.923	3	14.308	1.915	.142[b]
Residual	306.277	41	7.470		
Total	349.200	44			

a. Predictors (Constant), AT, LR, SR
b. Dependent Variable LG
Source: Field Work, 2024

Results indicate that the coefficient of R (0.351) demonstrates a moderate relationship with the R-square (0.123) 1.23% which advocated that the model only explained 12.3% of the variation, while the remaining 87.7% uncaptured to the error terms. This state of relation is further justified by the values of the coefficient of the result.

Short range is negatively signed (Beta = 1.602). This advocated that every unit in the variable will negatively affect the dependent variables by the unit corresponded to it. Long range and attitude toward time (Beta = 2.20 and 0.41) are positively correlated with the outcome variable. Taking a cursory look at the probabilities (P-values) demonstrates that only L.R (0.33) is statistically significant at 5% level, while SR (0.117) and AT (0.684) are not significant to the dependent outcome. This result is supported by the ANOVA table results that show F (3,41) = 1.915 at P = 0.1429 as evidence that supports the earlier regression results that all the variables jointly (combine) do not affect the dependent variable.

Discussion of Findings

The study explored the relationship between time management techniques and various performance indicators of bank managers, addressing multiple research objectives and hypotheses.

Objective One: The hypothesis suggested that time management techniques does not affect bank managers' performance. However, the regression analysis showed that although the time management indicators (Short-range planning, Long-range planning, and Attitudes toward time) had a positive effect on performance; the relationships were not statistically significant. A Pearson correlation matrix aggregated the time management indicators and performance outcomes (financial, customer, internal business, and learning and growth perspectives), revealing weak but positive relationships. This suggests that time management influences bank managers' performance, but other unaccounted factors also play a significant role.

Objective Two: The study hypothesized that no relationship exists between time management behavior and financial performance. After testing the time management indicators together and individually, the results revealed a moderate, yet weak, relationship with financial performance. While there was a positive correlation between time management techniques (particularly Short-range planning, Long-range planning, and Attitudes toward time) and financial performance, none of the relationships were significant. This indicates that time management alone does not significantly affect financial performance, and other variables likely contribute to it.

Objective Three: The hypothesis regarding the impact of time management techniques on customer perspective performance was tested. Aggregating the time management indicators, the correlation was found to be weak and not significant. However, when tested individually, Short-range planning and Attitudes toward time had a positive effect on customer performance, while Long-range planning had a negative impact. Despite the lack of significance, the researcher rejected the null hypothesis, concluding that time management techniques does influence customer perspectives, as effective time management is linked to better customer performance.

Objective Four: The hypothesis posited no relationship between time management techniques and internal business perspective. The analysis indicated a significant relationship between time management techniques and internal business outcomes, despite individual correlations being nonsignificant. This suggests that effective time management contributes positively to internal business performance in banks, albeit the model used was weaker.

Objective Five: The final hypothesis suggested no relationship between time management techniques and the learning and growth perspective of bank managers. The study found a weak, nonsignificant relationship overall, with Long-range planning having a positive but significant correlation. Short-range planning had a negative effect on learning and growth, and the correlation for Attitudes toward time was also positive but not significant. Given that Long-range planning showed some significance, the null hypothesis was rejected, suggesting time management techniques may influence the learning and growth outcomes of bank managers, but further exploration is needed.

while time management techniques affects various aspects of bank managers' performance, the relationships are mostly weak and not statistically significant, indicating that other factors beyond time management may be influencing performance outcomes.

Conclusion and Recommendations

The study concludes that effective time management, including practices such as planning, prioritizing, scheduling, and list making, plays a crucial role in enhancing job performance and satisfaction for managers in the banking sector. Although time management is positively linked to performance, the study acknowledges that other factors not captured in the research also influence performance outcomes. Managers are advised to regularly review their activities to identify and focus on the small number of factors that significantly contribute to overall performance. The study demonstrates that better time management techniques can lead to improved organizational performance by helping managers efficiently utilize their time, prioritize tasks, and achieve organizational goals. The recommendations emphasize adopting tools like the Balanced Scorecard for performance measurement, implementing time management practices across all organizational levels, and offering time management training for employees. Further research is encouraged to explore other factors affecting performance in the banking sector and to assess the effects of time management beyond managerial roles.

C**ontribution of the study to knowledge**

The research contributes to the body of knowledge by expanding understanding of time management's impact on performance in the Nigerian banking industry and provides a framework for measuring performance using the Balanced Scorecard. Limitations include

a small sample size and the focus on managerial perspectives, which may not fully reflect the broader organizational dynamics.

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