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ASSESSMENT OF FACILITY MAINTENANCE MANAGEMENT IN BANKING INSTITUTIONS (A CASE STUDY OF HERITAGE BANK, IBADAN).

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ABSTRACT

Purpose: Facility management has increasingly become a strategic function for commercial institutions in Nigeria, particularly in the banking sector, where service reliability and customer trust are paramount. However, many banks continue to operate with inadequate maintenance planning, overreliance on reactive approaches, and limited integration of digital tools. This study aims to examine the facility maintenance practices at Heritage Bank, Ibadan, identify the types of maintenance management employed, and assess the key barriers undermining effective facility maintenance performance.

Design/methodology/approach: Adopting a case study design, the research covered all ten employees of the bank branch, ensuring a census of both facility staff and operational staff to capture diverse perspectives. Data were collected using structured questionnaires, semistructured interviews, and direct observation, while analysis combined descriptive statistics (frequencies, percentages, and mean scores) with thematic analysis for qualitative responses. **Findings:** Findings reveal that while routine and preventive maintenance practices exist, the bank relies heavily on reactive strategies, with 80% of respondents confirming that repairs are often triggered only after breakdowns or complaints. Predictive maintenance is applied in some cases (mean = 3.60), but the absence of sensor-based or digital systems limits its effectiveness. The study also shows weak employee awareness of maintenance policies (mean = 2.20), minimal management prioritisation (mean = 2.40), and poor adoption of technology (mean = 2.00) in tracking maintenance activities. Key barriers identified include communication gaps (mean = 3.80), delays in procurement (mean = 3.80), and poor planning and scheduling (mean = 3.60), alongside reliance on external contractors and budgetary constraints.

Research limitations/Implications: Limitations include the use of one banking institution in the study area. Study provides valuable implications for commercial banks in Nigeria seeking to align facility management with competitiveness, sustainability, and regulatory compliance.

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Practical implications: *The study recommends that strengthening proactive and predictive maintenance, improving interdepartmental communication, digitising facility management systems, and building in-house technical capacity are essential to enhancing operational reliability and customer satisfaction.*

Originality/value: *The study concludes that while Heritage Bank demonstrates some structured maintenance efforts, its practices remain constrained by systemic inefficiencies, weak managerial involvement, and low technological adoption.*

Keywords: Commercial Banking Institution, Heritage Bank, Facility Management, Preventive Maintenance.

1.0 INTRODUCTION

Most studies on facility management in Nigeria have examined government offices, schools, and other commercial institutions, highlighted their importance and resulted in outcomes. For instance, Falowo, Otuaga, Lasore, Olabisi, and Olaifa (2023) reported that facility management practices continue to improve operational performance in terms of cost control and response time. Conversely, when facilities are inefficient, banks face slower service delivery, damaged reputations, and higher operational costs (Adewale and Femi, 2023). This emphasises the need to investigate facility management in the banking sector, where operational efficiency and customer satisfaction are crucial for competitiveness and sustainability.

Facility management in Nigeria has evolved to become an integral component of the overall strategy of commercial institutions, rather than merely a support function. Effective facility management brings people together within optimised physical spaces and operational processes to ensure that buildings function efficiently, support business objectives, and meet regulatory requirements through both routine maintenance and emergency repairs (Olanrewaju, AbdulAziz, and Khamidi, 2021). As commercial buildings in Nigeria age and advance technologically, the role of facility management has become increasingly critical within the sector. Recent developments, including rapid technological advancements, heightened customer expectations, and workplace transformations accelerated by the COVID-19 pandemic, have compelled commercial institutions to reassess how they manage their physical assets (Adias and Raimi, 2025).

Modern banks now require facilities that serve more than mere operations; they must actively enhance business performance, enable organisational adaptability, and support sustainability goals. In a study by Ogungbile and Oke (2015), it was revealed that effective facility management directly influences employee productivity and customer experience. For Nigerian banks such as Heritage Bank, strengthening facility management practices is essential to maintaining competitiveness in an evolving business environment.

Although many banks in Nigeria increasingly recognise the importance of effective facility management, a significant proportion continue to operate with inadequate infrastructure. Okereke, Ihekwe, Adetola and Oladapo (2022) highlight two persistent challenges: the shortage of qualified facility managers and the lack of proactive maintenance planning. Many institutions still adopt a reactive approach, addressing maintenance issues only when they arise, which results in avoidable service disruptions and increased operational costs. Recurring

operational inefficiencies in Nigerian banks often stem from poor maintenance planning, equipment misuse by staff, and the absence of structured facility management systems. Additionally, maintenance teams frequently lack the necessary documentation and data analytics to make informed decisions about repairs and upgrades.

At present, this issue demands urgent attention because financial institutions are under increasing pressure to provide uninterrupted services, maintain customer trust, and operate sustainably within a highly competitive sector. Failures in facility management not only lead to service breakdowns but also erode customer confidence, raise operational costs, and undermine regulatory compliance. From a societal perspective, banks are critical infrastructure for economic growth; disruptions in their operations can ripple across the economy, affecting businesses and individuals alike. From a professional standpoint, improving facility management practices can help bridge the gap between global best practices and local realities in Nigeria's banking sector, equipping facility managers with data-driven tools and strategic approaches. Theoretically, understanding these dynamics contributes to the growing body of knowledge on corporate real estate and facilities management in emerging economies, where research remains limited compared to developed contexts.

Therefore, this study examines the current facility maintenance practices adopted by Heritage Bank, Ibadan; identifies the types of maintenance performance implemented within the bank; and assesses the key factors hindering effective facility maintenance management in the case study institution. The study is geographically bounded to Ibadan, Oyo State, Nigeria, thematically focused on facility management practices and maintenance performance in the commercial banking sector, and methodologically delimited to survey research involving management staff, facility officers, and selected bank employees. Its findings will be useful to bank managers, facility management practitioners, and policymakers seeking to optimise facility-related strategies, promote continuous improvement, and ensure regulatory compliance in Nigeria's commercial building sector.

2.0 LITERATURE REVIEW

Literature review has been selected to reflect the evolution of maintenance practices, emerging trends in the FM profession, and the gaps in implementation, especially within Nigeria's banking sector. Emphasis is placed on aligning the theoretical context with the practical realities observed in the case study area. Modern facility management has evolved. Naidoo and Saheed Bayat (2021) and Okoro (2023) show that today's facilities management systems integrate digital monitoring tools, actively engage building users, which prioritise environmental sustainability. This approach has changed how commercial buildings measure and improve their performance, showcasing its importance in a regulated banking industry, where operational standards are closely monitored.

Maintenance management types include corrective, preventive, and predictive maintenance. Corrective maintenance identifies and rectifies a fault to restore the system to an optimal operational condition (Mołęda et al., 2023; Erbiyik, 2022). This type of maintenance seeks to restore functionality, but often with higher costs and risks of further damage due to unplanned breakdowns. It is considered the least efficient method over the long term due to associated collateral damage and downtime. Preventive maintenance is required to maintain equipment in a functioning state through periodic servicing and replacement of components at specified intervals. Narayan (2012), Erbiyik (2022), and Ewin and Oye (2025) stated that the goal of preventive maintenance is to reduce the chance of performance degradation, sudden failure of items, as well as enhance reliability. In order to carry out preventive maintenance, it is necessary to take an inventory of all facilities in a building that require maintenance and determine their

respective frequency of maintenance. Preventive maintenance has some advantages over corrective maintenance, which include: increased component lifecycle, reduced asset failure, and cost savings. While predictive maintenance involves constantly monitoring equipment condition and taking appropriate action to avoid the consequences of future failure, routine maintenance covers the regular cleaning, servicing, and inspections that keep facilities running day-to-day (Oyetunji et al., 2024; Masengesho et al., 2021). Note that routine maintenance typically includes regular checks of heating and cooling systems, lighting, and plumbing.

Banks prioritise preventive maintenance because they can't afford strategies that can mitigate risks during security breaches. In a study by Asif et al. (2010), it was found that adopting an effective management strategy would enable the departments to meet regulatory requirements, maintain continuous service, and control costs effectively.

Changes in weather conditions and a lack of maintenance culture are responsible for the ageing and deterioration of commercial buildings and equipment (Masengesho et al., 2021). Ali et al. (2024) report that insufficient organisational support in facility management is a significant factor influencing facility management, and this usually leads to the postponement of major repairs and replacements of facilities. A growing body of research, such as Egah et al. (2014) and Okwe et al. (2023), identifies lack of digital records, outdated infrastructure, and financial limitations as additional constraints. Others include a lack of centralised information on the assessment of deficiencies and conditions appraisal of the facilities, and these result in the maintenance projects being carried out at the cost of critical replacements and repairs. In the USA, the lack of action towards the initial planning, design and construction costs of a facility is the key challenge to facility management in universities and colleges.

Nngidi (2023), Ojekalu et al. (2019), and Akinwusi (2024) considered the extent of contracting out of services, physical features of facilities, the existing culture of an organisation, and client demands/expectations as key factors influencing facility management practice. Yusuf (2021) also noted that being uninformed about managerial processes, having a careless or indifferent approach to deteriorating facilities, the absence of qualified specialists, and insufficient skills are all pressing issues. Furthermore, inadequate funding and poor maintenance culture are prevailing factors influencing FM practices, especially in Nigeria (Olanrewaju and AbdulAziz, 2015; Adenuga, Odusami and Faremi, 2007). This reinforced the opinion of Adenuga et al. (2007) that maintenance management in the public sector has suffered from a lack of funds and general neglect of the buildings for a considerable time. Bashua et al. (2025) report that overcrowding has also led to the deterioration of the facilities installed, while Adenuga et al. (2007) equally affirmed that public buildings are in poor and deplorable structural and decorative conditions because they are left as soon as commissioned to face premature but steady and rapid deterioration, decay and dilapidation without formal management arrangements. Furthermore, factors identified by Sa'ad et al. (2025) that influence facility management in South–South Nigeria include lack of awareness, proper regulation and quality control. Others include the process of procurement, dearth of skill/manpower, mistrust between managers and service providers, type of employer, political barrier/government intervention and personal and labour issues.

3.0 METHODOLOGY

This study adopts a case study research design, which was considered appropriate for conducting an in-depth and context-specific assessment of facility maintenance management within a commercial banking institution. The case study approach enabled the researcher to investigate real-life maintenance practices and performance indicators in an operational setting,

thereby providing detailed qualitative and quantitative evidence to address the research objectives comprehensively. The research was conducted in Ibadan, the largest city in southwestern Nigeria, which covers an area of approximately 103.8 square kilometres. The specific study location, Agodi, is situated within the Ibadan North Local Government Area, with the Secretariat at University of Ibadan (UI) Road serving as a major landmark. The target population for this study comprised all employees of Heritage Bank Plc located at Oba Adesoji Aderemi House, Secretariat–UI Road, Agodi, Ibadan. The branch has a total staff strength of ten employees across different operational units, including administration, customer service, accounting, and facility-related functions. Given the small and manageable population size, a census sampling technique was employed, ensuring that all staff members were included in the study. This approach minimised sampling bias and allowed for a more holistic understanding of facility maintenance practices from both users and providers of the service, in line with Mshelia, Analo, and Booth (2020), who emphasised that a clearly defined sampling frame enhances data quality and reliability. To reduce the risk of bias that may arise from relying solely on facility management personnel (who may be “judges in their own case”), the questionnaire was designed to include perspectives from both direct facility managers/maintenance staff and other staff categories (such as tellers, accountants, and customer service personnel). This helped capture user experiences alongside technical perspectives.

Primary data were collected using a well-structured questionnaire covering facility performance, maintenance practices, and operational challenges. The instrument consisted of closed-ended and Likert-scale items to allow for quantitative analysis. Content validity was ensured through expert review in facility management and organisational studies. In addition, semi-structured interviews were conducted with selected respondents from different job roles, and direct observation checklists were used to validate self-reported data on facility conditions.

Data collection involved administering the questionnaires in person to all staff members. This guaranteed full coverage, ensured a high response rate, and allowed clarifications where necessary. Semi-structured interviews were conducted through face-to-face interactions and telephone conversations with respondents from both facility-related and non-facility departments to deepen contextual insights. Finally, direct observations of the bank’s facilities were conducted by the researcher to triangulate data from other sources.

Quantitative data were analysed using descriptive statistics (frequency distributions, mean score values, and percentages) while qualitative data from interviews and observations were analysed thematically to identify patterns and insights. This triangulated approach provided an evidence-based foundation for drawing conclusions and making recommendations for improved facility management practices in commercial institutions.

4.0 PRESENTATION AND DISCUSSION OF RESULTS

Table 1: Demographic Characteristics of Respondents

Variables	Category	Frequency	Percentage
Gender	Male	7	70.0%
	Female	3	30.0%

Age	25–34 years	3	30.0%
	35–44 years	4	40.0%
	45 years and above	3	30.0%
Educational Qualification	OND/NCE	2	20.0%
	BSc/BA/HND	5	50.0%
	MSc/MPhil/PhD	3	30.0%
Department	Banking Operations (Tellers, Accountants, Customer Service)	4	40.0%

	Facilities and Maintenance (merged)	4	40.0%
	Project/Premises & Property	2	20.0%
Years of Experience	2–5 years	3	30.0%
	6–10 years	5	50.0%
	Above 10 years	2	20.0%
Job Role	Facility Manager	2	20.0%
	Maintenance Technician	2	20.0%
	HVAC/Electrical Supervisor	1	10.0%
	Janitorial/Support Staff	1	10.0%
	Banking/Operations Staff (non-facility)	4	40.0%

Source: Field Survey Results (2025)

The demographic profile of respondents presented in Table 1 provides a clear understanding of the study participants. In terms of gender, the majority of respondents were male (70%), while females accounted for 30%. This aligns with prior evidence that technical and facility-related roles in Nigeria are largely male-dominated, although the presence of female respondents reflects some level of inclusiveness within the workforce. With respect to age, 30% of the respondents were between 25–34 years, 40% were between 35–44 years, and 30% were 45 years and above. The predominance of respondents within the 35–44 years category suggests a workforce at the mid-career stage, with sufficient professional exposure to provide informed insights into facility management practices.

The educational qualifications of the respondents reveal a relatively well-educated workforce. While 20% of respondents held OND/NCE qualifications, 50% possessed BSc/BA/HND degrees, and 30% held postgraduate qualifications (MSc/MPhil/PhD). This indicates that 80% of the respondents had attained tertiary education beyond the diploma level, which is likely to enhance their analytical capacity and awareness of effective facility management approaches. Regarding departmental distribution, 40% of respondents were drawn from Banking Operations (tellers, accountants, and customer service staff), 40% from Facilities and Maintenance (merged category), and 20% from Project/Premises and Property. This balanced spread ensured that the study captured the perspectives of both facility users (banking staff) and facility service providers (maintenance staff), thereby minimising bias and improving the validity of the findings. Analysis of work experience shows that 30% of respondents had 2–5 years of experience, 50% had 6–10 years, and 20% had over 10 years of work experience. The predominance of mid-career professionals (6–10 years) suggests that the respondents were sufficiently experienced to provide reliable information on the operational realities of facility management.

Finally, the distribution of job roles shows that 20% of respondents were Facility Managers, 20% Maintenance Technicians, 10% HVAC/Electrical Supervisors, and 10% Janitorial/Support staff, while 40% represented Banking/Operations staff. This indicates that while 40% of respondents were directly involved in facility management functions, the majority (60%) were non-facility staff, thus reflecting the perceptions of both managers and end-users of the facilities. This diversity strengthens the representativeness of the data and addresses potential bias concerns often associated with facility staff-only surveys.

Table 2: Response to Current Facility Maintenance Practices

Facility Maintenance Practices	SA	A	D	SD	Mean
Routine maintenance is regularly conducted at this bank branch.	-	8 (80.0%)	-	2 (20.0%)	3.20
There is a clearly documented facility maintenance plan in place	6 (60.0%)	4 (40.0%)	-	-	3.20
Facility maintenance is scheduled to prevent operational disruption	2 (20.0%)	8 (80.0%)	-	-	3.20

Maintenance tasks are performed by trained professionals	2 (20.0%)	8 (80.0%)	-	-	3.20
Emergency repairs are responded to promptly.	-	10 (100.0%)	-	-	3.00
The bank uses technology (e.g. software or logs) to track maintenance activities.	-	2 (20.0%)	6 (60.0%)	2 (20.0%)	2.00
Employees are aware of the facility maintenance policies and procedures.	-	2 (20.0%)	80 (80.0%)	-	2.20
Management supports and prioritises facility maintenance operations.	-	4 (40.0%)	6 (60%)	-	2.40
Weighted Mean = 2.80					

Source: Researcher's Field Survey Results (2025)

The descriptive analysis of responses on current facility maintenance practices in the selected bank branches reveals important insights into the level of attention given to maintenance operations. The overall weighted mean score of 2.80 suggests a moderately positive perception of facility maintenance practices, though there are areas requiring significant improvement.

Firstly, routine maintenance appears to be generally observed, as 80% of the respondents agreed with the statement, while 20% disagreed, resulting in a mean score of 3.20. Similarly, a clearly documented facility maintenance plan exists in the banks, with 60% of respondents strongly agreeing and 40% agreeing, also yielding a mean of 3.20. In terms of preventive scheduling to avoid operational disruption, 20% strongly agreed and 80% agreed, again showing consensus and a supportive environment for planned maintenance, with a mean of 3.20. Additionally, trained professionals seem to handle maintenance tasks, as evidenced by 100% of respondents expressing agreement or strong agreement with this item, also with a mean of 3.20. Notably, all respondents (100%) agreed that emergency repairs are responded to promptly, but the lower mean of 3.00, likely due to the absence of strong agreement, indicates room for better pro-activeness or faster response times.

However, challenges appear in areas relating to technology use, employee awareness, and management support. Only 20% agreed that the bank uses technology (such as maintenance logs or software) to track maintenance activities, while 60% disagreed and 20% strongly disagreed, giving a low mean of 2.00. This suggests limited digitalisation in maintenance tracking systems. Similarly, employee awareness of maintenance policies and procedures is relatively low, with just 20% agreeing and 80% disagreeing, leading to a mean of 2.20. Moreover, the perception that management supports and prioritises maintenance was not encouraging, with 40% agreeing and 60% disagreeing, resulting in a mean of 2.40.

In conclusion, while there is strong evidence of planned and routine maintenance efforts performed by skilled professionals, the study identified weak points in the integration of technology, employee sensitisation, and visible management commitment. These areas should be addressed to improve the overall effectiveness and sustainability of facility maintenance operations in the banking environment.

Table 3: Types of Maintenance Management

Maintenance management practices	SA	A	D	SD	Mean
Preventive maintenance (scheduled servicing, inspections) is regularly practised.	6 (60.0%)	-	2 (20.0%)	2 (20.0%)	3.00
Corrective maintenance (fixing faults after detection) is common.	2 (20.0%)	-	8 (80.0%)	-	2.40
Reactive maintenance (fixing issues only after failure) is frequently used.	6 (60.0%)	2 (20.0%)	2 (20.0%)	-	3.40
There is a balance between preventive and corrective maintenance practices.	2 (20.0%)	8 (80.0%)	-	-	3.20
Equipment and systems are serviced based on a fixed calendar schedule.	-	8 (80.0%)	-	2 (20.0%)	2.60
Facilities are repaired only after breakdowns or complaints from staff/customers.	8 (80.0%)	2 (20.0%)	-	-	3.80
Predictive maintenance (based on condition monitoring) is practised at the bank.	8 (80.0%)	-	2 (20.0%)	-	3.60
The facility team monitors maintenance patterns to improve performance.	2 (20.0%)	8 (80.0%)	-	-	3.20
Weighted Mean = 3.15					

Source: Researcher's Field Survey Results (2025)

The descriptive analysis presented in Table 3 provides an insightful overview of the types of maintenance management practices currently adopted by the Heritage Bank at Agodi Road, Ibadan, Nigeria. The findings indicate that predictive, preventive, and reactive maintenance are actively employed, with a noticeable inclination toward reactive approaches. Specifically, a significant proportion of respondents (80%) affirmed that facilities are repaired only after breakdowns or complaints from staff/customers, reflected in the highest mean score of 3.80. Similarly, predictive maintenance, which involves condition monitoring, received strong endorsement, with 80% of respondents strongly agreeing and a mean score of 3.60, suggesting a growing embrace of technology-driven practices. Interestingly, reactive maintenance (fixing issues only after failure) also received high ratings (60% strongly agree, 20% agree), yielding a mean score of 3.40, which implies that despite efforts toward proactive maintenance, breakdown-driven repairs still dominate. Meanwhile, preventive maintenance (scheduled servicing and inspections) was also acknowledged by a majority (60% strongly agree), although it recorded a slightly lower mean of 3.00, indicating moderate consistency in its application.

On the other hand, corrective maintenance (responding to faults post-detection) appears less favoured, as 80% of respondents disagreed with its common usage, leading to a relatively low

mean score of 2.40. This trend suggests an organisational preference for either highly reactive or highly predictive strategies rather than post-fault corrections. Furthermore, respondents agreed (mean = 3.20) that there is a balance between preventive and corrective maintenance, reflecting a strategic attempt to optimise both approaches. Additionally, the analysis shows that fixed calendar scheduling for servicing is still in practice (80% agree), although its mean of 2.60 suggests it may not be as robust or consistent across all facilities. The same mean was observed for the view that the maintenance team monitors patterns to improve performance, suggesting ongoing but potentially underdeveloped analytics efforts.

Overall, the weighted mean of 3.15 indicates a moderately high level of engagement with diverse maintenance strategies, with an evident shift toward predictive maintenance. However, the continued reliance on reactive maintenance practices reveals an area for strategic improvement, especially in minimising equipment downtime and enhancing operational efficiency.

Table 4: Factors Hindering Effective Facility Maintenance Management Practice

Factors	SA	A	D	SD	Mean
Lack of skilled facility maintenance personnel affects performance.	-	8 (80.0%)	-	2 (20.0%)	2.60
There is inadequate funding allocated for maintenance.	-	6 (60.0%)	2 (20.0%)	2 (20.0%)	2.40
Poor maintenance planning and scheduling hinder operations.	6 (60.0%)	4 (40.0%)	-	-	3.60
Staff misuse of equipment contributes to frequent breakdowns.	-	4 (40.0%)	4 (40.0%)	2 (20.0%)	2.20
Lack of proper documentation affects repair and upgrade decisions.	-	-	8 (80.0%)	2 (20.0%)	1.80
There is insufficient management attention to facility issues.	-	-	8 (80.0%)	2 (20.0%)	1.80
Communication gaps exist between departments and the facility team.	8 (80.0%)	2 (20.0%)	-	-	3.80
Delays in the procurement of materials/tools affect maintenance delivery.	8 (80.0%)	2 (20.0%)	-	-	3.80
Weighted Mean = 2.75					

Source: Researcher's Field Survey Results (2025)

The descriptive analysis in Table 4 identifies the principal constraints undermining effective facility maintenance performance within the surveyed organisation. The findings reveal that

communication breakdowns and procurement delays are the most critical barriers. A majority of respondents (80% strongly agree and 20% agree) affirmed that communication gaps between departments and the facility team, as well as delays in the procurement of maintenance materials and tools, significantly affect maintenance outcomes. These two factors each recorded the highest mean scores of 3.80, signalling widespread consensus on their detrimental impact. Moreover, poor maintenance planning and scheduling emerged as another major hindrance, with 100% of respondents agreeing (60% strongly agree, 40% agree), resulting in a high mean of 3.60. This suggests that a lack of structured and proactive planning processes continues to undermine timely and efficient maintenance delivery. In contrast, lack of skilled personnel and inadequate funding received moderate mean scores of 2.60 and 2.40, respectively. While these are recognised as issues, the spread in responses (especially for funding) indicates that these factors may not be universally perceived as the most pressing challenges.

Interestingly, staff misuse of equipment, often linked to internal behavioural issues, had a lower mean score of 2.20, reflecting a more divided opinion among respondents regarding its significance. Meanwhile, lack of proper documentation and insufficient management attention received the lowest mean scores of 1.80 each, suggesting that although these issues exist, they are either less visible to respondents or deprioritised in comparison to operational and communication challenges. With a weighted mean of 2.75, the overall analysis points to a moderate-to-high level of hindrance in maintenance performance, primarily driven by systemic inefficiencies such as poor interdepartmental coordination, procurement delays, and planning weaknesses. These findings highlight the need for strategic institutional reforms, including improved communication frameworks, faster procurement systems, enhanced planning mechanisms, and ongoing capacity development for maintenance staff to drive more effective facility management.

Thematic Analysis

Table 5: Current Facility Maintenance Management Practices adopted by Heritage Bank, Ibadan

Emerging Themes	Illustrative Quotes from Respondents
Routine Maintenance Practices	“We usually do monthly checks on the AC, generators, and plumbing. But some departments only report issues when things break down.” (R1) “The bank has a weekly checklist, but actual work depends on the availability of funds and technicians.” (R3)
Maintenance Scheduling and Policies	“There’s a documented schedule, but it is not strictly followed.” (R2) “We have a formal policy, but not everyone adheres to it due to workload.” (R6)
Emergency Handling	“We rely on external vendors during emergencies. It sometimes takes hours to respond.” (R4) “Maintenance emergencies are reported to the facilities manager, who contacts contractors.” (R5)
Management Involvement	“Top management approves maintenance requests, but their involvement is minimal until there's a crisis.” (R7) “They only react when operations are disrupted.” (R8)

Use of Digital Tools	“There’s no advanced digital system, mostly manual logs.” (R9) “We sometimes use WhatsApp to report faults. No real tracking software.” (R10)
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Source: Researcher’s Field Survey Results (2025)

The thematic analysis of interviews conducted with key facility personnel at Heritage Bank, Ibadan, reveals several emergent themes that illustrate the prevailing patterns, challenges, and attitudes surrounding facility maintenance operations. The insights derived from respondents’ narratives indicate a combination of structured intentions and operational inconsistencies that characterise maintenance practices within the institution.

The responses indicate that routine maintenance is a recognised practice, particularly for critical systems such as air conditioning, generators, and plumbing. However, the implementation appears to be inconsistent across departments. Respondent 1 (R1) noted, “We usually do monthly checks on the AC, generators, and plumbing. But some departments only report issues when things break down,” suggesting a reactive culture in parts of the organisation. Additionally, R3 highlighted the dependency on financial and human resources for actual maintenance execution: “The bank has a weekly checklist, but actual work depends on availability of funds and technicians.” These findings point to an uneven application of routine maintenance, where systematic checks are often overshadowed by financial and logistical limitations.

The institution appears to possess formalised maintenance schedules and policies, but adherence remains a significant issue. Respondents acknowledged the existence of documented procedures, yet practical compliance is undermined by operational demands and inadequate enforcement. As R2 stated, “There’s a documented schedule, but it’s not strictly followed.” Similarly, R6 revealed that workload pressures interfere with policy implementation: “We have a formal policy, but not everyone adheres to it due to workload.” This reflects a disjunction between policy design and operational realities, underscoring the need for more robust enforcement and alignment between strategic planning and day-to-day operations.

Emergency maintenance practices are largely externalised, with the bank depending on thirdparty vendors for immediate responses. Respondents described the process as functional yet inefficient. R4 commented, “We rely on external vendors during emergencies. It sometimes takes hours to respond.” While R5 added, “Maintenance emergencies are reported to the facilities manager, who contacts contractors.” This reliance on outsourced services introduces delays and highlights the absence of an internal rapid-response mechanism, which could be critical in mitigating operational downtime during facility failures.

The analysis reveals minimal proactive involvement from top management in maintenance matters. Their role is primarily limited to reactive decision-making, particularly when disruptions have already occurred. R7 explained, “Top management approves maintenance requests, but their involvement is minimal until there’s a crisis,” while R8 affirmed, “They only react when operations are disrupted.” This reactive posture from leadership potentially contributes to inefficiencies in addressing facility issues promptly and comprehensively. A significant technological gap exists in the bank’s facility management operations. The current system relies heavily on manual documentation and informal communication platforms. R9 reported, “There’s no advanced digital system, mostly manual logs,” and R10 confirmed, “We sometimes use WhatsApp to report faults. No real tracking software.” The absence of integrated facility management software hampers real-time tracking, data analysis, and proactive decision-making, limiting the bank’s capacity to manage its infrastructure efficiently.

Overall, the thematic analysis suggests that Heritage Bank’s facility maintenance practices are a mix of structured intentions and operational limitations. While routine checks and policy frameworks are in place, their inconsistent implementation, dependence on external vendors, low management engagement, and lack of digital integration significantly constrain performance. These insights underscore the urgent need for systemic reforms, including investment in digital facility management tools, increased managerial oversight, internal capacity building for emergency responses, and strict adherence to maintenance schedules. These interventions are essential for enhancing the reliability, responsiveness, and efficiency of facility maintenance operations in the bank.

Table 6: Types of Maintenance Management Implemented within the Bank

Emerging Themes	Illustrative Quotes from Respondents
Dominant Maintenance Type	“Reactive maintenance is most common—we fix things when they break.” (R2) “There is some preventive maintenance, especially for the generator and ACs.” (R1)
Examples of Maintenance Types	“We changed the water pump after it failed (corrective), serviced the generator monthly (preventive), and fixed leaking pipes after staff complaints (reactive).” (R4)
Preventive Maintenance Decision	“It’s mostly done based on vendor contracts and urgency of use.” (R6) “Only when a unit has caused problems repeatedly, we consider routine checks.” (R3)
Prioritization	“Repairs are more common than prevention. The bank only prevents where failure has a critical cost.” (R5) “Preventive is often overlooked because of budgeting.” (R9)
Predictive Maintenance	“We don’t use any sensors or predictive systems. Maintenance is always after failure.” (R10)

Source: Researcher’s Field Survey Results (2025)

The analysis of responses from facility and administrative personnel at Heritage Bank, Ibadan, reveals a maintenance culture predominantly centred on reactive maintenance, with limited integration of preventive or predictive approaches. The dominant maintenance approach adopted by the bank is reactive in nature, as echoed by a majority of respondents. One respondent (R2) explicitly stated that “Reactive maintenance is most common; we fix things when they break,” while another (R1) added that some preventive efforts are made, especially concerning high-usage assets like generators and air conditioning systems. Types of maintenance implemented within the bank span across corrective, preventive, and reactive maintenance, though in highly uneven proportions. Illustrative examples were provided, such as the corrective replacement of a failed water pump, the preventive servicing of the generator every month, and reactive repairs to leaking pipes based on user complaints (R4). These examples suggest a mixed maintenance profile but clearly indicate a heavy skew toward addressing faults only after they have materialised.

The decision-making process for preventive maintenance appears largely inconsistent and is not driven by a standardised facility management policy. Instead, decisions are often based on external vendor contracts or the perceived urgency of equipment usage (R6). In some cases,

routine checks are only initiated after repeated system failures (R3), suggesting a lack of proactive infrastructure monitoring.

Furthermore, maintenance prioritisation is largely influenced by financial considerations and the perceived criticality of the asset. Respondents (R5, R9) noted that repairs are prioritised over prevention, with budget limitations frequently undermining the execution of preventive maintenance. For instance, R5 remarked that the bank prevents only failures with potential high-cost implications, while R9 admitted that budgeting constraints often lead to preventive strategies being overlooked altogether.

Notably, predictive maintenance mechanisms are absent within the bank. Respondents confirmed that there is no integration of sensor-based technology or predictive diagnostics. As stated by R10, “We don’t use any sensors or predictive systems. Maintenance is always after failure.” This highlights a major gap in the facility management system, pointing to an opportunity for significant improvement through digital transformation and predictive analytics adoption.

Table 7: Factors Hindering Effective Facility Maintenance Management

Emerging Themes	Illustrative Quotes from Respondents
Challenges Identified	“Lack of skilled personnel and delayed budget approvals are the biggest issues.” (R1) “Most of our maintenance workers are contractors and not always reliable.” (R3)
Personnel Capacity	“We don’t have in-house experts. External vendors are not always prompt.” (R6)
Financial Constraints	“Maintenance funds are limited. Small issues are ignored until they escalate.” (R8)
Documentation and Reporting	“We do not have structured reports. We just informally notify the admin head.” (R9)
Communication Gaps	“There’s poor synergy between departments. Sometimes faults are ignored or not escalated.” (R5)
Recommendations	“The bank should employ full-time facility professionals and digitise fault reporting.” (R7) “Routine inspections and a computerised maintenance system would help.” (R2)

Source: Researcher’s Field Survey Results (2025)

The thematic analysis of respondents’ views reveals several critical barriers undermining effective facility maintenance performance within Heritage Bank. These challenges span human resource capacity, financial constraints, communication inefficiencies, and systemic weaknesses in reporting and documentation.

One of the most prominent challenges identified is the lack of skilled maintenance personnel. As reported by R1, "Lack of skilled personnel and delayed budget approvals are the biggest issues," while R3 noted that most maintenance workers are external contractors who are "not always reliable." This indicates a dependence on outsourced labour, which compromises responsiveness and continuity in facility maintenance tasks. R6 further emphasised this by

stating, "We don't have in-house experts. External vendors are not always prompt," pointing to a structural gap in internal technical capacity. Financial limitations also emerged as a significant hindrance to effective maintenance. R8 explained that due to restricted maintenance budgets, minor issues are often neglected until they become more severe and costly. This aligns with earlier findings of a reactive maintenance culture and suggests that budgetary rigidity contributes to deferred or ineffective facility upkeep.

In addition, the absence of structured documentation and reporting mechanisms further complicates maintenance coordination. As highlighted by R9, there is no formal reporting process; "We just informally notify the admin head." Such informal communication limits accountability and the ability to track recurring faults or trends in infrastructure degradation. Interdepartmental communication gaps were also identified as a hindrance. R5 reported that there is "poor synergy between departments" and that "faults are sometimes ignored or not escalated," revealing operational silos and communication breakdowns that delay corrective action and exacerbate facility deterioration.

Finally, respondents proposed practical recommendations for improvement. R7 advocated for the employment of full-time facility management professionals and the digitisation of fault reporting systems, while R2 suggested routine inspections and the implementation of a computerised maintenance management system (CMMS). These recommendations suggest a clear desire among staff for more systematic, proactive, and technologically supported maintenance practices.

5.0 CONCLUSION AND RECOMMENDATION

This study examined the state of facility maintenance management at Heritage Bank, Ibadan, Nigeria, with a particular focus on organisational structures, the types of maintenance practices implemented, and the factors hindering effective maintenance operations. The findings provide critical insights into facility management realities within corporate institutions and align with contemporary academic discourse.

From the demographic profile (Table 1), it is clear that respondents were drawn from a mix of both facility-related roles (Facility Managers, Maintenance Technicians, HVAC/Electrical Supervisors, and Janitorial Staff) and non-facility roles (Banking and Operations staff such as tellers, accountants, and customer service personnel). This corrects the misconception that only facility management staff were represented. By including both service providers (those directly involved in maintenance) and service users (operations staff), the study ensured a more balanced perspective on facility performance and challenges. This approach aligns with Hou, Ho, and Yau (2024), who emphasise that user perspectives are critical in evaluating facility management efficiency, since service delivery is ultimately judged by the end-users of the physical environment.

Findings further revealed that although responsibility for facility operations lies largely with the Facilities and Maintenance department, other departments, such as Banking Operations and Project/Premises and Property, also interact with facility outcomes. However, maintenance responsibilities are often centralised, creating bottlenecks when human or financial resources are insufficient. This supports Ikediashi (2024), who argued that centralising facility responsibilities within Nigerian banks often leads to inefficiencies, particularly when crossdepartmental integration is weak. It also aligns with Aldowayan, Dweiri, and Venkatachalam (2020), who stressed that effective facility management requires multidepartmental collaboration rather than reliance on a single unit.

In terms of maintenance strategy, the study found that reactive (corrective) maintenance dominates within the bank, with preventive maintenance limited mainly to essential equipment such as generators and HVAC systems. Importantly, no predictive maintenance was reported. This pattern corresponds with Okokpujie, Tartibu and Omietimi (2023), who noted that most Nigerian organisations rely heavily on corrective maintenance due to budgetary constraints and poor operational foresight. Similarly, Ewin and Oye (2025) observed that only a few largescale institutions in Nigeria employ preventive or predictive maintenance practices, largely because of a shortage of digital tools and skilled manpower. The evidence from this study also reflects Masengesho et al.'s (2021) findings that overreliance on corrective maintenance increases lifecycle costs of building assets and causes frequent disruptions in service delivery; issues that were highlighted by respondents who cited urgent repairs and neglected inspections as common challenges.

The conclusion drawn from this case study is that banking institutions in Nigeria must urgently rethink their maintenance strategies if they are to sustain operational efficiency and customer trust in a highly competitive financial sector. A more balanced integration of preventive and predictive maintenance, supported by regular training of facility staff, improved budgetary allocations, and adoption of technology-driven monitoring tools, would significantly reduce service disruptions and ensure cost efficiency.

This study recommends that banking institutions, particularly Heritage Bank, should move beyond a reactive approach to facility maintenance by adopting preventive and predictive strategies. This shift requires the establishment of regular inspection schedules, condition monitoring of critical assets, and the deployment of digital technologies such as Computerised Maintenance Management Systems (CMMS) to enhance planning and reduce downtime. To support this transition, continuous capacity building is essential. Facility managers, technicians, and support staff should be provided with training and professional development opportunities in modern facility management practices to strengthen their technical competence and ability to implement proactive maintenance effectively.

Furthermore, facility management operations mustn't be treated as an isolated function but rather integrated with core banking operations. Improved collaboration between the facilities unit and other departments, such as operations, finance, and customer service, would enhance resource sharing and responsiveness to maintenance challenges. Adequate budgetary allocation also remains critical. Management should dedicate sufficient resources to maintenance activities rather than relying on emergency interventions, as this will allow for systematic planning and execution of maintenance programs.

Where in-house expertise is limited, the bank should consider outsourcing specialised services such as HVAC, electrical, and structural maintenance to certified professionals. This will ensure that critical systems are maintained to industry standards and operational efficiency is enhanced. At a broader level, policy and regulatory support from the Central Bank of Nigeria and other relevant authorities is needed to institutionalise structured facility management practices across the banking sector. Such regulations would encourage compliance, raise standards, and improve the overall quality of service delivery. Finally, future research should broaden the scope of analysis to include customers and front-line employees, whose perspectives would provide additional insights into how maintenance practices influence service quality and customer satisfaction in banking environments.

By providing empirical evidence from a Nigerian banking context, this study contributes to the growing body of knowledge on facility maintenance management in emerging economies. It

highlights the pressing need for Nigerian banks to align their maintenance strategies with global best practices, not only to protect physical assets but also to enhance organisational resilience and customer satisfaction. Future research should extend this inquiry by examining comparative case studies across multiple banks, exploring the role of digital transformation in facility maintenance, and quantifying the financial impact of reactive versus preventive approaches.

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