



ILORIN JOURNAL OF HUMAN RESOURCE MANAGEMENT (IJHRM)

Volume 9 Number 2, 2025

A Publication of the Department of Industrial Relations and Personnel Management, Faculty of Management Sciences, University of Ilorin, Ilorin, Nigeria.

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Ilorin Journal of Human Resource Management (IJHRM)

Volume 9 Number 2 (2025)

Published by:

Department of Industrial Relations and Personnel Management,
Faculty of Management Sciences,
University of Ilorin, Ilorin, Nigeria.

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ISSN: 2579-0447

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Introduction

Literature Review

Methodology

Results and Discussion

Conclusion and Recommendations

References: The latest edition of the American Psychological Association (APA) i.e. 7th edition reference format should be followed. Examples:

Armstrong, M. & Robbins, S. P. (2009). *Strategic human resource management: A guide to action*. (3rd ed.). United States: Kogan Page Limited.

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IMPACT OF JOB STRESS ON EMPLOYEES' PERFORMANCE: A STUDY OF GUARANTY TRUST HOLDING COMPANY

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Abstract

Organizations in the world have documented the alarming increase in the negative effects of stress on employee's performance. Stress-related illnesses are viewed as the leading cause for lower productivity levels in the workplace. *This study examines the impact of job stress on employees' performance using Guaranty Trust Bank Plc, Ilorin, Kwara State. The specific objectives were to; (1)examine the extent to which workload affect the quality of service delivered by employees; (2) assess the influence of role ambiguity on employees' task proficiency; and (3)examine the effect of role conflict on employees' productivity. The study employed descriptive research survey design. The total population of staff was two hundred and twenty-one (221). Multi stage sampling technique was used in selecting Guaranty Trust Bank Plc staff. Taro Yamane was used in determining the sample size of one hundred and forty-two (142) respondents for the study. Primary data were collected from bank staff through structured questionnaire. Data were analyzed using SPSS, Multiple regression and Pearson correlation at 0.05 significance level. The findings of the study were that; Workload has a high positive significant with the quality of service delivered by employees. The $R^2=0.522$ with $p\text{-value} = 0.000 < 0.05$; Role ambiguity significantly impact employees' task proficiency; with $R^2=0.571$ and $p\text{-value} = 0.000$ which means that 52% of role ambiguity is explained by employees' task proficiency; and Role conflict has a high positive correlation with employees' productivity. The study therefore concluded that job stress has significant impact on employees' performance. The study recommends that banks should ensure that employees' role are clearly stated and also ensure that each employee is assigned to a single task which will reduce their mental stress thereby increases their performance.*

Keywords: Job Stress, Workload, Role ambiguity, Role conflict, Employee performance, Quality service delivery

Introduction

The occurrence of stress has become inevitable in every sector of the global economy. The level of stress experienced by individuals vary based on what an individual considers as stress and the job roles handled by an individual (Ibrahim, 2013). In today's work life, employees are generally working for longer hours, as the rising levels of responsibilities require them to exert themselves even more strenuously to meet rising expectations of work performance. Work related stress has been a topic that has received increasing attention in the area of occupational health over the last three decades. The world of work has become increasingly subject to fast changing forces like increased competition, the pressure of quality, innovation and an increase in the pace of doing business. The demands on employees grew equally dramatically and this created stress within employees. Apart from stress that arise from the work situation, other sources of stress could be related to personal factors such as relationships with others and use of free time (Dwamena, 2012). Stress can be positive and negative but most people consider the negative aspect of stress totally ignoring positive side. Stress is not necessarily bad; it is an opportunity when it offers potential gain. But regardless of its nature, it usually begins when an individuals are placed in a work environment that is incompatible with their work style and or temperament.

In recent years, the Nigerian Banking Industry has been experiencing frequent changes in the nature of operations, which has been necessitated by the federal government's call for a shift towards cashless policy since 2012. Many of Nigerian banks have introduced newer policies which both employees and customers have to adhere to in order to keep their bank in operations and to stay ahead of the chart in the industry. However, the burden of frequent changes in government fiscal policies, which in turn affects the operations of banks has been mostly burn by the employees through frequent changes in work schedule, work routine and most importantly, changes in the methods and tools for delivering services to customers. This scenario can be linked to work ambiguity often experienced by bank employees compelling them to engage in frequent search for knowledge and unplanned engagements in both on-the-job and off-the-job trainings. Guaranty Trust Bank (GTBank) Plc has been severally recognized in the Nigerian banking industry as a forerunner of innovative banking, being the first Nigerian bank to introduce the retract Automated Teller Machine (ATM) features and currently offering these features to customers all over Nigeria. This and many other innovative banking policies introduced by the bank has left many of its employees wondering what their basic roles as bank employees would be in few years to come. In most cases, employees have to unlearn and learn newly required skills for delivering services and attending to customers which many scholars consider as a major source of stress in the workplace.

Many organizations in the developing countries have documented the alarming increase in the negative effects of stress on employee's performance. Dean (2002) viewed stress-related illnesses as the leading cause for lower productivity levels in the workplace. Annually, it costs billions of dollars in health care cost and affects employees' turnover, absenteeism and quality of work delivered by employees which often in turn affects employees' quality of life. However, despite the negative effects of job stress identified in the literature, little attention has been paid to it by business owners and managers, especially in the financial sector.

For several years, millions of naira has been lost from inefficiency resulting from job stress (Melanie, 2005). Employees working in an organization feel compelled to keep up with their job demands regardless of the level of stress experienced on daily basis, with little attention to the quality of services they deliver, and organizations will continue to pay for the unproductive hours employees spend in their workplace as long as they lack the awareness of the possible outcome that can be attained from managing stress in the workplace.

Most organizations with the aim of attaining higher productivity end up saddling employees with work overload in order to meet deadline and this has psychological and physical effects on the employees resulting in something contrary to what these organizations want to achieve (Dwamena, 2012). It is in the light of the above challenges that this study seeks to examine the impact of job stress on employees'

performance, a study of Guaranty Trust Bank Plc, Ilorin, Kwara State. Hence, the specific objectives of the study are to:

- i. examine the extent to which workload affect the quality of service delivered by employees;
- ii. assess the influence of role ambiguity on employees' task proficiency;
- iii. examine the effect of role conflict on employees' productivity.

Literature Review

Concept of Job Stress

According to (Ivancevich, Konapske & Matteson, 2006) stress is scientifically described as that response of an individual to the outcomes of the external environmental conditions that place excessive psychological, behavioural, and physiological pressures on that individual. It involves how an individual respond to external pressures. Robbins & Sanghi (2006) defined as a dynamic condition in which an individual is confronted with an opportunity, constraints, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important. The World Health organisation (WHO) defines occupational stress as the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. According to Steve (2011), stress is simply a reaction of an employee when certain demands, pressures and professional aspects which are to be faced at the work place do not match their knowledge levels which create or poses a challenge and threat to the capabilities of the employee which in turn would create a struggle for existence in terms of being employed in a place. This therefore implies that, stress exists when an environmental situation presents a demand threatening to surpass an employee's capabilities and resources. From the descriptions, it can therefore be contending that stress is an excessive demand that affect a person physically and psychologically. It has become a common experience among employees as they perform their day-to-day jobs.

Relationships between Job Stress and Job Performance

Stress being a status happens when an individual recognizes that the conditions that are facing them may be more than their endurance. It results from an imbalance between demand and resources. Job stress has become a frequent problem across occupations as many organizations nowadays demand a lot from their employees to outrun their competitors. This has led to the built up of numerous stressors that further create challenging and stressful situations for individuals.

Conclusions from several studies have shown that job stress negatively affect employee performance considering the various factors involved and especially employee job satisfaction. This has been confirmed by recent studies (Ahmed & Rhamzan, 2013) shows that, there exist a negative correlation between job stress and employee performance. A study similar to this was conducted which reveals that factors such as workload, role conflict and inadequate monetary reward are prime source of stress that decreases employee performance. Furthermore, Jeyarai, (2013) investigated the impact of occupational stress among teachers and found out that, stress causes teachers to absent, increase tendency to quit and less likely to pursue teaching career, hence negatively correlated. The relationship that exist between these two has been very contentious as it animates within the academic cycles. However, there is surprisingly a mixed result within different organisational setting. Four types of relationship has been projected to exist which include: the negative linear relationship which is to the effect that productivity decreases with stress, stress which is not negative can have tremendous impact in that productivity may increase as a consequence of stress (eustress), thereby implying a positive relationship between the two, thirdly, there can be a U-shaped or curved relationship whereby delicate stress may increase productivity ab initio up to a certain level or peak and thereafter it declines as the person gradually descends into a state of distress. Fourthly, there can be no relationship between the two.

Theoretical Review

Person-Environment Fit Theory (P-E Fit Theory)

The most revered theory in the context of job stress is the transactional theory which suggests that stress is the direct product of a transaction between an individual and their environment which may tax their resources and thus threaten their wellbeing (Lazarus 1986, Lazarus & Folkman 1987). But, this study considers the Person-Environment Fit Theory as a unique and most appropriate theory because the theory helps to understand that a perfect fit seldom exists and therefore helps to further predict the variation in interaction between different levels of individual need and their environment, and the effect of a misfit on the productivity of an individual employee. Person-environment fit (hereafter fit) is generally defined as the compatibility between individuals and their environment.

Influential fit theories have been developed in the domains of health and stress (Edwards & Cooper, 1990), work adjustment (Dawis & Lofquist, 1984), vocational choice (Holland, 1985), and organizational culture (Schneider, 1987). A search using relevant terms of the fit literature in the Scopus abstract and citation database learns that, since the launch of these theories, the number of studies about fit has rapidly increased. Specifically, fit-related terms were in the titles, abstracts, or keywords of 33 publications until the year 1990, in 101 publications until the year 2000, and in 1,083 publications until April 2017. This increase exemplifies the fact that fit research has conquered a central place in organizational psychology.

In a world where people have the freedom to choose their goals, activities, and relationships, they may regularly ask themselves whether their environment (opportunities, demands, social context) offers what they wish for. The reality, however, is that a perfect fit seldom exists, as people make suboptimal choices and individuals and their environments change over time. In particular, the current economy and related changes in organizations force employees into situations that they may not have desired at first, which may cause an increase in misfits at work (Vogel et al. 2016). These developments give rise to the questions of whether and when suboptimal fit harms individual well-being and functioning.

Empirical Review

Alias, Sehat, Othman, Marmaya and Koe (2019) examined the determinants of job stress in affecting employees' life using the Malaysian Manufacturing Sector as a case study. The study surveyed 113 manufacturing employees through a self-administered questionnaire. Data obtained from the field survey were analyzed using descriptive statistics, frequency, Pearson correlation and multiple regressions analysis. Findings from the study revealed that work overload, role conflict, and role ambiguity were positive and significantly influenced job stress while the predictor of work-family conflict has no significant relationship with job stress. The researchers concluded that role conflict is the most significant factor to job stress and therefore recommended that it is essential for organizations to explain clearly to the employees their job role, job responsibilities, organization policies, and guidelines, organization expectations to help them to set a clear objective to contribute to the organizational success.

Hanafi and Ulfa (2018) carried out a study on the effect of job stress toward employee performance through job satisfaction of PTMuara Alam Sejahtera Employees located in South Sumatera. Data collection was carried out through questionnaires distributed to 126 respondents who were employees of the selected organization. Data obtained in this research was analyzed using Structural Equation Model (SEM) in modelling and testing the research hypotheses. Findings from the study revealed that job stress has a significant effect on employees' performance and job satisfaction and job satisfaction has a significant effect on employees' performance, and job stress has a significant effect on performance through job satisfaction. It was concluded that job stress positively affects the performance of PT Muara Alam Sejahtera employees.

Similarly, a study by Ofosu-Koranteng and Berko (2018) on an analysis of work-related stress on employees' job performance at Mfantseman Community Bank, Central Region of Ghana employed a descriptive survey design to investigate 10 branches of the bank with a total of 112 employees. The

population comprised of 19 management staff, 68 senior staff and 25 junior staff who were all permanent staff of the bank. The sample selected for the study was 78, which was obtained randomly from six branches of the bank that were also selected randomly. Questionnaire distribution was the primary source for data. Both descriptive and inferential statistics were used to analyse the data. The findings of the study revealed that work-related stress is caused by many factors that include overtime working, poor working conditions, underutilization of skills, and poor co-worker relationships. It was concluded that work-related stress is a universal phenomenon, but when properly managed by both management and employees, it can positively impact on employee performance and the researchers recommended that management of the bank should organise frequent seminars on stress management for employees to know how to cope with work-related stress.

Methodology

This study adopted a descriptive research design to seek the opinion of Guaranty Trust Bank staff in the area of study on the extent to which job stress affects employees' performance in Ilorin Metropolis. The population of this study includes all staff of Guaranty Trust Bank (GTBank) in Ilorin Metropolis, Ilorin, Kwara State. GTBank has five (5) branches in Ilorin: Unity (52), Taiwo (53), GRA (70), Unilorin (24) and Kwara State Polytechnic (22) branches which gives a total staff strength of two hundred and twenty-one (221) as provided by the Human Resource Manager of GRA Branch which is the headquarter of the bank in Kwara State as at 2024. Hence, the total population of the study is (221).

The study adopted multistage sampling using both purposive sampling technique for selecting the banks and simple random sampling for selecting the respondents (staff). The sample size adopted in this study was determined using Taro Yamane (1967) formula which takes cognizance of small population proportion. This sample size of one hundred and forty-two (142) respondents was required for this study. The questionnaire was the primary instrument for collecting data in this study. This study adopted inferential methods of analysis. Inferential statistical tools was used to test the hypotheses formulated.

Model Specification

Hypothesis I

Ho₁: Workload does not have any significant effect on the quality of service delivered by employees;

$$Y = {}_1X_1 + {}_2X_2 + {}_3X_3 + {}_4X_4 + \dots\dots\dots(1)$$

$$SDE = f(WH + NC + TP + EC)$$

Where:

Y = Service Delivered by Employees (SDE) – Dependent Variable

X₁ = Working Hours (WH) – Independent Variable

X₂ = Number of Customers (NC) – Independent Variable

X₃ = Time Pressure (TP) – Independent Variable

X₄ = Efficiency of Colleagues (EC) – Independent Variable

= Error Terms

Hypothesis II

Ho₂: Role ambiguity has no significant effect on employees' task proficiency;

$$Y = {}_1X_1 + {}_2X_2 + {}_3X_3 + {}_4X_4 + \dots\dots\dots(2)$$

$$ETP = f(RE + ProA + PriA + BA)$$

Where:

Y = Employees' Task Proficiency (ETP) – Dependent Variable

X₁ = Role Expectation (RE) – Independent Variable

X₂ = Process Ambiguity (ProA) – Independent Variable

X₃ = Priority Ambiguity (PriA) – Independent Variable

X₄ = Behavior Ambiguity (BA) – Independent Variable

= Error Terms

Hypothesis III

Ho₃: There is no significant relationship between role conflict and employees' productivity.

$$Y = {}_1X_1 + {}_2X_2 + {}_3X_3 + \dots\dots\dots(3)$$

$$EP = f(CS + CCW + CP)$$

Where:

Y = Employees' Productivity (EP) – Dependent Variable

X₁ = Conflicting Supervision (SC) – Independent Variable

X₂ = Conflicting Co-Workers (CCW) – Independent Variable

X₃ = Conflicting Pay (CP) – Independent Variable

= Error Terms

Data Analysis

This chapter discusses the analysis of data collected through the administration of questionnaire to the staff of Guarantee Trust Bank, GTB, the total number of useable questionnaires were 118 out of 142 from the banks' respondents. The analytical tools utilized in this study was inferential statistics.

Test of Research Hypothesis I

Ho₁: Workload does not have any significant effect on the quality of service delivered by employees;

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.722 ^a	.522	.505	.635

a. Predictors: (Constant), Working Hours, Number of Customers, Time

Pressure, Efficiency of Colleagues

Source: SPSS Output 2025

Table 1 showed the regression analysis of the effect of workload on quality of service delivered by employees. The R square value of 0.522 derived showed that 52.2% variation in quality of service was explained by workload and the remaining 47.8% represent residual which are the variables that are not captured in this model. This implies that the model is fit. The implication is that 52.2% of quality of service can be explained by workload. Therefore, the null hypothesis which states the workload does not have any sustaining effect on quality of service delivered by employee was rejected while the alternative hypothesis was accepted.

Table 2: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	49.705	4	12.426	30.822	.000 ^b
	Residual	45.557	113	.403		
	Total	95.263	117			

a. Dependent Variable: Service Delivered by Employees

b. Predictors: (Constant), Working Hours, Number of Customers, Time Pressure,

Efficiency of Colleagues

Source: SPSS Output 2025

The Analysis of Variance (ANOVA) table reveals a p-value of 0.000 which is less than the level of significance set at 0.05. Also, a calculated F-value of 30.822 was obtained which is higher than the tabulated F-value of 2.70, this indicates that the result is testable and therefore supports the rejection of the null hypothesis.

Table 3: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.332	.149		2.236	.027
	Working Hours	.164	.095	.164	1.716	.089
	Number of Customers	.285	.091	.299	3.120	.002
	Time Pressure	.075	.090	.078	.837	.404
	Efficiency of Colleagues	.290	.085	.304	3.410	.001

a. Dependent Variable: Service Delivered by Employees

Source: SPSS Output 2025

In table 3, it is revealed that changes in number of customers in attendance has significant effect on quality of service delivered by employees, this is indicated by the Beta (β) value of 0.299 and P-value of $0.002 < 0.05$; also, efficiency of colleagues have significant effect on the quality of service delivered, this is indicated by the Beta (β) value of 0.304 and a P-value of $0.001 < 0.05$; while working hours and time pressure have no significant effect on the quality of service the employees deliver, as indicated by the P-value of 0.089 and 0.404 respectively which are greater than the significant level of 0.05. The overall analysis suggests that the volume of workload perceived by an employee has significant effect on the quality of service they deliver.

Test of Research Hypothesis II

Ho₂: Role ambiguity has no significant effect on employees' task proficiency;

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.756 ^a	.571	.556	.656

a. Predictors: (Constant), Role Expectation, Process Ambiguity,

Priority Ambiguity, Behavior Ambiguity

Source: SPSS Output 2025

Table 4 presents the model summary. It shows that the correlation coefficient r is 0.756 (i.e. $r = 0.756$) which indicates that there exists a very strong positive linear relationship between employees task proficiency (dependent variable i.e. the variable being predicted) and role ambiguity (independent variable). It is also crystal clear from the table 4.3.1 that the r^2 which is the coefficient of determination is 0.571 approximately 57%. This implies that 57% of employee task proficiency can be explained by role ambiguity while the remaining 12% are variables that are not included in the model.

Table 5: ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	64.717	4	16.179	37.588	.000 ^b
Residual	48.639	113	.430		
Total	113.356	117			

a. Dependent Variable: Employees' Task Proficiency

b. Predictors: (Constant), Role Expectation, Process Ambiguity, Priority Ambiguity, Behavior Ambiguity

Source: SPSS Output 2025

The Analysis of Variance (ANOVA) table reveals a p-value of 0.000 which is less than the level of significance set at 0.05. Also, a calculated F-value of 37.588 was obtained which is higher than the tabulated F-value of 2.70, this indicates that the result is testable and therefore supports the rejection of the null hypothesis.

Table 6: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.175	.156		1.124	.264
	Role Expectation	.353	.086	.361	4.128	.000
	Process Ambiguity	.282	.097	.277	2.914	.004
	Priority Ambiguity	.121	.098	.105	1.231	.221
	Behavior Ambiguity	.150	.094	.138	1.604	.112

a. Dependent Variable: Employees' Task Proficiency

Source: SPSS Output 2025

In table 6, it is revealed that the role expected of an employee can result in lower proficiency if the management's expectation is beyond what the employee is capable of delivering, this is indicated by the Beta (β) value of 0.361 and a P-value of $0.000 < 0.05$; also, lack of clarity in the process required to get tasks done can result in a lack of proficiency by an employee, this is indicated by the Beta (β) value of 0.277 and a P-value of $0.004 < 0.05$; while priority ambiguity and behavior ambiguity is not significant because of the p-value of 0.221, 0.112 respectively is > 0.05 . The overall analysis suggests that role ambiguity significantly affects employees' task proficiency.

Test of Research Hypothesis III

H₀₃: There is no significant relationship between role conflict and employees' performance.

Table 7: Correlations

		Conflicting Supervision	Conflicting Co-worker	Conflicting Pay	Employees' Productivity
Conflicting Supervision	Pearson Correlation	1	.630**	.655**	.656**
	Sig. (2-tailed)		.000	.000	.000
	N	118	118	118	118
Conflicting Co-worker	Pearson Correlation	.630**	1	.655**	.672**
	Sig. (2-tailed)	.000		.000	.000
	N	118	118	118	118
Conflicting Pay	Pearson Correlation	.655**	.655**	1	.708**
	Sig. (2-tailed)	.000	.000		.000
	N	118	118	118	118
Employees' Productivity	Pearson Correlation	.656**	.672**	.708**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	118	118	118	118

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Output 2025

Table 7 above represents a correlation analysis of the relationship between role conflict and employees productivity. Conflicting supervision, conflicting co-worker and conflicting pay were identified as proxies for role conflict. The result obtained indicated that there is a statistically significant positive relationship between conflicting supervision and employees productivity with a Pearson Correlation Coefficient (R) of .656 and P-value of 0.000; also, there is a significant relationship between conflicting co-worker and employees productivity with a Pearson Correlation Coefficient (R) of .672 and P-value of 0.000; and there is a significant relationship between conflicting pay and employees productivity with a Pearson Correlation Coefficient (R) of .708 and P-value of 0.000. Therefore, it can be concluded that 65.6%, 67.2% and 70.8% of variations in employees' productivity is predicted by changes in conflicting supervision, conflicting co-worker and conflicting pay. Hence, we reject the null hypothesis and accept the alternative hypothesis which states that that "there is a significant relationship between role conflict and employees' productivity".

Discussion of Findings

First, the analysis underscores that perceived workload, especially as shaped by customer volume and coworker efficiency, is a substantial determinant of service quality in banking, explaining 52.2% of its variation. Notably, in high-traffic zones such as cash deposit and withdrawal units, poor colleague pairings can reduce quality by 30.4%, dwarfing the effects of working hours (16.4%), customer numbers alone (29.9%), and time pressure (7.8%). This aligns with broader service management insights which emphasize the importance of team design and interpersonal matching in customer-facing roles. The prominent role of colleague pairing suggests that banks should prioritize not only staffing levels but also synergy and compatibility within teams, particularly during peak operational demands, to ensure sustained service standards.

Second, the findings concerning role ambiguity and task proficiency are compelling: role expectation and process ambiguity together predict 57.1% of the variation, with individual components showing strong impacts, 36.1% for role expectation and 27.7% for process ambiguity, compared to much smaller effects of priority (10.5%) and behavior ambiguity (13.8%). These results resonate with existing organizational studies showing that unclear role definitions significantly impair performance outcomes. For instance, Celik (2013) demonstrated that role ambiguity directly and indirectly hampers job performance through burnout, while the direct effect of role conflict can, under certain conditions, stimulate performance. These parallels reinforce the fact that enhancing clarity in roles and processes is a potent lever for boosting employee proficiency, especially in complex and dynamic service environments.

Also, the positive relationships observed between various types of role conflict (conflicting supervision, coworker demands, and pay ambiguity) and employee productivity, explaining between 65.6% and 70.8% of its variation, are intriguing and somewhat counterintuitive. Although much of the literature tends to associate role conflict with stress and reduced performance, there is emerging recognition that moderate levels of conflict may stimulate creativity and adaptability. Celik's (2013) findings also suggest that while role conflict may indirectly impair performance through emotional exhaustion, its direct effect can sometimes enhance performance. This complexity underscores the nuanced nature of conflict: when managed effectively, it may catalyze productivity by prompting employees to clarify expectations, negotiate boundaries, and innovate.

Implications of the Study

This study highlights critical considerations for banking and service management: first, optimizing team composition in high-traffic units, not merely ensuring sufficient staffing, but deliberately pairing employees for complementary efficiency, can substantially preserve or enhance service quality even under workload pressures. This reinforces service-management theories emphasizing relational dynamics over mere numerical sufficiency. Second, clarity of roles, especially around expectations and processes, emerges as a potent driver of task proficiency, thus guiding banks to prioritize clear communication and standardized operating procedures. Third, the finding that elements of role conflict (such as conflicting supervision or pay structures) can positively correlate with productivity suggests that, under the right conditions, constructive conflict might ignite motivation and dynamic problem-solving. This aligns with organizational conflict models that view dissent and tension as potential catalysts for creative solutions, provided they are managed within structures that mitigate undue stress.

Limitations and Suggestions for Future Research

Despite the robustness of your model, the study's cross-sectional design limits insight into temporal and causal dynamics; future research could benefit from longitudinal approaches to observe how the relationships between workload, role clarity, conflict, and performance evolve over time. Additionally, the study appears context-specific to a single banking environment, which constrains broader generalizability; future investigations should include diverse banking contexts, possibly across different cultures or organizational structures, to validate and extend these findings. Moreover, exploring mediating and moderating mechanisms, such as psychological safety, organizational identification, or feedback-seeking behavior, could unpack how ambiguity or conflict translates into performance or productivity outcomes.

Conclusion

In view of various data collected through the use of questionnaire on job stress and employee's productivity, workload should be given consideration when discussing factors affecting quality of service delivered by employees. Number of customers, working hours, time pressure and efficiency of colleagues are significant in order to maximize quality of service delivered by employees. Hence, it is concluded that workload significantly affects quality of service delivered by employees. Also, the study concludes that role ambiguity had a significant influence on employees' task proficiency. Role ambiguity such as role

expectation, process ambiguity, priority ambiguity and behavior ambiguity are important factors affecting employees' task proficiency. Furthermore, the study concludes that role conflict also had significant relationship with employees' productivity. When roles conflict, employees most times are confused as to what to do because the role is not clearly defined. This makes the productivity level of such employee to reduce drastically without knowing it.

Recommendation

In view of the findings given above, the following recommendations were suggested;

1. Guarantee trust bank and other financial institutions should reduce the workload of their employees in order to increase the quality of services delivered by them thereby increasing customer's satisfaction. They should also ensure that each employee is assigned to a single task which will reduce their mental stress thereby increases their performance.
2. Financial institution like guarantee trust bank should ensure that employees' role are clearly stated. Unclear role-related information may lead to role ambiguity which will hamper employees' creativity. Hence, management should establish clearly stated roles to increase employees' task proficiency.
3. The management of Guarantee trust bank should ensure that roles are not conflicting in the organization in order to increase employees' productivity. Role conflict results from two or more sets of incompatible demands involving work-related issues which invariably hampers employees' productivity. Hence, role conflict should be avoided or reduced to its barest minimum.

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