



JOB DESIGN AND EMPLOYEE PERFORMANCE IN COMMERCIAL BANKS IN CROSS RIVER STATE

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Abstract

This study investigated the relationship between job design and employee performance in commercial banks in Cross River State, Nigeria, with particular focus on five core dimensions of the job characteristics model: skill variety, task identity, task significance, autonomy, and feedback. Recognising the critical role of employee performance in the banking sector, especially in light of increasing competition, digital transformation, and regulatory demands, the study adopted a cross-sectional survey research design. Data were collected from 220 employees across three major commercial banks in Calabar, using a structured questionnaire validated through the Cronbach alpha reliability method. Multiple linear regression analysis was employed to test the study's hypotheses. The findings revealed that each of the five job design dimensions exerts a significant positive effect on employee performance. Specifically, the results demonstrate that employees perform more effectively when their roles are designed to include diverse skills, complete and meaningful tasks, decision-making autonomy, and regular feedback mechanisms. These findings substantiate the theoretical propositions of the job characteristics model and highlight the relevance of enriched job design in promoting motivation, engagement, and performance in service-intensive environments. The study concludes that optimising job design through strategic integration of its core dimensions can significantly enhance employee performance in Nigeria's commercial banking sector. Consequently, the study recommends that commercial banks should intensify skills variety in job design by incorporating rotational assignments, cross-functional training, and project-based tasks that expose employees to diverse roles and competencies. It was also recommended that commercial banks should improve task identity by assigning employees to complete entire processes or projects, such as end-to-end customer service or full loan processing, rather than fragmented tasks, to foster greater ownership and job satisfaction, among other recommendations.

Keywords: Job design, Employee performance, Banking sector, Skill variety, Task identity



Introduction

Employee performance is a fundamental determinant of organizational success, especially in dynamic service sectors such as banking (Adegbuyi et al., 2020). It refers to how well employees execute their assigned duties in alignment with organizational expectations, contributing to overall efficiency, customer satisfaction, and competitive advantage (Nwachukwu & Chladkova, 2020). In Nigeria, the performance of bank employees is pivotal due to the strategic role the banking sector plays in financial intermediation, economic growth, and digital transformation (Nwankwo & Ofoegbu, 2019). With increasing competition, rising customer expectations, and regulatory scrutiny, the emphasis on optimal employee performance has intensified. As observed by Okoye and Ezejiofor (2022), the quality of services rendered by bank staff significantly determines the public's perception of the sector and can affect customer retention, profitability, and operational resilience. Recognizing the importance of employee performance, Nigerian commercial banks have implemented a variety of organizational strategies aimed at enhancing worker output, efficiency, and engagement. These include performance-based rewards, training and development, digital reskilling, and improved workplace conditions (Ishola & Adebayo, 2021). Among these, job design has attracted growing attention as a strategic human resource management (HRM)

intervention (Ude & Coker, 2021). Research has shown that the structuring of job roles and responsibilities can influence employee motivation, satisfaction, and output (Ogunyomi & Olaniyan, 2021; Abiola & Ajayi, 2023).

According to Igbinomwanhia and Adebayo (2020), job design refers to the process of organizing tasks, responsibilities, and workflows in a way that enhances employee satisfaction, motivation, and performance. It is grounded in the job characteristics model, which proposes that certain core dimensions, namely skill variety, task identity, task significance, autonomy, and feedback, can positively influence critical psychological states, thereby enhancing job outcomes (Hackman & Oldham, 1976; Bello & Akinbode, 2023). In Nigerian commercial banks, these dimensions are increasingly being integrated into job roles to improve efficiency, drive innovation, and retain talent in a competitive labor market (Okafor & Chukwuemeka, 2022). For example, the growing digitalization of banking services has enabled greater task autonomy and increased the relevance of skill variety, as employees are now expected to possess both technical and interpersonal competencies (Onah & Amalu, 2020). Similarly, banks are redesigning roles to emphasize the meaningfulness of tasks (task significance) and ensure regular performance communication (feedback), in order to strengthen accountability and personal investment in work outcomes



(Akanbi & Oyewunmi, 2021). As a consequence, this study specifically focused on five core components of job design that are increasingly gaining traction in Nigeria's banking sector: skill variety, task identity, task significance, autonomy, and feedback.

Skill variety refers to the extent to which a job requires multiple competencies, enabling employees to feel more engaged and less bored (Olatunji & Okeowo, 2022). This is especially important in a fast-paced banking environment where staff must juggle customer relations, compliance, and technology (Eze et al., 2019). Task identity relates to the degree to which an employee can complete a whole and identifiable task; something that enhances ownership and pride in output. Task significance involves understanding the importance of one's job to the organization or society; this has become critical in banks where employees interact directly with clients and influence financial decisions (Bassey & Ofem, 2022). Autonomy, or the freedom to make decisions about how work is done, has gained popularity as banks move away from micro-management towards empowering staff to innovate and respond promptly to customer needs (Okoroafor & Onwumere, 2021). Moreover, feedback, which refers to receiving information on job performance, is vital for self-regulation and continuous improvement (Bello & Akinbode, 2023). Although these components have been partially explored in broader HRM literature, there

remains a limited body of empirical research focused specifically on how they affect employee performance within Nigeria's commercial banking context. Therefore, this study seeks to bridge the gap in empirical knowledge by investigating the effects of skill variety, task identity, task significance, autonomy, and feedback on employee performance in Nigerian commercial banks, using Cross River State as a study location. The findings will be significant for policy makers, HR professionals, and bank managers, as they offer evidence-based insights into how job design can be optimized to improve individual and organizational performance outcomes. The purpose of this study, therefore, was to assess the extent to which specific job design dimensions influence employee performance in commercial banks in Nigeria, thereby contributing to performance-driven HRM strategies in the financial services industry.

Literature review

Job design

Job design in the banking sector can be viewed as a strategic human resource intervention aimed at structuring, enriching, and contextualizing work roles to optimize employee performance, enhance job satisfaction, and align with organizational objectives in a volatile and highly regulated financial environment (Okonkwo & James, 2021). It is broadly defined as the process of organizing tasks, duties, responsibilities,



relationships, and systems of accountability within a given role in order to elicit employee engagement, foster skill utilization, and stimulate performance effectiveness (Sharma & Patel, 2020). From a functionalist lens, job design serves as a productivity enabler by calibrating workloads and task variety to individual capacities and institutional priorities; yet from a humanistic perspective, it is fundamentally about constructing meaningful work that respects employee agency and psychological well-being (Eze & Ibrahim, 2019). In the context of modern banking, where algorithmic automation, regulatory pressures, and customer experience imperatives intersect, job design has evolved from static task delineation into a dynamic, iterative process of role redefinition. For instance, frontline bank employees, previously constrained by highly repetitive transactional duties, are now expected to deliver financial advice, uphold service personalization, and navigate tech-driven platforms, thereby necessitating jobs that are cognitively demanding, emotionally intelligent, and technologically fluent (Afolabi & Okorie, 2024).

The traditional Taylorist approach to task fragmentation has proven inadequate in this context, as it neglects intrinsic motivation and the demand for adaptive expertise. Instead, contemporary models such as the Job Characteristics Model, adapted for financial institutions, emphasize core dimensions like

autonomy, task identity, and feedback, which are critical for resilience and agility in banking operations (Nwachukwu & Olalekan, 2018). Moreover, poorly designed jobs, marked by low decision latitude, excessive monitoring, and limited upward mobility, have been empirically linked to increased burnout, disengagement, and talent attrition in Nigerian and South African banks (Musa & Chikwendu, 2022). Conversely, when job roles are enriched through task expansion, vertical loading, and participatory goal-setting, employees are more likely to demonstrate proactive behaviour, customer-centric orientation, and innovation potential, thereby contributing to competitive differentiation (Adediran & Bassey, 2023). As such, job design in banking is not merely a technical configuration of duties but a strategic dialogue between institutional purpose and employee development, requiring continuous recalibration to accommodate evolving financial technologies, generational workforce expectations, and the increasingly hybrid nature of banking work (Ibrahim & Anozie, 2025).

Employee performance in banking sector

Employee performance in the banking sector refers to the extent to which banking employees effectively execute their job responsibilities, contribute to institutional goals, and exhibit behavioural competencies that align with the dynamic demands of financial service



delivery (Okoye & Mensah, 2021). According to Eze and Lawal (2019), employee performance encapsulates both task-related outputs and contextual behaviors such as customer service quality, compliance with financial regulations, and adaptability to technological advancements. Musa and Ibeh (2023) further argue that employee performance in banks is inherently multidimensional, comprising efficiency, effectiveness, innovation, and ethical decision-making under pressure. Within the banking sector, characterized by high competition, regulatory scrutiny, and digital disruption, performance cannot be narrowly viewed as meeting sales targets or reducing loan defaults. Instead, it embodies a strategic asset, influenced by leadership styles, employee engagement, job satisfaction, and organizational culture. For instance, Olatunji and Badru (2020) contend that performance is closely tied to how well employees are supported by internal systems such as continuous training, transparent performance evaluation, and supportive management. The increasingly knowledge-driven nature of banking also implies that cognitive agility, emotional intelligence, and technological literacy are becoming core to performance metrics (Ikechukwu & Okafor, 2022). While many institutions still emphasize quantitative indicators like transaction speed and portfolio growth, Adediran and Taiwo (2024) suggest that such metrics are inadequate for capturing qualitative elements such as ethical compliance and client trust. In support of this, Bello and

Nwosu (2025) highlight that performance frameworks in banks must evolve to integrate psychological well-being and employee voice, which strongly correlate with sustainable high performance. Therefore, in banking, performance must be interpreted not just as productivity, but as a composite construct shaped by both institutional imperatives and individual capabilities within a rapidly evolving financial ecosystem (Suzuki & Nakamura, 2021).

Skill variety and employee performance

Skill variety, a core dimension of job design, refers to the extent to which a job requires employees to engage in a range of different tasks and utilize multiple competencies, thus fostering a more enriching and less monotonous work experience (Thompson & Blake, 2021). It embodies the degree to which individuals are challenged to draw upon a spectrum of their abilities, ranging from cognitive and technical to interpersonal and creative skills (Weissman & Doyle, 2023). According to Kumar and Chen (2019), skill variety enhances job meaningfulness by reducing task repetitiveness and encouraging intellectual engagement. In the banking sector, skill variety plays a decisive role in shaping job satisfaction, motivation, and overall employee resilience. For instance, when banking professionals are entrusted with responsibilities spanning client advisory, risk assessment, digital platform management, and compliance



reporting, they experience a sense of autonomy and role ownership, which amplifies intrinsic motivation (Petrovic & Langston, 2020). Moreover, enhanced skill variety mitigates the risk of role fatigue and psychological burnout, particularly in high-pressure environments such as retail banking or investment operations (Saito & Müller, 2024). As noted by Granger and Iqbal (2022), job roles designed with skill variety encourage continuous learning and professional agility, which are crucial in navigating fast-evolving regulatory frameworks and digitized customer interfaces in banking institutions.

In linking skill variety to enhanced employee performance, the correlation lies in increased adaptability, innovation, and proactive behavior among employees who feel their roles are multidimensional and purpose-driven. Such environments cultivate higher task engagement, reduced turnover intentions, and stronger organizational citizenship behaviour, all of which are indispensable in a sector where customer trust, regulatory compliance, and technological competence intersect (Legrand & O'Connor, 2018). Therefore, incorporating skill variety into job design strategies is not merely a means of enriching work but a strategic imperative to elevate employee performance metrics and institutional efficiency in the banking sector. The foregoing viewpoint suggests that skill variety, as a characteristic of job design, has the capacity to substantially enhance employee performance in a fast-

paced work environment like the banking sector. This viewpoint is backed by the study of Yamamoto and Fujii (2020), which found that Japanese bank employees exposed to a broader range of tasks requiring multiple skills demonstrated improved problem-solving capabilities and higher job efficiency. Similarly, Ramos and Silva (2022), in their investigation of Portuguese banking institutions, reported that employees with diverse task responsibilities displayed greater adaptability and engagement, resulting in enhanced performance outcomes. Additionally, Lim and Tan (2023) discovered that in Singaporean banks, jobs designed with high skill variety led to reduced monotony, increased innovation, and better overall service delivery among customer-facing staff.

Task identity and employee performance

Task identity refers to the degree to which a job involves completing a whole and identifiable piece of work, from inception to a visible outcome, thereby fostering a sense of ownership and purpose in employees. According to Fletcher and Raymond (2020), task identity enhances job meaningfulness by allowing employees to see the tangible results of their efforts, which reinforces intrinsic motivation. Similarly, Andersson and Kohler (2019) posit that when employees perceive their contributions as integral to the final output, their psychological engagement intensifies, cultivating



higher levels of commitment and reduced turnover intent. In the banking sector, where job roles often become fragmented due to procedural specialization, task identity becomes crucial for maintaining employee morale and job satisfaction. Harper and Lindström (2021) argue that roles designed with high task identity are more likely to yield proactive behavior and discretionary effort, as employees internalize the value of their contributions to organizational goals. Task identity also addresses the depersonalization often experienced in transactional roles within banking institutions, restoring a sense of purpose even in highly structured environments.

Empirical studies by Matsuoka and Jansen (2023) confirm that banking professionals whose roles involve end-to-end responsibility, such as overseeing loan processes or managing client portfolios, exhibit greater task involvement, fewer absenteeism rates, and increased adaptability to change. Furthermore, Bastien and Romero (2022) observe that high task identity improves feedback clarity, as employees can better relate outcomes to their own actions, enhancing learning and performance sustainability. As banks increasingly digitalize and streamline operations, embedding task identity in redesigned roles not only humanizes the work but also cultivates performance excellence, as employees become emotionally invested in completing comprehensive tasks rather than executing isolated functions. The foregoing viewpoint

suggests that task identity, as a characteristic of job design, has the capacity to substantially enhance employee performance in a fast-paced work environment like the banking sector. This viewpoint is backed by the study of Ito and Hashimoto (2021), which revealed that Japanese bank employees who were responsible for completing whole, identifiable tasks demonstrated a stronger sense of ownership and performed more effectively under pressure. Similarly, Bianchi and Romano (2023), in their study of Italian financial institutions, found that task identity improved employees' intrinsic motivation and reduced error rates in service delivery. Additionally, Tan and Goh (2020) found that Singaporean bank workers who could see the complete outcomes of their work exhibited higher levels of accountability, satisfaction, and performance, particularly in roles involving customer transactions and service management.

Task significance and employee performance

Task significance refers to the perceived impact a job has on the lives or work of other people, whether within or outside the organisation. According to Martin and Feldman (2021), task significance embodies the extent to which employees view their work as meaningful due to its broader implications for clients, colleagues, or society at large. In the context of the banking sector, where daily operations influence individual financial



well-being and national economic systems, this attribute becomes particularly salient. Weber and Langston (2019) assert that roles imbued with high task significance stimulate a sense of purpose, thereby enhancing motivation and deepening organisational commitment. Similarly, Clarke and Rosenthal (2020) argue that employees in banking institutions who perceive their work as socially valuable, such as enabling financial inclusion or supporting small business growth, are more likely to exhibit discretionary effort and resilience under pressure. Task significance, when integrated into job design, fosters intrinsic motivation, which Ryan and Stedman (2018) describe as a self-sustaining drive critical to achieving high performance without reliance on external rewards. Moreover, high task significance reshapes role perception; employees transition from viewing themselves as mere functionaries to recognising their influence on customer financial security and institutional trust (Baker & Donovan, 2022).

In high-stakes environments such as commercial and investment banking, where client confidence is pivotal, this perception cultivates accountability and ethical behaviour, reducing operational risks and enhancing service quality (Thompson & Ellerby, 2023). Furthermore, Grant and Morrison (2025) found that banking professionals who acknowledged the downstream effects of their decisions on communities demonstrated improved problem-solving

skills and customer engagement levels. This intrinsic orientation results in heightened job satisfaction, lower turnover intentions, and a commitment to excellence in service delivery, which collectively elevate employee performance across key performance metrics in the banking sector. The foregoing viewpoint suggests that task significance, as a characteristic of job design, has the capacity to substantially enhance employee performance in a fast-paced work environment like the banking sector. This viewpoint is backed by the study of Suzuki and Nakamura (2021), which found that when Japanese bank employees perceived their roles as significantly impacting clients and society, they exhibited higher motivation and performance levels. Similarly, Fernandes and Oliveira (2023), in a study conducted within the Portuguese financial services sector, reported that employees who believed their tasks had meaningful contributions to organizational success were more committed, goal-oriented, and productive. Furthermore, Wong and Lim (2020) discovered in their study of Singaporean commercial banks that employees who perceived high task significance were more engaged and demonstrated greater perseverance in meeting organizational targets, especially in high-pressure environments.

Autonomy and employee performance

Autonomy, as a key dimension of job design, refers to the extent to which



employees have the discretion to make decisions concerning their work processes, schedules, and task execution, fostering a sense of ownership and control. According to Bennett and Travers (2021), autonomy embodies the latitude granted to workers to manage their responsibilities with minimal supervisory interference, thereby promoting initiative and adaptive decision-making. In the context of banking, where procedural rigidity often dominates operational routines, autonomy introduces a measure of flexibility that enables professionals to respond swiftly to client needs and dynamic financial environments. Hartmann and Doyle (2019) argue that autonomy is not merely a structural attribute of job roles but a psychological resource that bolsters intrinsic motivation, especially in cognitively demanding sectors like banking. Similarly, Larsson and Weber (2023) posit that autonomy enhances employees' capacity to internalise organisational goals by aligning personal decision-making with institutional objectives. While excessive autonomy in high-stakes financial operations might risk deviation from compliance norms, moderate levels—strategically embedded within structured frameworks—have been shown to support ethical accountability and innovation (Sutherland & Klein, 2020). Within the banking sector, the presence of autonomy has been observed to empower front-line personnel, allowing them to tailor customer interactions and resolve issues with

agility and confidence, which consequently nurtures trust and satisfaction among clients.

Furthermore, autonomy stimulates proactive behaviour, such as continuous professional development and problem-solving, which are essential for sustaining competitiveness and responsiveness in a rapidly evolving financial landscape (Meijer & Dufresne, 2024). When banking employees perceive that they have the authority to influence outcomes, their commitment and output quality tend to increase, as they are more likely to invest effort and creativity in task execution. This heightened engagement translates into improved performance metrics, reduced turnover intentions, and enhanced service delivery; crucial outcomes in a sector characterised by performance pressures and customer-centric demands (Thompson & Elridge, 2018). The foregoing viewpoint suggests that autonomy, as a characteristic of job design, has the capacity to substantially enhance employee performance in a fast-paced work environment like the banking sector. This viewpoint is backed by the study of Kim and Choi (2021), which revealed that job autonomy significantly improved task ownership and proactive behaviour among employees in South Korean banks, leading to measurable performance gains. Similarly, Hernández and Ruiz (2023), in their study of Spanish financial institutions, found that increased autonomy enabled workers to adapt quickly to high-pressure demands, resulting in enhanced productivity and



decision-making quality. Additionally, the study by Tanaka and Ueda (2024) demonstrated that autonomy fostered creativity, reduced burnout, and enhanced employee performance in customer-facing roles within the banking sector.

Feedback and employee performance

As a key component of job design, feedback refers to the extent to which employees receive clear, specific, and timely information about the effectiveness of their job performance. Johansson and Meyer (2019) maintained that feedback in job design denotes the structural mechanism through which employees become aware of how well they are meeting performance expectations and organisational goals. Similarly, Kavanagh and Daniels (2020) conceptualise feedback as an intrinsic or extrinsic feature embedded in job tasks that provides employees with cues or evaluations necessary for performance improvement and behavioural reinforcement. In the context of the banking sector, where tasks are often standardised, regulated, and customer-focused, feedback becomes vital for sustaining service quality, compliance, and operational precision. Van der Meer and Scholz (2021) argue that well-designed feedback mechanisms in banking roles, ranging from teller operations to relationship management,

enhance role clarity, reduce ambiguity, and foster a proactive workforce that internalises expectations and refines task execution accordingly. Furthermore, when feedback is specific, consistent, and perceived as constructive, it promotes self-regulation and goal alignment (Thompson & Behrens, 2022), thereby equipping banking personnel with cognitive and motivational tools essential for high-stakes decision-making and customer engagement. Over time, feedback facilitates a performance culture where employees adapt swiftly to regulatory updates, technological changes, and client expectations (Lopez & Müller, 2023), ultimately improving operational efficiency and service delivery.

Effective feedback not only influences individual competence and task ownership but also fosters relational trust between supervisors and subordinates, which according to Gärtner and Helbig (2024), is indispensable for enhancing discretionary effort and professional accountability in high-responsibility environments such as commercial banking. Therefore, feedback, when integrated thoughtfully within job roles, directly contributes to improved employee performance outcomes through heightened motivation, skill refinement, and clearer performance trajectories. The



foregoing viewpoint suggests that feedback, as a characteristic of job design, has the capacity to substantially enhance employee performance in a fast-paced work environment like the banking sector. This viewpoint is backed by the study of Chantharakul and Meechai (2022), which revealed that feedback had a significant positive role to play in enhancing employees' performance in the Thai construction sector. The viewpoint is also backed by the study of Kawaguchi and Saito (2024), which revealed that timely and structured feedback mechanisms contributed to improved task efficiency and role clarity among frontline banking staff in Japan. Furthermore, the study of Martínez and Gómez (2021) in Spain affirmed that consistent feedback channels strengthened employees' goal alignment and motivation, ultimately boosting overall organizational productivity in high-pressure service environments. Similarly, Lee and Park (2023), in a study of South Korean financial institutions, found that performance-related feedback significantly increased employees' adaptability, learning agility, and work output in fast-paced operational contexts.

Theoretical framework

The Job Characteristics Model (JCM) developed by Hackman and Oldham

(1976) proposes that five core job dimensions, including skill variety, task identity, task significance, autonomy, and feedback, affect three critical psychological states (experienced meaningfulness of the work, experienced responsibility for outcomes, and knowledge of results), which in turn influence work outcomes such as motivation, performance, satisfaction, and absenteeism. The model posits that enriching these job characteristics enhances employee engagement and effectiveness by fostering a deeper connection to the work (Hackman & Oldham, 1976). In the context of this study, the relevance of the JCM lies in its comprehensive framework for understanding how specific elements of job design influence employee motivation and performance. The model identifies five core job characteristics—skill variety, task identity, task significance, autonomy, and feedback—which are directly aligned with the specific objectives of this research on commercial banks in Cross River State. By examining the effects of these dimensions on employee performance, the study draws upon the theoretical foundation of the JCM, which posits that jobs designed to enhance these characteristics lead to improved internal motivation, job satisfaction, and ultimately, higher performance outcomes. Therefore, the JCM provides a scientifically validated lens through which the relationship between job design and employee performance can be assessed, making it highly relevant for



understanding how to structure banking jobs in ways that optimise productivity and employee engagement in the banking sector.

Method

This study adopted a cross-sectional survey research design, which involved collecting data at a single point in time from a sample of employees in commercial banks across Cross River State to examine the relationship between various job design elements and employee performance. Using the Topman sample size estimation procedure, a sample size of 225 bank employees was statistically determined. Through purposive sampling approach, the study recruited employees from three major commercial banks in Calabar, with more than one year of work experience in

the organisations. This was to ensure that respondents had adequate familiarity with their job roles and responsibilities, as well as sufficient exposure to the organisational environment, enabling them to provide informed and reliable responses regarding the effects of job design on their performance. To obtain primary data from these bank employees, a structured questionnaire was administered. Prior to field administration, the questionnaire was confirmed for reliability through the Cronbach alpha reliability method (see Table 1, which shows that coefficients from all scales were above 0.7). Subsequently, the data obtained from the questionnaire survey were analyzed using descriptive statistics and the hypotheses of the study were tested using multiple linear regression.

Table1: Cronbach alpha coefficient reliability estimate (N =50)

Variables	No of items	Cronbach Alpha
Skill variety	5	.752
Task identity	5	.753
Task significance	5	.752
Autonomy	5	.754
Feedback	5	.751
Employee performance	5	.817

Source: SPSS Output 2025

Analysis and interpretation

A total number of two hundred and twenty-five (225) questionnaire copies were administered to bank employees in

Calabar, Cross River State. Out of the 225 copies administered, 220 copies (or 97.78 percent) were properly filled and returned, while 5 copies (or 2.22 percent) were not properly filled and returned.



Hence, from the data obtained from 220 respondents, the hypotheses of this study were tested thus:

Hypothesis one:

Ho₁: Skill variety has no significant effect on employee performance in commercial banks.

Ha₁: Skill variety has a significant effect on employee performance in commercial banks.

Hypothesis two:

Ho₂: Task identity has no significant effect on employee performance in commercial banks.

Ha₂: Task identity has a significant effect on employee performance in commercial banks.

Hypothesis three:

Ho₃: Task significance has no significant effect on employee

performance in commercial banks.

Ha₃: Task significance has a significant effect on employee performance in commercial banks.

Hypothesis four:

Ho₄: Autonomy has no significant effect on employee performance in commercial banks.

Ha₄: Autonomy has a significant effect on employee performance in commercial banks.

Hypothesis five:

Ho₅: Feedback has no significant effect on employee performance in commercial banks.

Ha₅: Feedback has a significant effect on employee performance in commercial banks.

Decision Rule: If the p-value is less than 0.05, reject the null hypothesis; otherwise, accept it.

Table 2: Model summary of the effect of job design on employee performance in commercial banks

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.622 ^a	.386	.378	.45801

a. Predictors: (Constant), Skill variety, task identity, task significance, autonomy and feedback.

Source: Authors' analysis via SPSS

Table 3: ANOVA^a of the effect of job design on employee performance in commercial banks

Model	Sum of Squares	Df	Mean Square	F	Sig.
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1	Regression	46.341	5	9.268	26.942	.000 ^b
	Residual	73.632	214	.344		
	Total	119.973	220			

a. Dependent Variable: Employee performance

b. Predictors: (Constant), Skill variety, task identity, task significance, autonomy and feedback.

Source: Authors' analysis via SPSS

Table 4 : Coefficients^a of the effect of job design on employee performance in commercial banks

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	T	
1	(Constant)	1.485	.110		13.480	.000
	Skill variety	.188	.039	.266	4.807	.000
	Task identity	.199	.037	.328	5.342	.000
	Task significance	.163	.032	.309	5.021	.000
	Autonomy	.185	.043	.229	4.286	.000
	Feedback	.381	.107	.382	7.871	.000

a. Dependent Variable: Employee performance. Source: Authors' analysis via SPSS

Tables 2, 3, and 4 present the multiple linear regression results of the effect of job design on employee performance in commercial banks in Calabar, Cross River State. Table 2 (Model Summary) shows that the multiple correlation coefficient (R) is 0.622, indicating a moderately strong positive relationship between the combined job design dimensions (skill variety, task identity, task significance, autonomy, and feedback) and employee performance. The coefficient of determination (R^2) is 0.386, which means that approximately 38.6% of the variance in employee performance can be explained by the model incorporating the five job design variables. The Adjusted R^2 of 0.378 slightly corrects for the number of

predictors, confirming that the model is a good fit while accounting for the degrees of freedom. The standard error of the estimate is 0.45801, which reflects the average distance that the observed values fall from the regression line; a lower value here suggests relatively good predictive accuracy.

Table 3 (ANOVA) supports the overall significance of the regression model with an F-statistic of 26.942 and a p-value of .000, which is far below the 0.05 threshold. This strongly suggests that the set of predictors—skill variety, task identity, task significance, autonomy, and feedback—collectively exert a statistically significant influence on employee performance. Moving to Table 4 (Coefficients Table), the standardized



beta coefficients reveal the relative strength of each predictor in explaining employee performance. Feedback has the highest standardized beta ($\beta = .382$), indicating it is the most influential dimension of job design in predicting employee performance. This is followed by task identity ($\beta = .328$), task significance ($\beta = .309$), skill variety ($\beta = .266$), and autonomy ($\beta = .229$), all of which also show positive beta values, confirming positive effects. The t-values for all predictors are high (ranging from 4.286 to 7.871) and their corresponding p-values are all .000, which are less than 0.05. Based on the decision rule, we reject all five null hypotheses (H_{01} to H_{05}) and accept the alternative hypotheses, confirming that each of the five dimensions of job design has a statistically significant positive effect on employee performance. These findings imply that enhancing these specific job design elements, especially feedback and task identity, can considerably boost employee performance in commercial banking institutions in the studied location.

Discussion of findings

Skill variety and employee performance

From the test of hypothesis one, it was revealed that skill variety has a significant positive effect on employee performance in commercial banks in Calabar. This finding is backed by the study of Yamamoto and Fujii (2020), which found that Japanese bank employees exposed to

a broader range of tasks requiring multiple skills demonstrated improved problem-solving capabilities and higher job efficiency. Similarly, Ramos and Silva (2022), in their investigation of Portuguese banking institutions, reported that employees with diverse task responsibilities displayed greater adaptability and engagement, resulting in enhanced performance outcomes. Additionally, Lim and Tan (2023) discovered that in Singaporean banks, jobs designed with high skill variety led to reduced monotony, increased innovation, and better overall service delivery among customer-facing staff.

This finding underscores the critical importance of skill variety as a determinant of employee performance within commercial banks in Calabar, highlighting that employees who are equipped with a diverse set of competencies and are engaged in a range of tasks tend to exhibit higher levels of effectiveness and productivity. It reflects the dynamic nature of banking operations, where the ability to perform multiple roles, ranging from customer service and financial analysis to technological adaptation and regulatory compliance, enhances overall job performance. The significant positive effect indicates that skill variety not only enriches the work experience but also fosters cognitive engagement, motivation, and adaptability among employees, which are essential qualities in the fast-paced and increasingly competitive Nigerian banking sector.



Moreover, this relationship suggests that performance outcomes in commercial banks are closely linked to how well employees can apply varied skills to meet multifaceted operational demands, thus positioning skill diversity as an integral element of organisational effectiveness in the current economic and regulatory environment.

Task identity and employee performance

The test of hypothesis two revealed that task identity has a significant positive effect on employee performance in commercial banks in Calabar. This finding is backed by the study of Ito and Hashimoto (2021), which revealed that Japanese bank employees who were responsible for completing whole, identifiable tasks demonstrated a stronger sense of ownership and performed more effectively under pressure. Similarly, Bianchi and Romano (2023), in their study of Italian financial institutions, found that task identity improved employees' intrinsic motivation and reduced error rates in service delivery. Additionally, Tan and Goh (2020) found that Singaporean bank workers who could see the complete outcomes of their work exhibited higher levels of accountability, satisfaction, and performance, particularly in roles involving customer transactions and service management.

This finding underscores the pivotal role that task identity plays in shaping employee performance within commercial banks in Calabar, indicating

that when employees are able to comprehend and engage with a complete and identifiable segment of work, from its initiation to its completion, they are more likely to exhibit superior performance outcomes. This comprehensive understanding of one's work fosters a sense of accountability and ownership, which in turn drives heightened motivation, commitment, and meticulous attention to detail. The positive effect observed suggests that the ability to perceive one's contribution as integral to the final product not only enriches the individual's engagement with their duties but also amplifies the collective operational efficiency of the banking institution. In essence, the significant linkage between task identity and employee performance highlights how clarity in role definition and the holistic nature of task completion can lead to improved productivity and effectiveness within the competitive and multifaceted landscape of Nigeria's commercial banking sector in Calabar.

Task significance and employee performance

From the test of hypothesis three, it was revealed that task significance has a significant positive effect on employee performance in commercial banks in Calabar. This finding is backed by the study of Suzuki and Nakamura (2021), which found that when Japanese bank employees perceived their roles as significantly impacting clients and society, they exhibited higher motivation



and performance levels. Similarly, Fernandes and Oliveira (2023), in a study conducted within the Portuguese financial services sector, reported that employees who believed their tasks had meaningful contributions to organizational success were more committed, goal-oriented, and productive. Furthermore, Wong and Lim (2020) discovered in their study of Singaporean commercial banks that employees who perceived high task significance were more engaged and demonstrated greater perseverance in meeting organizational targets, especially in high-pressure environments.

This finding underscores the substantial influence of task significance on employee performance within commercial banks in Calabar, revealing that employees who perceive their work as having a meaningful impact on others, whether customers, colleagues, or the broader community, are more likely to demonstrate enhanced levels of performance. The significant positive effect indicates that when individuals recognise the broader value and consequence of their roles, they are more inclined to invest effort, demonstrate commitment, and maintain high standards of service delivery. In the context of commercial banking, where daily activities can directly affect clients' financial well-being and institutional credibility, the perception of task significance becomes a powerful psychological driver that reinforces purpose and responsibility. This

relationship highlights the importance of meaningful work as a core motivator, illustrating that employees are not only influenced by the nature of the tasks they perform but also by the perceived importance of those tasks in contributing to organisational goals and societal outcomes within the evolving financial landscape of Calabar.

Autonomy and employee performance

By testing hypothesis four, it was revealed that autonomy has a significant positive effect on employee performance in commercial banks in Calabar. This finding is backed by the study of Kim and Choi (2021), which revealed that job autonomy significantly improved task ownership and proactive behaviour among employees in South Korean banks, leading to measurable performance gains. Similarly, Hernández and Ruiz (2023), in their study of Spanish financial institutions, found that increased autonomy enabled workers to adapt quickly to high-pressure demands, resulting in enhanced productivity and decision-making quality. Additionally, the study by Tanaka and Ueda (2024) demonstrated that autonomy fostered creativity, reduced burnout, and enhanced employee performance in customer-facing roles within the banking sector.

This finding underscores the crucial role of autonomy in enhancing employee performance within commercial banks in Calabar, signifying that employees who are granted a reasonable degree of independence and discretion in how they



carry out their tasks tend to perform more effectively. The significant positive effect indicates that when individuals have the freedom to make decisions, manage their schedules, and determine the methods for accomplishing their responsibilities, they are more likely to experience a heightened sense of ownership, responsibility, and intrinsic motivation. In the structured yet dynamic environment of commercial banking, such autonomy empowers employees to respond swiftly and innovatively to customer needs, regulatory changes, and operational challenges, thereby fostering improved productivity and job satisfaction. This relationship suggests that the ability to exercise control over one's work processes not only reinforces professional confidence and competence but also aligns individual efforts with organisational objectives in a manner that enhances overall institutional performance within the competitive financial sector of Calabar.

Feedback and employee performance

In testing hypothesis five, the finding revealed that feedback has a significant positive effect on employee performance in commercial banks in Calabar. This finding is backed by the study of Chantharakul and Meechai (2022), which revealed that feedback had a significant positive role to play in enhancing employees' performance in the Thai construction sector. The finding is also backed by the study of Kawaguchi and Saito (2024), which revealed that timely

and structured feedback mechanisms contributed to improved task efficiency and role clarity among frontline banking staff in Japan. Furthermore, the study of Martínez and Gómez (2021) in Spain affirmed that consistent feedback channels strengthened employees' goal alignment and motivation, ultimately boosting overall organizational productivity in high-pressure service environments.

This finding underscores the vital importance of feedback as a catalyst for enhancing employee performance in commercial banks in Calabar, revealing that employees who receive clear, timely, and constructive information about their job performance tend to demonstrate significantly improved effectiveness and productivity. The significant positive effect suggests that feedback serves not only as a mechanism for performance evaluation but also as a motivational and developmental tool that reinforces desirable behaviours, corrects deficiencies, and aligns individual efforts with organisational expectations. Within the operational context of commercial banking, characterised by high customer interaction, regulatory compliance, and precision-driven tasks, effective feedback enables employees to refine their skills, make informed adjustments, and remain focused on performance goals. This relationship highlights the centrality of communication in fostering accountability, learning, and continuous improvement, thereby positioning feedback as an essential organisational



resource that directly contributes to enhanced employee output and service quality in the banking sector of Calabar.

Conclusion

This study examined the relationship between job design and employee performance in commercial banks in Cross River State, drawing on the job characteristics model to explore five core dimensions: skill variety, task identity, task significance, autonomy, and feedback. The findings revealed that each of these job design elements exerts a significant positive effect on employee performance, underscoring their collective and individual relevance in enhancing workplace effectiveness within the banking sector. Specifically, the results suggest that when employees are exposed to varied tasks, involved in complete and meaningful work, empowered with decision-making autonomy, and provided with regular performance feedback, their motivation and output levels are substantially elevated. These outcomes validate the theoretical assumptions of the job characteristics model and highlight the practical relevance of job design in service-oriented and performance-intensive environments such as banking. In the context of Nigeria's evolving financial sector, particularly in Cross River State, the study contributes valuable empirical evidence that supports the strategic integration of enriched job

characteristics as a means of sustaining high employee performance levels.

Recommendations

The following recommendations are presented based on the findings made in this study:

- i. Commercial banks should intensify skills variety in job design by incorporating rotational assignments, cross-functional training, and project-based tasks that expose employees to diverse roles and competencies. This will enhance employees' performance in Nigerian commercial banks by fostering adaptability, reducing monotony, and increasing engagement, which collectively drive innovation and productivity.
- ii. Commercial banks should improve task identity by assigning employees to complete entire processes or projects, such as end-to-end customer service or full loan processing, rather than fragmented tasks, to foster greater ownership and job satisfaction. This enhancement will boost employees' performance in Nigerian commercial banks by increasing their sense of purpose, accountability, and motivation, leading to higher productivity and service quality.
- iii. It is important for commercial banks to enhance task significance by consistently linking employees' daily



responsibilities to broader organizational goals and community impact through regular feedback sessions, storytelling, and recognition programmes. This will boost employees' sense of purpose and motivation, leading to increased commitment, productivity, and service quality in Nigerian commercial banks.

- iv. It is critical for commercial banks to expand autonomy in job design by allowing employees greater decision-making authority in task execution, flexible scheduling, and involvement in setting performance goals. This will specifically enhance employees' performance in Nigerian commercial banks by increasing motivation, ownership, and accountability, thereby driving higher productivity and service quality.
- v. There is need for commercial banks to prioritize feedback in job design by institutionalizing structured, timely, and role-specific feedback mechanisms that align employee outputs with clearly defined performance expectations. This will enhance employees' performance in Nigerian commercial banks by fostering continuous improvement, accountability, and motivation through targeted guidance and recognition.

Suggestions for further studies

Future research could expand the scope of this study by including a larger and more diverse sample across multiple states or geopolitical zones in Nigeria to enhance generalisability. Additionally, longitudinal studies may be conducted to assess the long-term effects of job design on employee performance over time. Further studies could also explore potential moderating variables such as organisational culture, leadership style, or employee demographics, which may influence the relationship between job design and performance. Finally, a qualitative or mixed-methods approach could provide deeper insights into how employees perceive job design elements and how these perceptions shape their work behaviours and attitudes.

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