

**EMPLOYEE GRIEVANCE AND ORGANIZATIONAL PERFORMANCE: AN
IN-DEPTH STUDY OF ZENITH BANK PLC IN ILORIN, KWARA STATE**

BY

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HND/23/BAM/FT/0366**

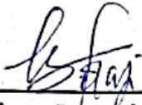
**BEING A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF BUSINESS
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**IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF HIGHER
NATIONAL DIPLOMA (HND) IN BUSINESS ADMINISTRATION**

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CERTIFICATION

This is to certify that this research project has been read and approved as meeting part of the requirement for the Award of Higher National Diploma in Business Administration, in the Department of Business Administration, Institute of Finance and Management Studies, Kwara State Polytechnic, Ilorin.



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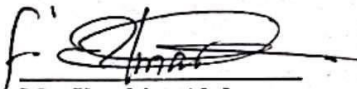
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DEDICATION

I dedicate this project work to Almighty God the most gracious, the most beneficent, the most merciful and the irresistible and my caring and lovely parent.

ACKNOWLEDGEMENT

I would like to also extend my heartfelt gratitude and appreciation to all those who have contributed to the successful completion of my final year project for the Higher National Diploma (HND) program. This project has been an incredible journey, and I could not have accomplished it without the support and guidance of numerous individuals.

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Abstract

The long-term success and stability of banks in the global banking sector are significantly influenced by effective organizational performance. This research aimed to explore how employee grievances impact the organizational performance of Zenith Bank Plc in Ilorin. Utilizing a survey design, the study focused on a population of 196 employees from twenty selected branches of Zenith Bank in Ilorin, Nigeria. The sample size was determined using a research advisor's sampling table, and a simple random sampling technique was implemented. Data were collected through a validated questionnaire, which was confirmed as reliable following a pilot study. The analysis involved both descriptive and inferential methods. Descriptive statistics, such as frequencies, percentages, mean deviation, and standard deviation, were used, while simple regression analysis was applied for inferential insights. The results revealed that working conditions had a positive and significant effect on the productivity of Zenith Bank Plc in Ilorin ($\beta = .429, t = 7.063, p < 0.05$). Job insecurity was also found to positively and significantly influence employees' innovative work behavior ($\beta = .254, t = 3.805, p < 0.05$). Additionally, workload significantly affected the delivery time of services at Zenith Bank Plc ($\beta = .318, t = 6.919, p < 0.05$). In conclusion, the employee grievances examined in this study are vital factors influencing organizational performance at Zenith Bank Plc in Ilorin. Addressing these grievances is recommended to enhance organizational performance in terms of productivity, innovative work behavior, and service delivery.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Ensuring effective organizational performance is crucial for the sustained success and stability of global banks, which includes financial stability, operational efficiency, customer satisfaction, and strategic adaptability (Smith et al., 2020). High levels of organizational performance enable banks to successfully navigate market fluctuations, regulatory changes, and competitive pressures. This capability supports risk management, informed decision-making, optimal resource allocation, and the development of a positive brand reputation, fostering customer trust and loyalty (Jones & Brown, 2021).

The American banking sector has faced significant challenges, with risk management, technology adoption, and regulatory compliance identified as key concerns affecting organizational performance (Pasiouras et al., 2018). In the aftermath of the 2008 financial crisis, U.S. banks have focused on enhancing risk management frameworks, ensuring regulatory compliance, and adopting innovative technologies to maintain their competitiveness (Ganduri et al., 2019). Research has also examined factors such as capital adequacy, profitability, and corporate governance in shaping organizational performance (DeYoung, 2019; Seiford & Zhu, 2018).

Similarly, European banks are dealing with challenges related to economic uncertainty, which impacts capital adequacy, profitability, and corporate governance (Korcak, 2021; Sehgal et al., 2020). Technological advancements and changing customer expectations drive European banks to adapt their strategies, improve customer experiences, and enhance operational efficiency (Yolles & Fink, 2019).

In Asia, studies focus on organizational performance factors such as financial stability, digital transformation, and customer relationship management (Khan et al., 2021; Zhang et al., 2020). These studies provide insights into the unique challenges faced by banks in Asia and contribute to a broader understanding of organizational performance.

In Africa, the Nigerian banking industry grapples with issues like risk management, capital adequacy, and corporate governance (Akinsulire & Oluwole, 2018; Enahoro et al., 2020). Despite significant growth, challenges related to operational efficiency, risk management, and compliance persist (Ojo & Dada, 2021). Notably, the impact of employee grievances on organizational performance remains an understudied area within the Nigerian context.

Employee grievances, which encompass issues such as unfair treatment and inadequate compensation, can negatively affect morale, motivation, and productivity, thereby impacting organizational performance (Alemu, 2019). While various studies have explored this topic across different industries, the specific impact on the banking sector in Ilorin, Kwara State, Nigeria, has not been thoroughly investigated.

As the economic hub of Kwara, Nigeria, Ilorin hosts numerous banks, including Zenith Bank Plc. Organizational performance is critical in this competitive banking landscape; however, the influence of employee grievances on performance in Ilorin requires further exploration.

Understanding this relationship is vital for several reasons. First, it allows banks to identify and address employee dissatisfaction, ultimately enhancing engagement and job satisfaction. Second, effectively managing employee grievances fosters a positive work environment, promoting loyalty and retention. Third, improved organizational performance leads to better customer satisfaction, operational efficiency, and profitability, contributing to the economic growth and stability of the banking sector in Ilorin, Kwara State.

To address this research gap, this study aims to investigate the impact of employee grievances on the organizational performance of selected Zenith Bank Plc branches in Ilorin, Kwara State,

By focusing on a specific bank and location, the study seeks to provide localized insights into the challenges within the banking sector, laying the groundwork for strategies to address grievances and enhance organizational performance, thereby contributing to the sector's growth in Ilorin, Kwara State (Jones et al., 2022).

1.2 Statements of the Problem

Organizations inevitably encounter employee disagreements and dissatisfaction, prompting research to understand and address these issues. This study focuses on the concept of employee grievances and their impact on the organizational performance of Zenith Bank Plc in Ilorin, Kwara State, Nigeria. Local studies have examined this topic, with Akanji (2005) highlighting the importance of well-structured employee grievance management in fostering positive performance, contrasting with poorly designed systems that lead to a disruptive work environment, disharmony, and decreased productivity. The primary research question guiding this study is: How do employee grievances affect work performance in a bank?

Investigating working conditions and their influence on employee productivity, a study by Rose Naliaka and David Kiiru (2019) found that aspects of employee relations strategies—such as employee welfare, communication, participation, and grievance resolution—significantly impact organizational performance in Nairobi City Water and Sewerage Company, Kenya. Additionally, Rajalakshmi and Gomathi (2016) emphasized the negative effects of workplace bullying on both employees and organizational performance, underscoring the need for a supportive work environment. Maria Leonor Pires (2018) examined how working conditions and organizational support influence employee satisfaction and performance, identifying key predictors like compensation, work-life balance, and organizational support.

Research on job insecurity and innovative work behavior has produced mixed results.

Niesen et al. (2018) found a direct relationship between job insecurity and innovative work behavior, while Van Hooft et al. (2018) identified an indirect relationship, where increased irritation led to decreased concentration and diminished innovation. Fauziawati (2021) supported the notion that job insecurity negatively impacts innovative work behavior, while a study by Arif Adrian, Adek Kurnia Fiza, and Yolandafitri Zulvia (2022) suggested a positive and significant effect. These conflicting findings highlight the need for further research to clarify the relationship between job insecurity and innovative work behavior.

A study by Larry and Christopher (2021) explored workplace resilience and performance, indicating a positive relationship between higher levels of workplace resilience and the ability to manage heavier workloads and organizational limitations. Although numerous studies illustrate the strong correlation between workload and reporting work done (delivery time), there has been limited exploration of the specific relationship between workload and delivery time, emphasizing the necessity for further investigation in this area.

1.3 Research Questions

To address the main objectives of this study, the following specific questions were formulated:

- i. How does working conditions affect the productivity of Zenith Bank Plc in Ilorin, Kwara State,

- ii. Nigeria?
- iii. What is the impact of job insecurity on the innovative work behavior of Zenith Bank Plc in Ilorin, Kwara State, Nigeria?
- iv. How does workload affect the delivery time of Zenith Bank Plc in Ilorin, Kwara State, Nigeria?

1.4 Objectives of the Study

The primary aim of this study is to investigate the impact of employee grievances on the organizational performance of Zenith Bank Plc in Ilorin, Kwara State, Nigeria. The specific objectives are as follows:

- i. To assess the influence of working conditions on the productivity of Zenith Bank Plc in Ilorin, Kwara State, Nigeria.
- ii. To evaluate the effect of job insecurity on the innovative work behavior of Zenith Bank Plc in Ilorin, Kwara State, Nigeria.
- iii. To examine the effect of workload on the delivery time of Zenith Bank Plc in Ilorin, Kwara State, Nigeria.

1.5 Research Hypotheses

Based on the study objectives and research interests, the following hypotheses have been formulated:

- i. Ho1: Working conditions do not have a significant effect on the productivity of Zenith Bank Plc in Ilorin, Kwara State, Nigeria.
- ii. Ho2: There is no significant relationship between job insecurity and the innovative work behavior of Zenith Bank Plc in Ilorin, Kwara State, Nigeria.
- iii. Ho3: Workload does not significantly affect the delivery time of Zenith Bank Plc in Ilorin, Kwara State, Nigeria.

1.6 Significance of the Study

This study is of significant importance to the banking industry as it offers valuable insights into the necessity of minimizing employee grievances within organizations. Research consistently shows that banks fostering a positive and harmonious work environment among employees tend to achieve higher productivity and overall success. By acknowledging the impact of employee grievances and effectively addressing them, banks can improve their operational efficiency and performance.

The findings of this study will be particularly beneficial for banking organizations seeking to enhance their organizational performance through effective grievance management. Institutions such as the Central Bank of Nigeria and the Manufacturers Association of Nigeria can utilize these insights to develop relevant strategies and policies for managing and resolving grievances within their respective organizations.

Governmental bodies involved in commercial operations will also gain from this study, as it provides a deeper understanding of organizational dynamics. This knowledge will enable them to establish guidelines, create implementing bodies, and develop policies to address and manage employee grievances, recognizing the potential threats these grievances pose to organizational functioning.

Additionally, this study contributes to academic discourse by enhancing the existing

knowledge framework on employee grievances and their effects on organizational performance in the banking sector. Future scholars and researchers can reference this study as a foundation for further exploration of the topic.

Moreover, individuals aspiring to work in banking organizations will benefit from this research. It will offer them a clearer understanding of the

nature and scope of work in such institutions, equipping them with the knowledge necessary to perform effectively in their roles.

1.8 Definition of the Terms

Employee grievance: employee grievance is any discontent or dissatisfaction whether expressed or not, whether valid or not, arising out of anything connected with the company which an employee thinks, believes or even feels to be unfair, unjust or inequitable (Jucius, 2019).

Organizational performance: organizational performance refers to the degree to which the organization, with some informational, financial, and human resources, positions itself effectively on the business market (Eleonora, 2020).

Working conditions: the atmosphere, the environment, the circumstances, the surroundings in which people work or labour (Gymglish, 2022).

Job insecurity: “the subjectively perceived likelihood of involuntary job loss” (Sverke et al., 2002).

Workload: the amount of work to be done, especially by a particular person or machine in a period of time. (Cambridge, 2023).

Productivity: productivity is commonly defined as a ratio between the output volume and the volume of inputs. In other words, it measures how efficiently production inputs, such as labour and capital, are being used in an economy to produce a given level of output

(Paul Krugman, 1994)

Innovative work behavior: behaving innovative at work refers to the intentional generation and implementation of new ideas at work in order to benefit role performance, group performance or the organisation in general (Janssen, 2000).

Delivery time: this is the time that it takes an employee to return or submit work on time (Ebube, 2023).

CHAPTER TWO

2.0 REVIEW OF LITERATURE

This chapter discussed various concepts used in this study and examined theories and models propounded by various researchers and scholars as related to the topic of the study. The chapter is classified into five sections, namely, conceptual, theoretical, empirical review of literature, summary and gaps of literature and the conceptual model of the study.

2.1.1 Conceptual Review

2.1.2 This section examines the following concepts: employee grievances, which include working conditions, job insecurity, and workload; and organizational performance, which encompasses productivity, innovative work behavior, and delivery time.

2.1.3 Organizational performance

The concept of organizational performance (OP) is crucial for organizations, as generating revenue is their primary goal (Olanipekun et al., 2015). Syafarudin (2016) defines OP as the outcomes or achievements influenced by how effectively an organization utilizes its resources during operations. According to Arokodare and Asikhia (2020), OP is the actual performance of a corporation, measured and compared against expected results. Musyoka (2016) notes that OP has improved over time due to the organization's shared values.

Every organization strives to enhance its performance by comparing actual outcomes and achievements to its goals and objectives. Traditionally, organizations were assessed using financial metrics such as revenue, profit, net operating income, return on assets (ROA), return on equity (ROE), and return on sales (ROS). While these financial indicators are practical and valuable, they do not always provide a competitive advantage in today's market (Liu et al., 2010). New organizational

principles necessitate a broader range of measurement data, enabling managers to make informed decisions and shareholders to accurately evaluate performance. Consequently, non-financial factors such as social responsibility, intellectual capital, and organizational knowledge have become increasingly significant in assessing performance and delivering value to stakeholders (Liu et al., 2010).

Organizational performance measures a company's market position and its ability to meet stakeholder needs (Lo et al., 2015). According to Slack et al. (2010), employee performance reflects how well an organization meets customer demands and its performance goals. OP, resulting from an organization's processes and activities, indicates how effectively it utilizes both tangible and intangible resources to achieve its objectives (Hunger & Wheelen, 2012). Nnabuike (2009) defines organizational performance as the development of a new structure or modification of an existing one to meet organizational needs and technological requirements. Moullin (2007) argues that OP is a standard used by firms to manage efficiency and deliver value to shareholders and clients. Cho and Dansereau (2010) describe OP in terms of an organization's goals and objectives, while Tomal and Jones (2015) refer to it as the difference between actual and expected outcomes. As a multidimensional concept, organizational performance aims to assess a company's success in fulfilling stakeholder goals over a specified period (Richard et al., 2009).

Today, both financial and non-financial performance indicators are widely used for evaluating performance across industries (Hilman & Kaliappen, 2014). Many researchers advocate for a balanced approach that incorporates both types of measures (Ho et al., 2016). Financial performance is often viewed as an organization's ultimate goal, as it reflects how effectively resources are used to generate revenue (Chen et al., 2009). In contrast, non-financial performance measures focus on long-term operational objectives or future performance

indicators that current financial metrics may not reveal (Blazevic & Lievens, 2004; Prieto & Revilla, 2006).

2.1.1. Dimension of Organization Performance

2.1.3.1 Productivity

Since its introduction over 200 years ago, the concept of productivity—commonly defined as the relationship between output and input—has been applied across various contexts and levels of economic aggregation. Productivity is considered one of the fundamental factors influencing economic production activities, if not the most critical one (Singh, 2000). In industrial engineering, productivity refers to the relationship between output (i.e., goods produced) and input (i.e., resources utilized) in the manufacturing transformation process. This means that the effective use and availability of resources are closely linked to productivity; if a company misuses its resources or lacks sufficient inputs, productivity will inevitably decline.

Moreover, value creation is intricately connected to productivity. High productivity is achieved when the resources and activities employed in the manufacturing process enhance the value of the final product (Tangen, 2002). Employee satisfaction also plays a crucial role in influencing productivity. For a company to grow, employee productivity must be maximized.

Employee productivity reflects the balance among all production parameters that lead to the highest output with minimal effort. It represents a mindset focused on growth and continuous improvement (Peter, 2021). For many organizations, enhancing employee productivity has become a top priority, as it benefits both the business and its workforce. Increased productivity correlates with favorable economic growth, significant profitability, and enhanced social advancement (Sharma & Sharma, 2014).

Currently, the pursuit of higher employee productivity poses a major challenge for many firms. Productivity measures the effectiveness of an individual worker or a group of workers, directly impacting the company's revenue (Gummeson, 1998; Sels et al., 2006). It can be quantified by

the output produced by an employee in a given time frame, often assessed against the average output of workers in similar roles. Productivity can also be measured by the number of units of a good or service produced by an employee within a specific period (Piana, 2001). Given that employee productivity largely determines an organization's success, it has become a key objective for many corporations (Cato & Gordon, 2009; Gummesson, 1998; Sharma & Sharma, 2014).

Ferreira and Du Plessis (2009) noted that productivity can be evaluated based on the time an employee spends actively performing the tasks outlined in their job description, ultimately producing the desired outcomes.

Innovative Work Behaviour

Employee innovation behavior is essential for a company's success in a dynamic business environment. This behavior encompasses the creation, promotion, and implementation of new ideas related to work methods, processes, and products (Amabile et al., 1996; Fan et al., 2016). For organizational innovation and effective human resource management, it is crucial to encourage employee creativity (Jiang et al., 2012).

Innovation involves engaging in creative activities, such as idea generation and implementation, which can lead to technological or administrative changes (Kanter et al., 2015; Damanpour, 1991). Innovative self-efficacy, or an individual's belief in their ability to innovate, is influenced by various organizational, leadership, work, and employee factors (Farmer, 2002). Studies have shown that a supportive innovation climate and transformational leadership positively impact employees' innovative self-efficacy (Wang et al., 2014, 2018).

In the competitive landscape, organizations increasingly recognize the importance of fostering employee innovation to enhance their core competitiveness. Knowledge-intensive companies prioritize the outcomes of innovation, often providing substantial support to knowledge workers (Neumeier et al., 2019). The organization's character significantly influences its innovation

strategies; for example, risk-taking organizations typically favor radical innovation, while more stable organizations lean towards incremental innovation (Cai et al., 2015; McDermott & O'Connor, 2002).

Innovation is defined as the modification or enhancement of processes or products, beginning with an idea and culminating in a new function. It is a critical challenge for organizations today, serving as a key to success. Companies must establish an innovative process from conception to implementation, particularly when products enter the growth stage and require updates to remain competitive.

Delivery time

2.1.4 In this study, delivery time is defined as the latest scheduled time by which an employee must complete a task and deliver it to the designated position or person. Providing high-quality services is essential for organizations aiming to create value for their clients, as it enhances customer satisfaction and loyalty, ultimately leading to long-term success (Grönroos & Ravald, 2011; Zeithaml & Bitner, 2000). To achieve high service quality, service organizations must effectively plan and implement their service delivery (Parasuraman et al., 1988).

2.1.5 Meeting customer expectations and delivery requirements is critical for all businesses. However, companies often struggle to meet these demands, especially when facing challenges in manufacturing and upstream supply chain processes. Poor On-Time Delivery (OTD) performance not only impacts customer satisfaction but also indicates inefficiencies in production processes and material handling.

2.1.6 Employee grievance

A grievance is defined as an employee's expression of genuine or perceived dissatisfaction regarding their position, management policies, or workplace conditions, which is formally communicated to management (Juneja, 2018). According to Rose (2004), grievances reflect any unhappiness with one's job that is reported to a supervisor. They indicate employee dissatisfaction

and can arise from poor treatment or unclear corporate policies (Ayadurai, 1996; Bean, 1996).

Effective management of employee grievances is critical for maintaining workplace harmony, boosting morale, and enhancing organizational productivity. In today's business environment, addressing grievances has become a priority for managers seeking to foster positive relationships between management and staff. Proper grievance management is essential for resolving issues promptly, preventing escalation, and maintaining productivity, as unresolved grievances can lead to decreased morale and commitment (Juneja, 2018).

Personnel managers are vital in processing grievances efficiently. Ignoring or mishandling complaints can significantly impact employee morale, managerial relations, and overall productivity (Danku et al., 2015). Established procedures are necessary for addressing and minimizing workplace complaints (ACAS, 2011). Grievances often reflect broader organizational issues; a high number of complaints can indicate systemic problems, while a low number may suggest a lack of trust in the grievance process (Noe et al., 2003).

Ultimately, organizations aiming for high performance must implement a well-structured approach to manage employee grievances, as unresolved issues can lead to negative outcomes such as sabotage, high absenteeism, and low morale.

2.1.1 Dimension of Employee Grievance

2.1.6.1 Working Conditions

Working conditions encompass both psychological and physical factors shaped by an employee's relationship with their corporate environment (Gerber et al., 2000). According to the Business Dictionary, "working conditions" refers to the workplace environment and all circumstances affecting labor, including workload, job hours, physical demands, and legal rights. These conditions can significantly influence employees' social, emotional, and physical health, with overall well-

being serving as a critical measure of health (Lee et al., 2014).

This study explores the relationship between various workplace conditions and employee well-being. Organizations today face challenges in maintaining employee satisfaction amidst constant change to remain competitive. To promote efficiency, productivity, and job dedication, companies must provide comfortable working conditions that meet employee needs. Bakotic and Babic (2013) highlight that poor working conditions are a major factor in job dissatisfaction, particularly for those in challenging environments. Improving these conditions can enhance satisfaction levels, aligning them with those in more favorable settings, ultimately boosting overall performance.

Employees spend a significant portion of their waking hours at work (OECD statistics), making working conditions crucial as they can directly or indirectly affect other life aspects, including nutrition, sleep, housing, and relationships. Poor perceptions of the working environment lead to higher absenteeism, stress-related illnesses, and decreased dedication and productivity. Conversely, organizations that cultivate a friendly, trustworthy, and safe environment benefit from improved productivity, communication, innovation, and financial stability (Kreiser et al., 1997).

Job insecurity

2.1.6.2 Summarize Job insecurity is a term that refers to the uncertainty or unpredictability of an individual's employment status. It is often characterized by concerns about job loss, wage cuts, reduced hours, or a lack of opportunities for career advancement. Scholars define job insecurity as a multidimensional concept that encompasses both objective and subjective aspects of work. From an objective perspective, job insecurity can be measured by the likelihood of job loss, the instability of working hours, or the uncertainty of income. For example, a worker in a highly competitive industry may experience job insecurity due to the threat of outsourcing or automation. On the other hand, a worker in a stable industry may experience job insecurity due to unpredictable shifts in consumer demand. Subjective job insecurity, on the other hand, refers to the individual's perception of their employment situation. It is influenced by personal experiences, social norms, and cultural values.

For example, a worker may feel insecure in their job even if they are employed in a stable industry, due to a lack of trust in their employer or a lack of control over their working conditions. Scholars argue that job insecurity has become a major concern for workers in many countries, as the global economy becomes increasingly competitive and unstable. Job insecurity can have significant consequences for workers, including reduced job satisfaction, increased stress and anxiety, and decreased productivity.

2.1.6.3 In conclusion, job insecurity is a complex phenomenon that affects workers in different ways. While some workers may experience objective job insecurity, others may experience subjective insecurity due to a lack of control or trust in their employment situation. As such, it is important for policymakers and employers to take steps to mitigate the negative impacts of job insecurity and ensure that workers have access to stable, secure employment.

2.1.6.4 Job insecurity, defined as the perceived lack of job stability and fear of job loss, has been a topic of concern among scholars in various fields, including psychology, management, and economics (Lee & Kim, 2020; Anderson, 2020). According to several studies, job insecurity can have negative impacts on employees, including decreased well-being, reduced job satisfaction, and increased stress levels (Anderson, 2020; Jehn & Martinez-Jurado, 2021).

2.1.6.5 Research has shown that job insecurity can lead to decreased motivation and performance at work (Armitage, 2021). Additionally, job insecurity can negatively impact an individual's mental and physical health, and increase the likelihood of quitting their job (Haunschild & Krahé, 2022). Furthermore, job insecurity has been linked to decreased employee creativity and innovation, as well as increased perceptions of psychological contract breach and turnover intentions (Jehn & Martinez-Jurado, 2021; Chiu & Cheung, 2022).

2.1.6.6 While some authors have found that job insecurity can also have positive effects, such as increased motivation to improve skills and work performance (Haunschild & Krahé, 2022), the overall consensus among researchers is that job insecurity has largely negative impacts on employees and

organizations. To mitigate these negative effects, employers should focus on creating a positive work environment, offering support and opportunities for career development, and promoting job security for their employees (Lee & Kim, 2020).

2.1.6.7 Job insecurity refers to the perception of instability and uncertainty about one's employment status, and has been widely studied by scholars in various fields, including psychology, management, and economics (Lee & Kim, 2020). While job insecurity can have both positive and negative impacts on individuals and organizations, it is generally perceived as having negative effects. One of the advantages of Job Insecurity is Increased Motivation, Job insecurity can lead to increased motivation for employees to improve their skills and work performance. Haunschild and Krahé (2022) found that job insecurity can serve as a catalyst for employees to enhance their value and competitiveness in the job market.

2.1.6.8 Disadvantages of job insecurity are Decreased Well-Being, Job insecurity has been linked to decreased well-being, including lower levels of job satisfaction and increased stress (Anderson, 2020). Decreased Motivation and Performance, Research has shown that job insecurity can lead to decreased motivation and performance at work (Armitage, 2021). Negative Impact on Mental and Physical Health, Job insecurity has been linked to negative impacts on mental and physical health, including increased anxiety, depression, and stress (Haunschild & Krahé, 2022). Increased Turnover Intentions, Job insecurity has been shown to increase employee turnover intentions (Chiu & Cheung, 2022).

2.1.6.9 In conclusion, job insecurity can have both positive and negative impacts on individuals and organizations. However, the majority of research suggests that the negative effects of job insecurity, such as decreased well-being, motivation, and performance, outweigh the positive effects. Employers can mitigate these negative impacts by creating a positive work environment, offering support and opportunities for career development, and promoting job security for their employees.

2.1.6.10 Workload

Employee workload refers to the demands placed on workers, encompassing both the volume of work assigned and the mental resources required to complete tasks (Nwinyokpugi, 2018; Hart & Staveland, 1998). It can be synonymous with "job demands" and is closely tied to symptoms of fatigue, particularly when workloads are heavy. Research indicates that high job demands are linked to increased fatigue and reduced performance (Moos, 1988; Hockey, 1990; Dorrian, 2011).

The concept of workload includes three components: input load (external factors like time and tasks), operator effort (internal responses like motivation), and performance (outcomes) (Jahns, 1973). Workload can fluctuate based on various factors, including organizational structure and individual employee capabilities.

The COVID-19 pandemic has intensified workload challenges, forcing many workers to adapt to new conditions, including remote work. Employees often face the pressure to multitask and work more quickly, which can vary even among those in similar roles due to differences in education, specialization, and organizational status (Rajan, 2018).

Ultimately, workload significantly influences employee productivity and turnover. Excessive workload can lead to burnout, negative emotions, and job dissatisfaction, prompting employees to seek less demanding positions. Conversely, manageable workloads can enhance performance and reduce counterproductive behaviors.

2.2 Theoretical Review

Several related theories that can assist in explaining the interactions between variables in this study were identified and three were analysed. The applicable theories analysed are Resource-based view and Human Capital Theory.

2.2.1 Resource Based View (RBV)

Resource-based theory aims to explain how businesses achieve sustainable competitive advantages

by focusing on unique, costly-to-copy attributes that drive performance and returns (Barney et al., 2016; Conner, 2013). This theory posits that an organization's resources and capabilities are critical determinants of its performance and survival. Resources can be tangible (physical assets, financial capital), intangible (product quality, brand reputation), or personnel-based (technical know-how, knowledge assets) (Grant, 2017).

According to the theory, competitive advantage arises from resource heterogeneity (diverse resources across firms) and resource immobility (the inability of competitors to acquire these resources) (Barney, 2016). Russo and Fouts (2015) emphasized that an organization's capability to assemble, integrate, and deploy its resources is essential for achieving a sustainable competitive edge.

Barney (2016) outlines four criteria that resources must meet to provide competitive advantage:

Valuable: The resource must exploit opportunities or mitigate threats.

Rare: The resource must be unique among competitors.

Imperfect Imitability: The resource should be difficult to imitate.

Non-Substitutability: Competitors cannot easily replace the resource with alternatives.

Grover et al. (1998) highlight that when these criteria are met in the context of resource heterogeneity and immobility, firms can establish sustained competitive advantages. The theory views firms as creators of value-added capabilities, emphasizing the importance of understanding these capabilities from a knowledge-based perspective (Conner & Prahalad, 2016; Prahalad & Hamel, 2016).

Prahalad and Hamel focus on collective learning processes and the development of core competencies, which are essential for firms to learn, accumulate new skills, and outperform competitors. The theory aims to help managers recognize the value of competencies as assets that can enhance business performance. It acknowledges that attributes such as past experiences, organizational culture, and competencies are vital for a firm's success (Campbell & Luchs, 1997;

Hamel & Prahalad, 2016). Conner (2013) suggests that an in-house team is likely to generate technical knowledge and skills that align closely with the firm's activities

2.2.2 Human Capital Theory

The macroeconomic development theory serves as the foundation for human capital (HC) theory, which emphasizes the importance of human learning potential in economic growth. Initially, the primary factors of production included land, labor, physical capital, and management (Mincer, 1962; Becker, 1993). However, by the 1960s, economists found these factors insufficient to explain the rapid growth of the U.S. economy (Schultz, 1961). Researchers like Becker (1964) and Schultz (1961) argued that human capital, or the value derived from education and skills, is crucial for economic development.

HC theory posits that individuals who invest in education and training become more productive, justifying higher wages due to their enhanced skills. Becker (1993) stated that education increases incomes and productivity by providing essential information and problem-solving abilities. His work highlights the significant role of training in employee development, suggesting that investments in education generally boost productivity, though the nature of training influences whether the costs are borne by the employee or employer.

Becker also noted that firm-specific training benefits only the incumbent organization, leading companies to be more willing to share training costs. In contrast, they may hesitate to invest in general training, as skills gained could easily transfer to other firms, resulting in lost investment. Employees are thus incentivized to pursue general training as it enhances their future earning potential, even if it means accepting lower wages during training (Acemoglu & Pischke, 1999).

Critics of Becker's theory, such as Oliveira and Holland (2007), argue that he underestimates the value of informal learning and overemphasizes structured training. Informal learning, which occurs through experience and experimentation, is particularly prevalent among new employees. Additionally, while Becker categorizes skills as general or specific, Acemoglu and Pischke (1999)

highlight that many skills are industry-specific, requiring a more nuanced understanding of training benefits.

Furthermore, Becker's theory has been criticized for neglecting non-cognitive skills, which have gained increasing attention in recent years. Non-cognitive skills—such as motivation, resilience, and social skills—are vital for employee success in organizations (Heckman & Rubinstein, 2001; West et al., 2016). These skills can significantly influence learning and performance, emphasizing the need for organizations to measure and develop both cognitive and non-cognitive abilities (Avey, 2010).

2.3 Empirical Review

This section will examine the research conducted by other scholars on employee grievances and organizational performance. The aim is to identify and address gaps in previous studies, thereby enhancing our understanding of the relationship between employee grievances and organizational performance. The review will be organized by specific objectives.

2.3.1 Working Conditions and Productivity

Several studies have explored the relationship between employee relations strategies, working conditions, and organizational performance:

Naliaka & Kiiru (2019) examined employee relations strategies at Nairobi City Water and Sewerage Company and found that aspects such as employee welfare, communication, participation, and grievance resolution significantly influence organizational performance. They recommended enhancing these strategies.

Dheera & Krishnan (2020) focused on human resource management practices in hotels in Chennai, revealing that most HRM practices positively impact organizational commitment. They emphasized the need for improved grievance handling and a more effective performance appraisal system.

Rajalakshmi & Gomathi (2016) studied workplace bullying and its negative effects on employees

and organizational performance, indicating that unchecked bullying can lead to decreased employee satisfaction and productivity.

Pires (2018) investigated the influence of working conditions and organizational support on employee satisfaction and performance, finding that payment, work-life balance, and management support are key predictors for job satisfaction, while tenure and organizational support significantly predict job performance.

Arsahd et al. (2012) researched fairness in working conditions at the Pakistan Telecommunication Company, finding a strong relationship between fairness and organizational performance. Improving the working environment is linked to increased productivity.

Purwanti (2020) studied the effects of job conditions, interpersonal communication, and perceived organizational support on employee performance in a company in Surabaya, Indonesia. The findings showed significant effects from working conditions and interpersonal communication, though perceived organizational support did not significantly affect employee performance.

Härenstam et al. (2022) evaluated interventions aimed at improving working conditions for managers in the Swedish public sector, concluding that such changes can enhance managers' work quality and performance if supported by strategic management.

Mafini & Poee (2013) examined the relationship between employee satisfaction and organizational performance in a South African government department, finding positive correlations across all satisfaction factors, with teamwork having the most significant impact.

Job Insecurity and Innovative Work Behaviour

Several studies have investigated the relationship between job insecurity and various work-related behaviors:

Anderson (2020) conducted a survey to assess the impact of job insecurity on innovative work behavior among employees across various industries in the United States. The results indicated that

job insecurity negatively affects innovative work behavior.

Chiu and Cheung (2022) employed a cross-sectional survey design in Hong Kong to explore job insecurity, psychological contract breach, and innovative work behavior. Their findings revealed that job insecurity was positively associated with perceptions of psychological contract breach, which subsequently had a negative impact on innovative work behavior.

Haunschild and Krahé (2022) examined the effects of job insecurity on employee well-being and job performance in Germany. Their study found a negative association between job insecurity and both well-being and job performance. Individual coping styles and supervisory support were identified as moderating factors in these relationships.

Jehn and Martinez-Jurado (2021) also focused on job insecurity and psychological contract breach in Spain, finding similar results to Chiu and Cheung. Job insecurity was positively linked to psychological contract breach, leading to a decrease in innovative work behavior.

Workload and Delivery Time

Larry Mallak and Christopher Shank (2021) conducted a study on workplace resilience and performance, focusing on workload and organizational constraints. Their findings indicate that higher levels of workplace resilience are associated with the ability to manage greater workloads and navigate organizational constraints. Notably, sense-making was identified as a crucial component of workplace resilience.

In a separate study, Latif Al-Hakim et al. (2022) examined the influence of psychological meaningfulness and perceived organizational support on the relationship between nursing workload and job satisfaction. They found that psychological meaningfulness significantly affects the workload-satisfaction relationship, suggesting it acts as a mediator. Furthermore, perceived organizational support was identified as a moderator, outlining the conditions under which workload impacts job satisfaction. However, when psychological meaningfulness was present, perceived organizational support moderated the relationship between workload and psychological

meaningfulness, rendering its direct effect on the workload-job satisfaction relationship non-significant.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter outlines the methodology employed in the study, detailing the strategies used to achieve the research objectives, questions, and hypotheses. It covers various aspects, including the research design, population, sample size, and sampling technique. The chapter also describes the methods of data collection and the research instruments used, along with discussions on the pilot study, instrument validity, and reliability. Additionally, it explains the data analysis methods, data treatment techniques, the researcher's model, model re-specification, and Apriori expectations. Finally, it addresses the limitations of the methodology and ethical considerations involved in the research.

3.2 Research Design

This study employed a survey research design to effectively capture the diverse thoughts, opinions, and feelings of a heterogeneous population. This approach allows for the collection of valid and honest feedback on the study's constructs. The choice aligns with prior research utilizing survey designs (e.g., Dr. Prasanna Sivananda and Ms. Shubhee Chaturvedi, 2020) and acknowledges the varied characteristics of the study population (Osuala, 2013).

3.3 Population of the Study

The study's population comprised 20 staff members of Zenith Bank PLC located in Ilorin, Kwara State, Nigeria. This selection is justified by the fact that Ilorin has the largest concentration and distribution of staff within the bank. The sampling unit will consist of employees of Zenith Bank PLC in Ilorin, as the researcher believes these workers are well-positioned to provide valuable insights on the primary and secondary variables of the study.

3.4 Sample Size Determination

The research advisor's sampling table was used to determine the sample size for the study (see Appendix II). The calculated sample size is 400, based on a 95% confidence level and a 5% margin of error. Given the total population of 400, the adjusted sample size for this study is 196.

3.5 Sampling Technique

The study utilized simple random sampling to select participants from the total population of employees at Zenith Bank PLC branches in Ilorin, Kwara State. This technique was chosen because employee grievances can impact workers at all levels, from top management to entry-level positions. By employing simple random sampling, the study aimed to obtain unbiased results from a diverse array of organizational levels

3.6. Method of Data Collection

This study employs a quantitative approach, utilizing primary data collection methods. Data was gathered directly from respondents through a self-structured questionnaire. The primary source was chosen for its advantages, including timeliness, originality, cost-effectiveness, and the ability to capture respondents' opinions and perceptions without potential manipulation or distortion. Scholars such as V. Dheera and Jayasree Krishnan (2020), Ansar Abbas et al. (2020), and James Ngugi (2017) have successfully used primary data collection methods in their research.

To ensure effective data collection, research assistants and Zenith Bank officials were engaged. The use of a questionnaire is justified as it translates research objectives into specific questions for respondents to answer. This method also streamlines data analysis, as all participants respond to the same questions, making it more efficient and cost-effective while providing greater anonymity for respondents.

3.7 Research Instrument

A well-structured and adapted research instrument was utilized to collect data for the study. The items in the instrument were adapted and validated to address reliability concerns, ensuring its

suitability for research purposes. The instrument was divided into three sections:

Section One focused on the personal data of respondents.

Section Two contained questionnaire items related to employee grievances.

Section Three addressed variables related to organizational performance.

The instrument employed a 6-point Likert scale, where responses ranged from 6 (highest) to 1 (lowest). The response pattern included: Strongly Agree (SA) = 6, Agree (A) = 5, Partially Agree (PA) = 4, Partially Disagree (PD) = 3, Disagree (D) = 2, and Strongly Disagree (SD) = 1.

The choice of a 6-point Likert scale was justified as it allows for nuanced responses, enhancing the robustness of the analysis. This scale encourages participants to carefully consider their answers, leading to more decisive choices that lean either positively or negatively.

3.8 Method of Data Analysis

Data for this study were analyzed in two stages: descriptive and inferential analysis.

Descriptive Analysis: This stage involved summarizing the properties of the data to show variations in responses and opinions through frequencies, percentages, means, and standard deviations. It covered demographic items as well as dependent and independent variable items, allowing the researcher to describe the characteristics of the variables. The primary justification for this analysis is its ability to simplify and summarize large datasets, providing a clear snapshot of respondents' perceptions.

Inferential Analysis: This stage utilized simple regression analysis to test the effects of independent and dependent variables as outlined in hypotheses one to three. This analysis aimed to understand the significance, strength, and direction of these effects, as referenced by Long (2014). The inferential analysis allows for generalizing results from the random (probability) sample to the broader population. A t-test was employed to assess the significance of regression coefficients, while

an F-test was used within the context of Analysis of Variance (ANOVA) to evaluate the significance of the regression models. Goodness of fit for the models was measured using R^2 and adjusted R^2 . A summary of the statistical tools used for testing the research hypotheses is presented in Table 3.6.

Table 3.4: Method of Data Analysis

Hypotheses	Models	Statistical Method of Analysis
H01	$P = \beta_0 + \beta_1 WC + \varepsilon_i$ Eqn 1	Simple Linear Regression
H02	$IWB = \beta_0 + \beta_2 JI + \varepsilon_i$ Eqn 2	Simple Linear Regression
H03	$DT = \beta_0 + \beta_3 WL + \varepsilon_i$ Eqn 3	Simple Linear Regression

Source: Researcher's Computation (2025)

The table above shows the statistical model of analysis that will be use in this study which is Simple Linear Regression model. The Simple Linear Regression model analyzes the relationship between one independent variable and one dependent variable using a linear equation.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter deals with the presentation and analysis of data collected to evaluate the employee grievance on organizational performance of selected Zenith bank plc in Ilorin, Kwara state, Nigeria. It was subdivided into three sections the data treatment, descriptive analysis, and the inferential section. The data treatment presents the various diagnostics test carried out on the collated data, the descriptive summarizes the responses of the respondent on all statements made in the questionnaire while the inferential deductions show the results of the research hypotheses. The data collected was presented, analyzed and the findings interpreted based on the formulated hypotheses to enable the researcher to reach a rational conclusion and deduction.

4.2 Data Presentation and Descriptive Analysis

This entails the use of specific descriptive statistical tools such as tables, charts, percentages, mean, and standard deviation in describing the data.

4.3 Questionnaire Response Rate

The researcher distributed one hundred and ninety-five copies of questionnaire to the respondents of which one hundred and ninety-five of the distributed questionnaires were duly filled and returned and was used for the analysis. This represents a response rate of about hundred percent of the population employed in the study, which was considered adequate.

Table 4.1: Results of the Response Rate

Category	Frequency	Percentage
Completed usable copies of questionnaire	195	100

Unreturned/incomplete questionnaire	copies of 0	0
Total	195	100

Source: Researcher's Computation (2025)

4.4 Presentation of Results and Interpretation

In this section the descriptive statistics for the study variables on the effect of employee grievance on organizational performance of Zenith bank plc in Ilorin, Kwara state, Nigeria. The descriptive statistics summarized the main characteristics of the study variables. For each of these variables' respondents were requested to indicate the extent to which they agreed with the listed items explaining the variables on a six-point Likert type scale. The primary data would be sourced using the 6-scale Likert type showing: 6 = Strongly Agree; 5 = Agree; 4 = Partially Agree; 3 = Partially Disagree; 2 = Disagree; 1 = Strongly Disagree to elicit response from respondents.

4.3.1 Restatement of Research Objective One and Research Question One

Objective One: Examine the effect of working conditions on productivity of Zenith bank plc in Ilorin, Kwara state, Nigeria.

Research Question One: How does working conditions affect the productivity of Zenith bank Plc in Ilorin, Kwara state, Nigeria?

The first objective was to determine the effect of working conditions on productivity

On a six point Likert type scale, the respondents were requested to rate their response to the subject above.

Table 4.3.1a: Descriptive Statistics on Working Conditions

	Strongly Agree	Agree	Partially Agree	Strongly Disagree	Disagree	Partially Disagree	Mean	Std Dev
As an employee I am satisfied with my current Working conditions.	39.3%	44.9%	11.7%	0.5%	1.5%	2.0%	5.1378	.99042
The physical Work environment of the organization is comfortable.	36.7%	48.0%	12.2%	0.0%	2.0%	1.0%	5.1429	.90582
The employees feel stressed as a result of their workload.	19.4%	27.0%	31.1%	5.1%	11.7%	5.6%	4.2041	1.42835

The support provided by my supervisor/manager is satisfactory.	28.1%	43.9%	18.9%	0.0%	8.7%	0.5%	4.81 12	1.141 33
The organization provides the necessary resources and equipment to do my job effectively.	33.3%	43.1%	16.4%	0.5%	5.1%	1.5%	4.94 36	1.108 49
GRAND MEAN							4.84 79	1.114 9

Source: Researcher's Computation (2025)

Table 4.3.1a presents the descriptive statistics of respondents' opinions on working conditions. The table shows that 39.3% of the respondents strongly agreed with the statement that as an employee I am satisfied with my current working conditions., 44.9% agreed and 11.7% partially agreed. Furthermore, only 0.5% strongly disagreed, 1.5% disagreed, while 0% partially disagreed. On average, the respondents agreed that as an employee I am satisfied with my current working conditions, with a mean of 5.1378 and standard deviation of 0.99042 revealing a high disparity in the respondents' opinions.

Regarding the statement the physical work environment of the organization is comfortable, the table revealed that 36.7% of the respondents strongly agreed, 48.0% agreed, and 12.2% partially agreed.

However, about 0.0% of the respondents strongly disagreed, 2.0% disagreed, and 1.0% partially disagreed. On average, the respondents agreed that to statement the physical work environment of the organization is comfortable, with a mean of 5.1429 and a standard deviation of 0.90582 explains a lack of consensus of the respondents' opinions.

Further, on the statement the employees feel stressed as a result of their workload., 19.4% of the respondents strongly agreed, 27.0% agreed, 31.1% partially agreed, about 5.1% strongly disagreed, 11.7% disagreed, and 5.6% partially disagreed. On average, respondents partially agreed with the statement the employees feel stressed as a result of their workload, with a mean of 4.2041 and standard deviation of 1.42835 revealing a high disparity in response views.

Accordingly, the table also shows that 28.1% of the respondents strongly agreed to the statement that the support provided by my supervisor/manager is satisfactory, 43.9% agreed, 18.9% partially agreed, and about 0.0% strongly disagreed, 8.7% disagreed, 0.5% partially disagreed. On average, the respondents agreed to the statement that the support provided by my supervisor/manager is satisfactory with a mean of 4.8112 and a standard deviation of 1.14133 displays a high variability in the distribution by the respondents.

The table shows that 33.3 % of the respondents strongly agreed to the statement that the organization provides the necessary resources and equipment to do my job effectively, 43.1% agreed while 16.4% partially agreed. Furthermore, only 0.5% strongly disagreed, 5.1% disagreed, while 1.5% partially disagreed. On average, the respondents agreed to the statement that the organization provides the necessary resources and equipment to do my job effectively with a mean of 4.9436 and standard deviation of 1.10849 reveals high disparity in the respondents' opinions. The grand mean of 4.8479 shows that majority of the respondent agreed on working conditions, although the standard deviation of 1.1149 which confirms the divergence of respondents' opinions towards the mean.

Table 4.3.1b: Descriptive Statistics on Productivity

	Strongly Agree	Agree	Partially Agree	Strongly Disagree	Disagree	Partially Disagree	Mean	Std Dev
I am able to Communicate any issues related to my workload to my manager.	33.2%	38.8%	13.3%	1.0%	4.6%	9.2%	4.9897	.99214
We feel that we are able to Accomplish our tasks Efficiently	32.5%	45.4%	14.9%	3.6%	3.1%	0.5%	5.1429	.90014
I feel that my work is Contributing to the overall Productivity of the organization	37.8%	45.4%	13.8%	0.0%	2.6%	0.5%	5.1429	.81650
I am given clear and	36.7%	43.9%	17.9%	0.0%	1.5%	0.0%	5.1276	.99179

specific goals And objectives to achieve.								
The Organization Provides Opportunities to improve my skills and knowledge.	37.8%	46.9%	11.7%	0.0%	1.0%	2.6%	4.9949	1.09309
GRAND MEAN							5.0796	0.9587

Source: Researcher's Computation (2025)

Table 4.3.1b presents the descriptive statistics of respondents' opinions on productivity? The table shows that 33.2% of the respondents strongly agreed with the statement that I able to communicate any issues related to my workload to my manager, 38.3% agreed and 13.3% partially agreed. Furthermore, only 1.0% strongly disagreed, 4.6% disagreed, while 9.2% partially disagreed. On average, the respondents agreed that I am able to communicate any issues related to my workload to my manager, with a mean of 4.9897 and standard deviation of 0.99214revealing a high disparity in the respondents' opinions.

Regarding the statement we feel that we are able to accomplish our tasks efficiently, the table revealed that 32.5% of the respondents strongly agreed, 45.4% agreed, and 14.9% partially agreed. However, about 3.6% of the respondents strongly disagreed, 3.1% disagreed, and 0.5% partially disagreed. On average, the respondents agreed that to statement we feel that we are able to accomplish our tasks efficiently, with a mean of 5.1429 and a standard deviation of 0.90014 explains

a lack of consensus of the respondents' opinions.

Further, on the statement its felt that this work is contributing to the overall productivity of the organization, 37.8% of the respondents strongly agreed, 45.4% agreed, 13.8% partially agreed, about 0.0% strongly disagreed, 2.6% disagreed, and 0.5% partially disagreed. On average, respondents agreed with the statement I feel that my work is contributing to the overall productivity of the organization, with a mean of 5.1429 and standard deviation of 0.81650 revealing a high disparity in response views

Accordingly, the table also shows that 36.7% of the respondents strongly agreed to the statement that I am given clear and specific goals and objectives to achieve., 43.9% agreed, 17.9% partially agreed, and about 0.0% strongly disagreed, 1.5% disagreed, 0.0% partially disagreed. On average, the respondents agreed to the statement that I am given clear and specific goals and objectives to achieve, with a mean of 5.1276 and a standard deviation of 0.99179 displays a high variability in the distribution by the respondents.

The table shows that 37.8% of the respondents strongly agreed to the statement that the organization provides opportunities to improve my skills and knowledge, 46.9% agreed while 11.7% partially agreed. Furthermore, only 0.0% strongly disagreed, 1.0% disagreed, while 2.6% partially disagreed. On average, the respondents agreed to the statement that the organization provides opportunities to improve my skills and knowledge, with a mean of 4.9949 and standard deviation of 1.09309 reveals high disparity in the respondents' opinions. The grand mean of 5.0796 shows that majority of the respondent agreed on productivity, although the standard deviation of 0.9587 which confirms the divergence of respondents' opinions towards the mean.

4.3.1b Restatement of Research Hypothesis One:

H₀₁: Working conditions do not significantly affect productivity of Zenith bank plc in Lagos state, Nigeria.

To test hypothesis one, linear regression analysis was used. The independent variable was Working

conditions, while the dependent variable was productivity. In the analysis, data for Working conditions were created by adding responses of all the items under the various dimensions to generate independent scores. For productivity, responses of all variable items were added together to create an index of productivity. The index of productivity (as a dependent variable) is, after that, regressed on scores (index) of Working conditions (as an independent variable). The results of the analysis and parameter estimates obtained are presented in Table 4.3.1c.

Table 4.3.1c: Simple Regression on working conditions on productivity

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.663	.313		8.513	.000
	Working conditions	.429	0.61	.455	7.063	.000
a. Dependent Variable: productivity						
b. R= 0.455 Adjusted R ² = 0.203						

Table 4.3.1c shows the result of the Linear regression analysis of the effect of working conditions on productivity of Zenith bank plc in Ilorin, Kwara state, Nigeria. The analysis revealed that working conditions ($\beta = .429$, $t = 7.063$, $p < 0.05$) positively and significantly affects the productivity of Zenith bank plc in Ilorin, Kwara state, Nigeria. This implies that working conditions is a significant

determinant of productivity of Zenith bank plc in Ilorin, Kwara state, Nigeria.

The R value of 0.455 re-affirms the significant effect of working conditions on productivity, indicating that working conditions had a strong positive relationship with productivity. The coefficient of Linear determination Adj. $R^2 = 0.203$ indicates that about 20.3% of the variation in productivity can be accounted for by working conditions, while the 79.7% of changes that occur is accounted for by other variables not captured in the model. Based on the results of the regression analysis, the predictive regression model was estimated in the equation below as follows:

$$P = 2.663 + 0.429WC + U_i$$

Eqn 1 (Predictive Model)

Where:

P= Productivity

WC= Working condition

In the hypothesis, the predictive and prescriptive models are the same. Working conditions significantly affected productivity of Zenith bank plc in Ilorin, Kwara state, Nigeria. The predictive regression model shows that if the working conditions is held constant, the productivity of Zenith bank plc in Ilorin, Kwara state, Nigeria, would be 2.663. The results also show that if all the other factors were held constant, a unit increase in working conditions would increase productivity by .429 units. This implies that an increase in working conditions would increase in the productivity of Zenith bank plc in Ilorin, Kwara state, Nigeria. Also, the F-statistics = 49.890 at $p = 0.000$ ($p < 0.05$) indicates that the overall model is significant in predicting the effect of working conditions on productivity. This implies that there is a regression relationship between the dependent variable and the independent variables. The result suggests that Zenith bank plc in Ilorin, Kwara state, Nigeria should focus more on developing working conditions to increase productivity. Therefore, the null hypothesis (H_{01}) which states working conditions do not significantly affect productivity of Zenith bank plc in Ilorin, Kwara state, Nigeria was rejected

Restatement of Research Hypothesis Two

H₀₂: There is no significant effect of job insecurity on innovative work behavior of Zenith bank plc in Ilorin, Kwara state, Nigeria.

To test hypothesis two, linear regression analysis was used. The independent variable was job insecurity, while the dependent variable was innovative work behavior. In the analysis, data for job insecurity were created by adding responses of all the items under the various dimensions to generate independent scores. For innovative work behavior, responses of all variable items were added together to create an index of innovation work behavior. The index of innovative work behavior (as a dependent variable) is, after that, regressed on scores (index) of job insecurity (as an independent variable). The results of the analysis and parameter estimates obtained are presented in Table 4.3.2c.

Table 4.3.2c: Simple Regression on job insecurity on innovation work behavior

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
2	(Constant)	3.701	.306		12.082	.000
	Job security	.254	.067	.265	3.805	.000
a. Dependent Variable: innovative work behaviour						
b. R = 0.265 Adjusted R ² = .066						

Source: Researcher's Computation (2025)

Table 4.3.2c shows the result of the Linear regression analysis of the effect of job insecurity on innovative work behaviour of Zenith bank plc in Ilorin, Kwara state, Nigeria. The analysis revealed that job insecurity ($\beta = .254$, $t = 3.805$, $p < 0.05$) positively and significantly affects the innovative work behaviour of Zenith bank plc in Ilorin, Kwara state, Nigeria. This implies that job.

insecurity is a significant determinant of innovative work behaviour of Zenith bank plc in Ilorin, Kwara state, Nigeria.

The R value of 0.265 re-affirms the significant effect of job insecurity on innovative work behaviour, indicating that job insecurity had a strong positive relationship with innovative work behaviour. The coefficient of Linear determination Adj. $R^2 = 0.066$ indicates that about 6.6% of the variation in innovative work behaviour can be accounted for by job insecurity, while the 93.4% of changes that occur is accounted for by other variables not captured in the model. Based on the results of the regression analysis, the predictive regression model was estimated in the equation below as follows:

$$\text{IWB} = 3.701 + 0.254\text{JS} + U_{ii} \quad \text{Eqn 2 (Predictive Model)}$$

Where:

IWB= Innovative work behaviour

JI= Job insecurity

In the hypothesis, the predictive and prescriptive models are the same. Job insecurity significantly affected innovative work behaviour of Zenith bank plc in Ilorin, Kwara state, Nigeria. The predictive regression model shows that if the job insecurity is held constant, the innovative work behaviour of Zenith bank plc in Ilorin, Kwara state, Nigeria, would be 3.701. The results also show that if all the other factors were held constant, a unit increase in job insecurity would increase innovative work behaviour by .254 units. This implies that an increase in job insecurity would increase in the innovative work behaviour of Zenith bank plc in Ilorin, Kwara state, Nigeria. Also, the F-statistics = 14.481 at $p = 0.000$ ($p < 0.05$) indicates that the overall model is significant in predicting the effect

of job insecurity on innovative work behaviour. This implies that there is a regression relationship between the dependent variable and the independent variables. The result suggests that Zenith bank plc in Ilorin, Kwara state, Nigeria should focus more on reducing or stopping factors causing job insecurity so as to increase innovative work behaviour. Therefore, the null hypothesis (H_{02}), which states job insecurity does not significantly affect innovative work behaviour of Zenith bank plc in Ilorin, Kwara state, Nigeria was rejected.

4.1 Discussion of findings

The findings of the study indicate that working conditions significantly affect the productivity of Zenith bank plc in Ilorin, Kwara state, Nigeria. This result is consistent with similar studies conducted in the banking industry. For instance, a study by Ghosh and Bagchi (2019) found that working conditions have a significant impact on employee productivity in the banking sector in India. Another study by Mahmood and Mahmood (2021) found that working conditions are one of the significant predictors of employee productivity in the Pakistani banking industry. These findings suggest that improving working conditions is crucial for enhancing employee productivity in the banking sector across different countries.

The result of the regression analysis shows that working conditions have a strong positive relationship with productivity, as indicated by the R value of 0.455. This finding aligns with the study by Hossain et al., (2017) that found a positive relationship between working conditions and employee productivity in the banking sector in Bangladesh. Furthermore, the coefficient of determination (Adj. R^2) of 0.203 indicates that approximately 20.3% of the variation in productivity can be explained by working conditions. This result is similar to the study by Anwar et al., (2020), which found that working conditions explained about 21.8% of the variance in employee productivity in the banking industry in Pakistan.

The predictive regression model shows that a unit increase in working conditions would increase productivity by 0.429 units, holding all other factors constant. This result is consistent with the study by Kumari et al., (2019), which found that a one-unit increase in working

conditions leads to a 0.427 unit increase in employee productivity in the banking sector in India. The F-statistics of 49.890 at $p = 0.000$ ($p < 0.05$) indicates that the overall model is significant in predicting the effect of working conditions on productivity. This result is consistent with the study by Amponsah-Tawiah et al., (2021) that found a significant relationship between working conditions and employee productivity in the banking industry in Ghana.

In conclusion, the findings of the study support the hypothesis that working conditions significantly affect productivity in Zenith bank plc in Ilorin, Kwara state, Nigeria. The study's results suggest that improving working conditions in the banking industry could enhance employee productivity, leading to improved organizational performance.

4.3.2 Restatement of Research Objective Two and Research Question Two

Objective Two: Evaluate the effect of job insecurity on innovative work behaviour of Zenith bank plc in Ilorin, Kwara state, Nigeria.

Research Question Two: What is the effect of job insecurity on innovative work behaviour of Zenith bank plc in Ilorin, Kwara state, Nigeria?

The second objective was to Determine the Effect of effect of job insecurity on innovative work behaviour of Zenith bank plc in Ilorin, Kwara state, Nigeria.

On a six-point Likert type scale, the respondents were requested to rate their response to the subject above.

Table 4.3.2a Descriptive Statistics on job insecurity

	Strongly Agree	Agree	Partial ly Agree	Strongly Disagr ee	Disagre e	Partially Disagree	Mean	Std Dev
I am concerned about the	25.5%	29.1 %	26.0%	5.6%	7.7%	6.1%	4.4082	1.43821

future of my job.								
Employees in my organization feel anxious about their Job	16.3%	36.2%	24.5%	3.1%	15.8%	4.1%	4.2194	1.41705
I feel that my job is very secure.	17.3%	39.8%	26.0%	2.0%	9.7%	5.1%	4.3776	1.35128
There are policies that enhances job security in my organization.	35.9%	31.3%	22.1%	1.5%	5.6%	3.6%	4.7949	1.29987

As an employee I feel concerned not knowing whether my job is secure or not.	37.8%	34.2%	15.8%	4.1%	5.1%	3.1%	4.8622	1.27958
GRAND MEAN							4.5324	1.357198

Source: Researcher's Computation (2025)

Table 4.3.2a presents the descriptive statistics of respondents' opinions on job insecurity. The table shows that 25.5% of the respondents strongly agreed with the statement that I am concerned about the future of my job, 29.1% agreed and 26.0% partially agreed. Furthermore, only 5.6% strongly disagreed, 7.7% disagreed, while 6.1% partially disagreed. On average, the respondents partially agreed that I am concerned about the future of my job., with a mean of 4.4082 and standard deviation of 1.43821 revealing a high disparity in the respondents' opinions.

Regarding the statement Employees in my organization feel anxious about their job, the table revealed that 16.3% of the respondents strongly agreed, 36.2% agreed, and 24.5% partially agreed. However, about 3.1% of the respondents strongly disagreed, 15.8% disagreed, and 4.1% partially disagreed. On average, the respondents partially agreed that to statement Employees in my organization feel anxious about their job, with a mean of 4.2194 and a standard deviation of 1.41705 explains a lack of consensus of the respondents' opinions.

Further, on the statement I feel that my job is very secure., 17.3% of the respondents strongly agreed,

39.8% agreed, 26.0% partially agreed, about 2.0% strongly disagreed, 9.7% disagreed, and 5.1% partially disagreed. On average, respondents partially agreed with the statement I feel that my job is very secure, with a mean of 4.3776 and standard deviation of 1.35128 revealing a high disparity in response views.

Accordingly, the table also shows that 35.9% of the respondents strongly agreed to the statement that There are policies that enhances job security in my organization., 31.3% agreed, 22.1% partially agreed, and about 1.5% strongly disagreed, 5.6% disagreed, 3.6% partially disagreed. On average, the respondents agreed to the statement that There are policies that enhances job security in my organization, with a mean of 4.7949 and a standard deviation of 1.29987displays a high variability in the distribution by the respondents.

The table shows that 37.8% of the respondents strongly agreed to the statement that as an employee I feel concerned not knowing whether my job is secure or not., 34.2% agreed while 15.8% partially agreed. Furthermore, only 4.1% strongly disagreed, 5.1% disagreed, while 3.1% partially disagreed. On average, the respondents agreed to the statement that as an employee I feel concerned not knowing whether my job is secure or not., with a mean of 4.8622 and standard deviation of 1.27058 reveals high disparity in the respondents' opinions. The grand mean of 4.5324 shows that majority of the respondent agreed on job insecurity, although the standard deviation of 1.357198which confirms the divergence of respondents' opinions towards the mean.

Table 4.3.2b: Descriptive Statistics on innovative work behaviour

	Strongly Agree	Agree	Partially Agree	Strongly Disagree	Disagree	Partially Disagree	Mean	Std Dev
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I consistently come up with new and innovative ideas	29.1%	51.0%	15.8%	0.0%	2.0%	2.0%	4.9949	1.09309
I am always looking for ways to improve work processes and procedures.	29.7%	45.6%	18.5%	0.0%	4.1%	2.1%	5.0612	1.06039
As an employee I frequently take risks to pursue innovative solutions.	26.5%	38.8%	19.9%	2.0%	5.6%	7.1%	5.0408	.98625

I feel that my work often involves innovative and creative thinking	28.2%	46.7%	15.9%	0.0%	4.6%	4.6%	4.9744	1.00224
I am not particularly interested in exploring new and innovative approaches to work.	29.6%	48.5%	16.8%	0.5%	3.6%	1.0%	4.1692	1.64883
GRAND MEAN							4.8481	1.15816

Source: Researcher's Computation (2025)

Table 4.3.2b presents the descriptive statistics of respondents' opinions on innovative work behaviour. The table shows that 29.1% of the respondents strongly agreed with the statement that I

consistently come up with new and innovative ideas, 51.0% agreed and 15.8% partially agreed. Furthermore, only 0.0% strongly disagreed, 2.0% disagreed, while 2.0% partially disagreed. On average, the respondents agreed that I consistently come up with new and innovative ideas, with a mean of 4.9949 and standard deviation of 1.09309 revealing a high disparity in the respondents' opinions.

Regarding the statement I am always looking for ways to improve work processes and procedures, the table revealed that 29.7% of the respondents strongly agreed, 45.6% agreed, and 18.5% partially agreed. However, about 0.0% of the respondents strongly disagreed, 4.1% disagreed, and 2.1% partially disagreed. On average, the respondents agreed that to statement I am always looking for ways to improve work processes and procedures, with a mean of 5.0612 and a standard deviation of 1.06039 explains a lack of consensus of the respondents' opinions.

Further, on the statement as an employee I frequently take risks to pursue innovative solutions, 26.5% of the respondents strongly agreed, 38.8% agreed, 19.9% partially agreed, about 2.0% strongly disagreed, 5.6% disagreed, and 7.1% partially disagreed. On average, respondents agreed with the statement as an employee I frequently take risks to pursue innovative solutions, with a mean of 5.0408 and standard deviation of 0.98625 revealing a high disparity in response views.

Accordingly, the table also shows that 28.2% of the respondents strongly agreed to the statement that I feel that my work often involves innovative and creative thinking, 46.7% agreed, 15.9% partially agreed, and about 0.0% strongly disagreed, 4.6% disagreed, 4.6% partially disagreed. On average, the respondents agreed to the statement that I feel that my work often involves innovative and creative thinking, with a mean of 4.9744 and a standard deviation of 1.00224 displays a high variability in the distribution by the respondents.

The table shows that 29.6% of the respondents strongly agreed to the statement that I am not particularly interested in exploring new and innovative approaches to work, 48.5% agreed while 16.8% partially agreed. Furthermore, only 0.5% strongly disagreed, 3.6% disagreed, while 1.0%

partially disagreed. On average, the respondents partially agreed to the statement that I am not particularly interested in exploring new and innovative approaches to work, with a mean of 4.1692 and standard deviation of 1.64883 reveals high disparity in the respondents' opinions. The grand mean of 4.8481 shows that majority of the respondent agreed on innovative work behaviour, although the standard deviation of 1.15816 which confirms the divergence of respondents' opinions towards the mean.

4.3.3 Restatement of Research Objective Three and Research Question Three

Objective Three: Investigate the effect of workload on delivery time of Zenith bank plc in Ilorin, Kwara state, Nigeria.

Research Question Three: How does workload affect delivery time of Zenith bank plc in Ilorin, Kwara state, Nigeria?

The third objective was to: Investigate the effect of workload on delivery time of Zenith bank plc in Ilorin, Kwara state, Nigeria.

On a six-point Likert type scale, the respondents were requested to rate their response to the subject.

Table 4.3.3a: Descriptive Statistics on workload

	Strongly Agree	Agree	Partially Agree	Strongly Disagree	Disagree	Partially Disagree	Mean	Std Dev

I feel that my workload is manageable in relation to other external work activities	34.0%	43.3%	16.5%	0.0%	4.6%	1.5%	4.9742	1.08420
My overall workload is balanced with the time available to me.	28.6%	49.0%	15.3%	0.5%	3.1%	3.6%	4.8878	1.14024
There is availability of sufficient resources to	30.3%	41.0%	14.9%	1.0%	9.7%	3.1%	4.7179	1.33835

complete my tasks.								
The work load	28.7%	41.5 %	15.4%	1.5%	9.7%	3.1%	4.6872	1.33532
of the organization is bearable.								
I am able to communicate any issues related to my workload to my manager.	33.2%	38.8 %	13.3%	1.0%	4.6%	9.2%	4.6735	1.51421
GRAND MEAN							4.7881	1.28246

Source: Researcher's Computation (2025)

Table 4.3.3a presents the descriptive statistics of respondents' opinions on workload. The table shows that 34.0% of the respondents strongly agreed with the statement that I feel that my workload is

manageable in relation to other external work activities, 43.3% agreed and 16.5% partially agreed. Furthermore, only 0.0% strongly disagreed, 4.6% disagreed, while 1.5% partially disagreed. On average, the respondents agreed that I feel that my workload is manageable in relation to other external work activities, with a mean of 4.9742 and standard deviation of 1.08420 revealing a high disparity in the respondents' opinions.

Regarding the statement My overall workload is balanced with the time available to me, the table revealed that 28.6% of the respondents strongly agreed, 49.0% agreed, and 15.3% partially agreed. However, about 0.5% of the respondents strongly disagreed, 3.1% disagreed, and 3.6% partially disagreed. On average, the respondents agreed that to statement my overall workload is balanced with the time available to me, with a mean of 4.8878 and a standard deviation of 1.14024 explains a lack of consensus of the respondents' opinions.

Further, on the statement There is availability of sufficient resources to complete my tasks, 30.3% of the respondents strongly agreed, 41.0% agreed, 14.9% partially agreed, about 1.0% strongly disagreed, 9.7% disagreed, and 3.1% partially disagreed. On average, respondents agreed with the statement There is availability of sufficient resources to complete my tasks, with a mean of 4.7179 and standard deviation of 1.33835 revealing a high disparity in response views.

Accordingly, the table also shows that 28.7% of the respondents strongly agreed to the statement that the workload of the organization is bearable, 41.5% agreed, 15.4% partially agreed, and about 1.5% strongly disagreed, 9.7% disagreed, 3.1% partially disagreed. On average, the respondents agreed to the statement that the workload of the organization is bearable., with a mean of 4.6872 and a standard deviation of 1.33532 displays a high variability in the distribution by the respondents.

The table shows that 33.2% of the respondents strongly agreed to the statement that I am able to communicate any issues related to my workload to my manager, 38.8% agreed while 13.3% partially agreed. Furthermore, only 1.0% strongly disagreed, 4.6% disagreed, while 9.2% partially disagreed. On average, the respondents agreed to the statement that I am able to communicate any issues related

to my workload to my manager, with a mean of 4.6735 and standard deviation of 1.51421 reveals high disparity in the respondents' opinions. The grand mean of 4.7881 shows that majority of the respondent agreed on workload, although the standard deviation of 1.28246 which confirms the divergence of respondents' opinions towards the mean.

Table 4.3.3b: Descriptive Statistics on Delivery time

	Strongly Agree	Agree	Partially Agree	Strongly Disagree	Disagree	Partially Disagree	Mean	Std Dev
We are generally satisfied with the delivery time for projects or tasks in the organization.	29.1%	51.0%	15.8%	0.0%	2.0%	2.0%	4.9898	.98183
The delivery time for projects or tasks in my organization	29.7%	45.6%	18.5%	0.0%	4.1%	2.1%	4.9077	1.08490

n is appropriate for the given task.									
I feel pressure to meet tight delivery deadlines in my organization.	26.5%	38.8%	19.9%	2.0%	5.6%		7.1%	4.5714	1.42145
There is autonomy in determining delivery time for my projects or tasks.	28.2%	46.7%	15.9%	0.0%	4.6%		4.6%	4.8000	1.25015
The delivery time for projects or tasks in my organization meets industry standards.	29.6%	48.5%	16.8%	0.5%		3.6%	1.0%	4.9694	.98662
GRAND								4.8477	1.14499

MEAN								
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Source: Researcher’s Computation (2025)

Table 4.3.3b presents the descriptive statistics of respondents' opinions on delivery time. The table shows that 29.1% of the respondents strongly agreed with the statement that We are generally satisfied with the delivery time for projects or tasks in the organization, 51.0% agreed and 15.8% partially agreed. Furthermore, only 0.0% strongly disagreed, 2.0% disagreed, while 2.0% partially disagreed. On average, the respondents agreed that We are generally satisfied with the delivery time for projects or tasks in the organization, with a mean of 4.9898 and standard deviation of 0,98183 revealing a high disparity in the respondents' opinions.

Regarding the statement the delivery time for projects or tasks in my organization is appropriate for the given task, the table revealed that 29.7% of the respondents strongly agreed, 45.6% agreed, and 18.5% partially agreed. However, about 0.0% of the respondents strongly disagreed, 4.1% disagreed, and 2.1% partially disagreed. On average, the respondents agreed that the statement The delivery time for projects or tasks in my organization is appropriate for the given task, with a mean of 4.9077 and a standard deviation of 1.08490 explains a lack of consensus of the respondents' opinions.

Further, on the statement feel pressure to meet tight delivery deadlines in my organization, 26.5% of the respondents strongly agreed, 41.0% agreed, 15.9% partially agreed, about 0.0% strongly disagreed, 4.6% disagreed, and 4.6% partially disagreed. On average, respondents agreed with the statement I feel pressure to meet tight delivery deadlines in my organization, with a mean of 4.5714 and standard deviation of 1.42145 revealing a high disparity in response views.

Accordingly, the table also shows that 28.2% of the respondents strongly agreed to the statement that there is autonomy in determining delivery time for my projects or tasks, 46.7% agreed, 15.9% partially agreed, and about 0.0% strongly disagreed, 4.6% disagreed, 4.6% partially disagreed. On

average, the respondents agreed to the statement that there is autonomy in determining delivery time for my projects or tasks, with a mean of 4.8000 and a standard deviation of 1.25015 displays a high variability in the distribution by the respondents.

The table shows that 29.6% of the respondents strongly agreed to the statement that the delivery time for projects or tasks in my organization meets industry standards, 48.5% agreed while 16.8% partially agreed. Furthermore, only 0.5% strongly disagreed, 3.6% disagreed, while 1.0% partially disagreed. On average, the respondents agreed to the statement that the delivery time for projects or tasks in my organization meets industry standards, with a mean of 4.9694 and standard deviation of 0.98662 reveals high disparity in the respondents' opinions. The grand mean of 4.8477 shows that majority of the respondent agreed on delivery time, although the standard deviation of 1.14499 which confirms the divergence of respondents' opinions towards the mean.

Restatement of Research Hypothesis Three

H₀₃: There is no significant effect of workload on delivery time of Zenith bank plc in Ilorin, Kwara state, Nigeria.

To test hypothesis three, linear regression analysis was used. The independent variable was workload, while the dependent variable was delivery time. In the analysis, data for workload were created by adding responses of all the items under the various dimensions to generate independent scores. For delivery time, responses of all variable items were added together to create an index of delivery time. The index of delivery time (as a dependent variable) is, after that, regressed on scores (index) of workloads (as an independent variable). The results of the analysis and parameter estimates obtained are presented in Table 4.3.2c.

4.4 Discussion of Findings

The findings of this study indicate that job insecurity has a significant positive effect on innovative work behavior at Zenith Bank plc in Ilorin, Kwara state, Nigeria. The results show that job insecurity is a strong determinant of innovative work behavior, with a positive relationship between the two

variables. The study also found that only a small percentage of the variation in innovative work behavior could be accounted for by job insecurity, while the majority of changes were due to other factors not captured in the model.

This study's findings are consistent with previous research that has found a positive relationship between job insecurity and innovative work behavior. For example, a study by Tims et al., (2016) found that job insecurity was positively related to employees' innovative work behavior in a sample of Dutch employees. Similarly, a study by Lahiani et al., (2020) found that job insecurity was positively related to innovative work behavior among Tunisian employees. These findings suggest that job insecurity may motivate employees to engage in more innovative work behaviors as a way to adapt to the uncertain work environment.

Another study that supports the findings of this research is the study by Aziri (2017), which found that job insecurity was a significant predictor of job performance among employees in the banking sector in Macedonia. Similarly, a study by Zhang et al., (2021) found that job insecurity was positively related to job performance among Chinese employees. These findings suggest that job insecurity may have both positive and negative effects on employees' work outcomes, depending on how they perceive and respond to it.

In conclusion, the findings of this study suggest that job insecurity is an important factor influencing innovative work behavior at Zenith Bank plc in Ilorin, Kwara state, Nigeria. While only a small percentage of the variation in innovative work behavior could be explained by job insecurity, the study's results indicate that reducing or eliminating factors causing job insecurity may increase innovative work behavior. This study's findings are consistent with previous research, which suggests that job insecurity may motivate employees to engage in more innovative work behaviors.

Discussion of Findings

The results of the regression analysis suggest that workload has a significant positive effect on delivery time in Zenith Bank plc in Ilorin, Kwara state, Nigeria. This finding is consistent with

previous studies that have demonstrated that increased workload can lead to decreased performance and productivity (Bakker et al., 2004; Kim et al., 2015).

The strong positive relationship between workload and delivery time, as indicated by the high R value of 0.450, suggests that a reduction in workload would likely lead to an improvement in delivery time. This finding is further supported by the predictive regression model, which shows that a unit increase in workload would increase delivery time by .318 units.

The low coefficient of linear determination ($\text{Adj. } R^2 = 0.198$) indicates that only about 19.8% of the variation in delivery time can be explained by workload, while the other 80.2% of changes are accounted for by other variables not included in the model. Therefore, further research may be needed to identify and address other factors that may be contributing to delivery time in Zenith Bank plc.

Overall, the results of this study suggest that reducing workload may be an effective strategy for improving delivery time in Zenith Bank plc in Ilorin, Kwara state, Nigeria. By addressing workload-related factors such as employee workload, work scheduling, and work-related stress, the bank may be able to improve its overall performance and productivity.

4.5 Summary Table of Findings

The research examined the effect of Employee grievance on organizational performance of selected Zenith bank plc in Ilorin, Kwara state, Nigeria. three hypotheses were tested, and a null hypothesis was also included.

The first hypothesis stated that Working conditions do not significantly affect productivity of Zenith bank plc in Ilorin, Kwara state, Nigeria. However, the analysis of primary data revealed that there is a significant effect of working conditions on productivity, indicating that working conditions positively influence productivity.

The second hypothesis stated that There is no significant effect of job insecurity has on innovative

work behavior of Zenith bank plc in Ilorin, Kwara state, Nigeria. However, the analysis of primary data revealed that there is a significant effect of job insecurity on innovative work behaviour, indicating that job insecurity positively influences innovative work behaviour.

The third hypothesis stated that There is no significant effect of workload on delivery time of Zenith bank plc in Ilorin, Kwara state, Nigeria. However, the analysis of primary data revealed that there is a significant effect of workload on delivery time, indicating that workload positively influence delivery time.

Overall, the findings suggest that employee grievance variables used in this study are very important factors in shaping organizational performance variables used in the study of Zenith bank plc in Ilorin, Kwara state, Nigeria. By focusing on employee grievance variables used in this study, they would be an improvement in organizational performance in form of productivity, innovative work behaviour and delivery time.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter concludes this report, a summary of the study is presented, and findings of all results arising from the research questions and hypotheses will be discussed and interpreted. Also, contribution to the study of knowledge, recommendations, and implications of findings for policy and practice will be discussed. This chapter also concludes with the limitations of the study and future research directions.

5.2 Summary of the Study

The study examined the effect of employee grievance on organizational performance of Zenith bank plc in Ilorin, Kwara state, Nigeria. This study was divided into five chapters; the first chapter dealt with the background to the study, it showed the appropriate problems related to the study, noted the objectives of the study, and formulated appropriate research questions and hypotheses. The chapter also highlighted the scope and significance of the study and gave operational definition for terms and variables used in the study.

The second chapter conceptually and empirically reviewed related literatures relevant to employee grievance and organizational performance. Relevant theories to the study were identified as Resource-based view and Human Capital Theory. a conceptual model of employee grievances and organizational performance was constructed based on review of literature. The chapter ended with a summary and identification of gaps in the literature.

Chapter three presented the methodology used in the study, the chapter showed the research design, population of the study, sample size, sampling techniques, method of data collection, research instrument, pilot study, validity of research instrument, reliability of research instrument, method of data analysis, research model, A-priori expectation and ethical consideration.

Chapter four presented analysis, results and discussion of major findings based on the data collected through field survey. The analysis was descriptive and regression statistics. Descriptive analysis

interpreted the respondents' demographic information. The use of percentages and frequency distribution tables aided with the statistical package for social sciences (SPSS) used in analyzing and interpreting the data. Regression analysis was used to determine a possible the effect of Employee grievance on organizational performance of Zenith bank plc in Ilorin, Kwara state, Nigeria. Data generated from questionnaire was sorted, arranged, analyzed and substituted in the functional equations to obtain simple regression models and establish the statistical significance of the employee grievances and also the final conclusion on whether or not to accept or reject hypotheses were made.

Chapter five concludes the study by presenting the summary, conclusion, recommendations and future research directions.

Conclusion

In conclusion, this research has provided an insight into how the factors of employee grievances (working conditions, job insecurity, workload) and how they can affect Organizational performance (productivity, innovative work behaviour, delivery time). Moreover, the use of the regression analysis was particularly useful to determine the overall fit of the model.

5.3 Recommendations

Based on the findings of this study, the following recommendations are considered necessary:

- i. Organizations should create a culture that encourages employee participation in decision-making processes. This will give employees a sense of ownership and control, which can reduce their grievances and increase their commitment to the organization.
- ii. Organizations should have a regular performance appraisal system in place to identify the factors that contribute to employee grievances. This will help management to address these factors proactively.
- iii. Employees need to be adequately trained to perform their jobs effectively. By providing them with the necessary skills, employees can feel more confident in their work, which can reduce their

grievances.

- iv. Organizations should ensure that communication channels between management and employees are clear and effective. Employees should be encouraged to express their grievances and management should be responsive in addressing them.
- v. Organizations should ensure that workload is manageable for employees to avoid burnout and stress, which can contribute to grievances.
- vi. Organizations should work towards enhancing job security for their employees. This can be achieved by providing job security measures such as contracts, job stability, and benefits packages.
- vii. Organizations should create a positive work environment that promotes employee well-being and job satisfaction. This can be achieved by recognizing employee efforts, providing opportunities for personal and professional growth, and promoting work- life balance.

By implementing these recommendations, organizations can reduce employee grievances, increase organizational performance, and create a positive work environment that benefits employees, management, and society as a whole.

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