Impact of Job Design Attributes on Performance Attainment in Business Organizations: A Survey of Deposit Money Banks in Nigeria

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Key words

Skill Variety, Task Identity, Task Significance, Autonomy, Feedback Job design attributes

Abstract

The objective of the study is to investigate "the Impact of Job Design attributes on Performance in Business Organizations: A Survey of Deposit Money Banks in Nigeria." The Job design attributes considered here are Skill Variety, Task Identity, Task Significance, Autonomy, and Feedback. The population of the study is the 21 Deposit Money Banks operational in Nigeria with a staff totaled at 84,345. The sample size of the study was 398 but 20% margin increase was added to allow for unreturned and incorrectly completed questionnaires. Therefore, the actual copies of questionnaires distributed were 477. Quasi experimental research design method was adopted. Disproportionate stratified sampling technique in which banks were classed into three strata was adopted. Both primary and secondary sources of data collection were utilized. For primary data source, 5 point-Likert rating scale of Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D) and Strongly Disagree (SD) were employed. KMO (Kaiser-Meyer Olkin) measure for sampling adequacy with a threshold of 0.50 and a KMO value of **0.814** was obtained. Bartlett's Test of Sphericity is employed with an acceptance threshold of $p = 0.000$ indicating that factor analysis can be used for validity test while Cronbach Alpha for reliability test was performed to assess internal consistency of measurement adopting a weak threshold of 0.60. A Cronbach Alpha value of **0.886** was obtained.

The findings for the study revealed that Job Design attributes i.e Skill Variety, Task Identity, Task Significance, Autonomy, and Feedback impact significantly on the Performance output of the Deposit Money Banks in Nigeria. The study recommendations are that, Job should be designed to enhance employee motivation, productivity, quality of work life, promotion in order to accomplish performance goals. The study also recommended that, there should be periodic evaluation of Jobs to enhance Job enlargement and Job enrichment element as appropriate.

1.1 Introduction

Organization design is an essential and integral part of human resource management that can lead to productivity in organization. Effective and proper design of jobs in business organization will focus and direct employees' efforts towards producing or accomplishing desired results of quality performance, employee satisfaction and motivation. According to Mathis and Jackson (2004), a job is a grouping of tasks, duties and responsibilities that constitutes that total work assignment of employees. These tasks, duties and responsibilities may change over time and therefore, the job may change. As noted by Nwachukwu (2000), when all the jobs are added together, they should equal the amount of work that the organization needs to have done, no more, no less.

Individual responses to jobs vary because a job may be motivating to one person but not someone else. Also, depending on how jobs are designed, they may provide more or less opportunity for employees to satisfy their job related needs, (Mathis and Jackson, 2004). A good example of the above position could be that, a sales job may furnish a good opportunity to satisfy social needs

whereas a training assignment may satisfy a person's need to develop expertise in a specific area. A job that gives little autonomy may not satisfy an individual's needs to be creative or innovative. Designing or redesigning jobs encompassed many factors. Armstronge (2009) refers to Job design as the process of organizing tasks, duties and responsibilities into a productive unit of work. It addresses the content of the jobs and the effect of jobs on employees. Identifying the components of a given job is an integral part of Job design.

Currently, Job design is receiving greater attention because of these three major reasons. These are;

1. Job design can influence performance of certain jobs, especially those where employee motivation can make a substantial difference. Lower costs through reduced turnover and absenteeism also are related to good job design.
2. Job design can affect Job satisfaction; Because people are more satisfied with certain job configurations than with others, identifying what makes a "good" job becomes critical
3. Job design can affect both physical and mental health; Problems such as hearing loss, backache and leg pain sometimes can be traced directly to Job design, as can stress, high blood and heart diseases (Mathis and Jackson, 2004).

Holland's (1997) in his Job fit theory of personality revealed that, Person Job fit is a simple but important concept that involves matching characteristic of people with the characteristic of Jobs. Obviously, if a person does not fit a job, either the person can be changed or replaced, or the job can be altered. Previously, it was much more common to try to make the "round" person fit the "square" job. However, successfully reshaping people is not easy to do. By redesigning jobs, the person job fit may be improved more easily. The Nigeria Deposit Banking firms in a bid to enhance performance and sustainable competitive advantage have reengineered and designed Jobs to suit her human resource personnel to enable them acquire core competencies, cognitive abilities through Training and Development of Information Communication Technology (ICT) gadgets and institutionalization of enabling conductive work environment, physical settings to warrant productive performance of Task is created to suit employee personality in most cases. Innovations and modification in products to enhance speedy and timely operations to derive high market share and high profit attainment is not compromised. But still the same there are instances of reported cases of distress, outright liquidation of banks or mergers. This calls for a rethink as to why it is so.

1.2 Statement of the Problem: -

The problem this research seeks to investigate is that despite the goal of many deposit banks to attain high profit status through equitable Job design techniques by defining how work will be performed and the tasks will be carried out effectively for a given job, there are consistent reports emanating from organization that several factors are affecting the quality of Job designed by Human Resources Managers. These problems range from Lower job satisfaction, lower motivation, higher absenteeism level, deteriorating job environment, increases in errors, lower utilization levels, higher incidents of accidents on the jobs, mental overhead and stress amongst other issues. These factors have called for a rethink and possible reengineering of the way and manner organization are structured and tasks, duties and responsibilities are assigned to employees. The above have constituted a big problem of concern affecting the productive units of works hence Job design is not done comprehensively as required to positively affected employees performances especially in cases of physical equipment, layouts of offices, physical environment, work scheduling are not appealing to warrant effective functioning and operations work schedules does not match work hours. This has necessitated this study.

1.3 Research Objectives

The study is aimed at achieving the following objectives. These are

i. To examine the Impact of Skill Variety in enhancing Higher Job Performance in Deposit Money Banks in Nigeria.

ii. To determine the Impact of Task Identity in enhancing Higher Job Performance in Deposit Money Banks in Nigeria.
iii. To evaluate the Impact of Task Significance on Job Performance in Deposit Money Banks in Nigeria.
iv. To assess the Impact of Autonomy in enhancing Higher Job Performance in Deposit Money Banks in Nigeria.
v. To determine the Impact of Feedback on Job Performance in Deposit Money Banks in Nigeria.

1.4 Research Questions: -
The following Research Questions are postulated to help achieve the Research Objectives. They are: -
i. To what extent is the Impact of Skill Variety contributing in enhancing Higher Job Performance in Deposit Money Banks in Nigeria?
ii. To what degree is the Impact of Task Identity contributing in enhancing Higher Job Performance in Deposit Money Banks in Nigeria?
iii. To what level is the Impact of Task Significance on Job Performance in Deposit Money Banks in Nigeria?
iv. To what extent is the Impact of Autonomy in enhancing Higher Job Performance in Deposit Money Banks in Nigeria?
v. To what extent is the Impact of Feedback on Job Performance in Deposit Money Banks in Nigeria?

1.5 Research Hypotheses: -
The following hypotheses are formulated in Null form to help achieve the research objectives. These are: -

H_{01}: Skill Variety in Deposit Money Banks in Nigeria have not significantly impacted in enhancing Higher Job Performance in Deposit Money Banks in Nigeria.

H_{02}: Task Identity in Deposit Money Banks in Nigeria have not significantly impacted in enhancing Higher Job Performance in Deposit Money Banks in Nigeria.

H_{03}: Task Significance in Deposit Money Banks in Nigeria have not significantly impacted in enhancing Higher Job Performance in Deposit Money Banks in Nigeria.

H_{04}: Autonomy in Deposit Money Banks in Nigeria have not significantly impacted in enhancing Higher Job Performance in Deposit Money Banks in Nigeria.

H_{05}: Feedback in Deposit Money Banks in Nigeria have not significantly impacted in enhancing Higher Job Performance in Deposit Money Banks in Nigeria.

1.6 Review of Related Literature:
1.6.1 The Concept and Nature of Job Design: -
According to Noe, Hollenbeck, Gerhart and Wright (2008), Job design is the process of defining how work will be performed and the tasks that will be required in a given job. Job redesign therefore is changing the tasks or the way work is performed in an existing job. To effectively design jobs, one must thoroughly understand the job as it exists through job analysis and its place in the larger work units, work flow processes (work flow analysis). Having a detailed knowledge of the task performed in the work units and in the jobs, a manager then has many alternatives ways to design a job. This can be done most effectively through understanding the tradeoffs between certain Job design approaches such as the mechanistic approach, the motivational approach, the biological approach and the perceptual approach.

Robbins and Judge (2008) defined Job design as the way the elements in a job are organized. This can increase or decrease efforts of employees in organization. To Aminu (1996), Job design is also termed as Job engineering. It is concerned with the characteristics and purpose of the job. More precisely, it is the process of deciding on the task and responsibilities to be included in a particular job and the method to be used in carrying out the task.

Ahmad (2013) opines that, the design of a job should reflect the technological and human considerations and should facilitate the achievement of organizational objectives. Job designing is the process of structuring work and designating the specific activities at individual or group levels. It determines the responsibility of an employee, the authority he enjoy over his work, his scope of decision making and his level of satisfaction and productivity which are interrelated and interdependent. Job design also has an effect on the relationships and the productivity of the group. According to Davies (1966), he describe Job design as the specification of the contents, methods, and relationships of jobs in order to satisfy technological and organizational requirements as well as the social and personal requirements of the Job holder. Job design relates to the contents of jobs and its effect on the employees. Designing a job involves decision such as who is responsible for what and where. It also examines that how a job should be performed.

According to Sev (2013), a Job design is a complex activity that must be viewed from different point of views like organizational goals, employee aspirations, performance standards and work environment which are some of the major factors that needed to be taken into consideration in Job design. Job content shows various tasks or activities that have to be performed by the job holder, the responsibilities attached to the job and relationship with other jobs in the organizational set up.

According to Marthis and Jackson (2004) one tactic for designing or redesigning jobs is to simplify the job tasks and responsibilities. Job simplification may be appropriate when a job is to be staffed with entry-level employees. However, making a job too simple may result in a boring job that appeals to few, causing high turnover in the organization. They identified several approaches useful as part of job design. These are;
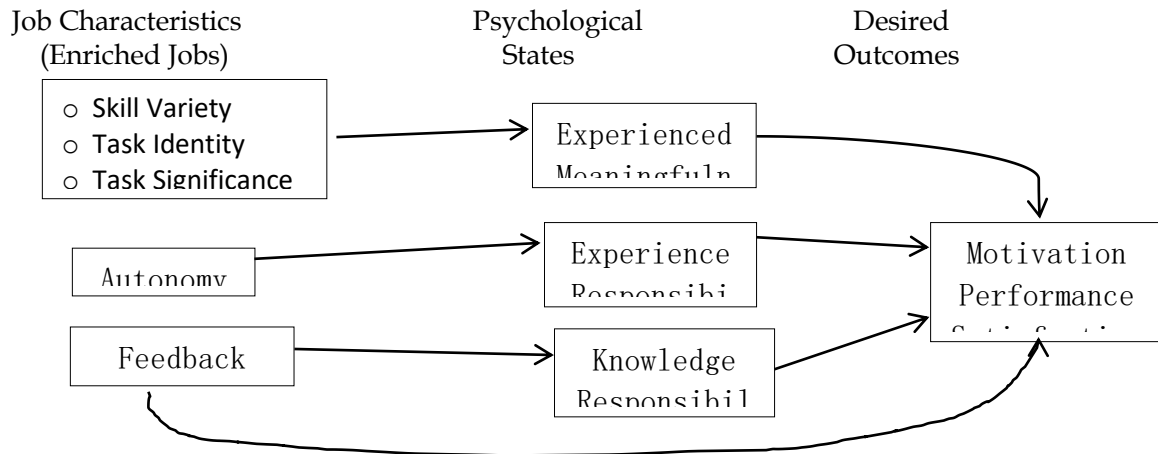Job Enlargement and Job Enrichment.

Attempts to alleviate some of the problems encountered in excessive Job simplification fall under Job enlargement and Job enrichment.
a) Job Enlargement: - involving boarding the scope of a job by expanding the number of different tasks to be performed.
b) Job Enrichment: - refers to increasing the depth of a job by adding responsibility for planning, organizing, controlling or evaluating the job. A manager might enrich a job by promoting variety, requiring more skill and responsibility, proving more autonomy, and adding opportunities for personal growth. Giving an employee more planning and controlling responsibilities over the tasks to be done also enriches. However, simply adding more similar tasks does not enrich the job. Some examples of job enrichment include;
i. Giving a person an entire job rather than just a piece of the work.
ii. Giving more freedom and authority so that employee can perform the job as he or she sees fit.
iii. Increasing a person's accountability for work by reducing external control.
iv. Expanding assignments so employees can learn to do new tasks and develop new areas of expertise.
v. Giving feedback report directly to employees rather than to management only.

Aminu (1996), Marthis and Jackson (2004), Nwachukwu (2007), Armstronge (2009), Torrington et al (2005), Ahmad (2013) in their separate and respective presentations identified several important design characteristic of a job. This is also revealed by Hackman and Oldham Job Characteristic Model. The model identified five important design characteristics of Jobs such as "Skill Variety, Task Identity, and Task Significance" as affecting "the meaningfulness of work." Autonomy stimulates "responsibility," and feedback provides "knowledge of results."

Each aspect makes a job better for the Job holder on the degree that each is present. The Richard Hackman and Greg Oldham Model on Job characteristics are stated below:

Job Characteristics
(Enriched Jobs)

Psychological
States

Desired
Outcomes

- o Skill Variety
- o Task Identity
- o Task Significance

Experienced
Meaningfuln

Autonomy

Experience
Responsibi

Feedback

Knowledge
Responsibil

Motivation

Performance
Satisfacti

Fig 1.00 – Job Characteristic Model of Richard Hackman and Greg Oldham

A. **SKILL VARIETY: -** This is the extent to which the work requires several different activities for successful completion indicated its skill variety. For example, lower skill variety exists when an assembly line worker performs the same two tasks repetitively. The more skills involved, the more meaningful the work is. Katz (1974) & Robbins and Coulter (2007) identified four (4) sets of management skills applied by managers in discharging their Jobs as Conceptual, Human, Technical and Design Skills.

   i. **Conceptual Skills: -** These are the skills managers use to think and to conceptualize about abstract and complex situations. Using these skills, managers must set the organization as a whole, understand the relationships among various subunits, and visualize how the organization fits into its broader environment. These skills are most important at the top management levels.

   ii. **Human Skills:** - This involves the ability to work well with other people both individually and in group. Because managers deal directly with people, these skills are essential and equally important at all level of management. Manager with good human skills are able to get the best out of their people. They know how to communicate, motivate, lead and inspire enthusiasm and trust.

   iii. **Technical Skills:** - These are the Job specific knowledge and techniques needed to proficiently perform specific tasks. These skills tend to be more important for Lower Level Managers because they typically are managing employees who are using tools and services organizations customers.

   iv. **Design Skills:** - The ability to design workplace solutions to a problem. People with these skills are managers made up of Top Managers, Supervisory Managers and Small Business Managers.

B. **Task Identity: -** This is the extent to which the Job includes a "Whole" identifiable unit of work that is carried out from start to finish and that result in a visible outcome is called task identity.

C. **Task Significance:** - The impact the job has on other people indicates its task significance. A job is more meaningful if it is important to other people for some reasons. For instance, a soldier may experience more fulfillments when defending his or her country from a real threat than when merely training to stay ready in case such a threat arises.

D. **Autonomy: -** The extent of individual freedom and discretion in the work and its scheduling indicates Autonomy. More Autonomy leads to a greater feeling of personal responsibility for the work.

E. **Feedback:** - The amount of information employees receive about how well or how poorly they have performed is feedback. The advantage of feedback is that, it helps employees to understand the effectiveness of their performance and contributes to their overall knowledge about the work. At one time, feedback reports from customers complaints, instead of being given only to the department manager.

Additionally, Marthis and Jackson (2004) identified other Job design issues of relevance to the organizations. Two of the important elements are "when and how the work is scheduled, and where an employee is located when working."

Work Schedules: - Traditional work schedules, in which employees work full time eight (8) hours a day, five days a week at the employers' place of operations, is a transition. Organizations have been experimenting with many different possibilities for change: the 4 day, 40 hours week, the 4 days, 32 hours week, the 3 day week and flexible scheduling. Many employees have adopted some flexibility in work schedules and locations. These alternatives in work schedules allow organizations to make better use of workers by matching work demands to work hours. Workers also are better able to balance their work and family responsibilities.

One types of schedule redesign is "Flextime," in which employees work a set number of hours per day but vary starting and ending times. The traditional starting and ending times of the eight hours work shift can vary up to one or more hours at the beginning and end of the normal workday. Flextime allows management to relax some of the traditional "time clock" control of employees. Generally, the use of flextime has resulted in higher employee morale, reduced absenteeism, and lower employee turnover. However, some problems must be addressed when flextime is used, particularly if unionized workers are involved.

Another way to change work patterns is with "Compressed workweek," in which a full week's work is accomplished in fewer than five days. Compression simply alters the number of hours per day employee, usually resulting in longer working times each day and a decreased number of days worked per week. More than 25% of the full-time work force varies their work hours from the "traditional" model more than double the rate in 1985 the first year data was collected by the USA Bureau of Statistics. About 17% of workers have alternative shift in the form of evening or night shifts.

a) Shift Work: - Using a eight hour standard, the 24 hour day can be divided into "three shifts". Many organizations need 24 hours coverage and thereafter schedule three shifts each day. Some employers provide some form of additional pay for working evening or night shifts. The average shift differential attracts a certain sum of money per hour. Also, shift work has long been known to cause difficulties for many people with families. Twelve hour shifts, which some employee choose involve significance life charges for many too.

b) Alternative Physical Work Location: - A growing number of employers are allowing workers to use widely different working locations. Some employees work partly at home and partly at an office while others share office space with other "Office nomads". According to data from governmental statistics in recent times, more than 21 million U.S workers worked at home for some or all of the time.

Telecommuting is the processof going to work via electronic computing and telecommunication equipments. Most U.S.A employers have telecommuting employees or are experimenting with them. Firms like American Express, Travellers Insurance, and J.C. Penny, Co have adopted this mode. Other employees have Virtual offices, which mean that their offices are wherever they are, whenever they are there. An office could be a customer's project room, an airport conference room, a work suite in a hotel resort, a business-class seat on an international airline flight, or even a rental car. The shift to such arrangement means employees work anywhere, anytime and are judged more on results than on "putting in time". Greater trust, less direct supervision, and more

self-scheduling are all Job characteristics of those with virtual offices and other less traditional arrangements.

2.0 Theoretical Framework

According to Noe, Hollenbeck, Gerhart and Wright (2008), research has identified four (4) basic approaches that have been used among the various disciplines such as Psychology, Management, Engineering and Ergonomics that have dealt with Job design issues. These approaches are: - The Mechanistic approach, the Motivational approach, the Biological approach and the Perceptual-Motor approach.

I. **The Mechanistic Approach: -** The Mechanistic approach has roots in classical Industrial Engineering. The focus of the Mechanistic approach is identifying the simplest way to structure work that maximizes efficiency. This most often entails reducing the complexity of the work to provide more human resource efficiency- that is, making the work so simple that anyone can be trained quickly and easily to perform it. This approach focus on designing Jobs around the concepts of task specialization, skill simplification and repetition. Scientific management was one of the earliest and best known statements of the Mechanistic approach. According to this approach, productivity could be maximized by taking a scientific approach to the process of designing Jobs. The Scientific management first sought to identify the "one best way" to perform the job. This entailed performing "time and motion studies" to identify the most efficient movements for workers to make. Once the best way to perform the work is identified, workers should be selected based on their ability to do the Job, they should be trained in the standard "one best way" to perform the Job and they should be offered monetary incentives to motivate them to work at their highest capacity.

II. **Motivational approach: -** The Motivational approach to Job design has roots in organizational psychology and management literature and, in many ways, emerged as a reaction to Mechanistic approach to Job design. It focuses on the Job characteristics that affect Psychological meaning and motivational potential, and it views attitudinal variables (such as satisfaction, intrinsic motivation, Job involvement and behavioural variable such as attendance and performance) as the most important outcome of Job design. The prescriptions of the Motivational approach focus on increasing the meaningfulness of Jobs through such interventions as Job enlargement, Job enrichment, and the construction of Jobs around sociotechnical systems. A model of how Job design affects employee reaction is the "Job Characteristics Model". According to this model, Jobs can be described in terms of five characteristics namely;

- Skill Variety which is the extent to which the Job requires a variety of skills to carry out the tasks.
- Task Identity is the degree to which a Job requires completing a "whole" piece of work from beginning to the end.
- Task Significance is the extent to which the Job has an important impact on the lives of other people.
- Autonomy is the degree to which the Job allows an individual to make decisions about the way the work will be carried out.
- Feedback is the extent to which a person receives clear information about performance effectiveness from the work itself.

These five Job characteristics determine the motivating potential of a Job by affecting the Three Critical psychological states of "experienced meaningfulness", "responsibility", and "Knowledge of results". According to the model, when the cores Job characteristic (and thus the Critical psychological states) are high, individuals will have a high level of internal work motivation. This is expected to result in higher quantity and quality of work as well as higher level of Job Satisfaction. Of the three Critical psychological states, research suggest that "experienced meaningfulness" may

be the most important when it comes to managing work related stress. Job design interventions emphasizing the motivational approach tend to focus on increasing the meaningfulness of Jobs. Much of the work on Job enlargement (broadening the types of the tasks performed), Job enrichment (empowering workers by adding more decision making authority to Jobs) and Self-managing work teams has its roots in the motivational approach to Job deign. The Critical psychological states one needs to create in the mind of the Job incumbent is that the work is meaningful and that it contributes to accomplishing goals that are important to the individuals.

III. **Biological approach: -** The Biological approach to Job design comes primarily from the sciencesof biomechanics (i.e the study of body movements), work Physiology, and Occupation Medicine, and it is usually referred to as Ergonomics. Ergonomics is concerned with examining the interface between individuals' physiological characteristics and the physical work environment. The goal of this approach is to minimize physical strain on the worker by structuring the physical work environment around the way the human body works. It's therefore focuses on outcomes such as physical fatigue, aches and pains, and health complaints. Research in this tradition looks a bit more on the context in which it takes place rather than the work itself, and hence issues like lighting, space, and hours worked become more salient from this perspective. The Biological approach has been applied in redesigning equipment used in Jobs that are physically demanding. Such redesign is often aimed at reducing the physical demands of certain Jobs so that anyone can perform them. In addition, many biological interventions focus on redesigning machines and technology, such as adjusting the height of the computer keyboard to minimize occupational illness (like carpal tunnel syndrome). The design of chair and desktop fit posture requirements in very important to many offices jobs and is another example of the Biological approach to Job design. For example, one study found that having employee participate in an ergonomic redesign effort significantly reduced the number and severity of cumulative trauma disorders, lost production time and restricted duty days.

IV. **Perceptual-Motor approach: -** The Perceptual-Motor approach to Job design has roots to human factors literature. Whereas the Biological approach focuses on physical capabilities and limitations, the Perceptual-Motor approach focuses on human mental capabilities and limitations. The goal is to design jobs in a way that ensures they do not exceed people's mental capabilities and limitations. This approach generally tries to improve reliability, safety, and users' reactions by designing Jobs to reduce their information processing requirements. In designing Jobs, one looks at the least capable worker and then construct Job requirements that an individual of that ability level could meet. Similar to the Mechanistic approach, the approach generally decreases the Job's cognitive demands. Recent changes in technological capabilities hold the promise of helping to reduce Job demands and errors.

I.	The Mechanistic Approach : -
	- Specialization
	- Skill variety
	- Work methods autonomy
II.	The Motivational Approach : -
	- Decision making Autonomy
	- Task Significance
	- Interdependence
III.	The Biological approach: -
	- Physical demands
	- Ergonomics
	- Work conditions
IV.	The Perceptual-Motor approach: -
	- Job complexity
	- Information processing
	- Equipment use.

Table 2.1 Major Elements of various approaches to Job design: -

JOB DESIGN APPROACHES	POSITIVE OUTCOMES	NEGATIVE OUTCOMES
A. Motivational	i. Higher Job Satisfaction ii. Higher Motivation iii. Greater Job Involvement iv. Higher Job Performance v. Lower Absenteeism.	i. Increase Training Time ii. Lower Utilization Levels iii. Greater Likelihood of Error iv. Greater Chance of Mental Overload and Stress.
B. Mechanistic	i. Decrease Training Time ii. Higher Utilization Levels iii. Lower Likelihood of Error iv. Less Chance of Mental Overload and Stress.	i. Lower Job Satisfaction ii. Lower Motivation iii. Higher Absenteeism.
C. Biological	Less physical efforts Less physical fatigue Fewer health complaints. Fewer medical incidents Lower Absenteeism. Higher Job Satisfaction	i. Higher Financial costs because of changes in equipment or Job environment.
D. Perceptual-Motor	Lower Likelihood of Error Lower Likelihood of Accident Less Chance of Mental Overload and Stress Lower Training Time Higher Utilization Levels	i. Lower Job Satisfaction ii. Lower Motivation

Table 2.2: Summary of Outcomes from the Job Design Approaches
Source: Adopted from Organizational Dynamics, Vol.15 by M.A. Campton et al, "Job Design Approaches, Outcomes and Trade-offs," copyright, 1987 with the permission from Elsevier.

a) Job Satisfaction: - This is the positive feeling about one's job resulting from an evaluation of its characteristics. A person with high level of Job satisfaction holds positive feelings about his or her Job while a dissatisfied person holds negative feelings. When people speak of employee attitudes, they usually mean Job satisfaction. Job satisfaction represents an attitude rather than a behaviour. There is a belief that satisfied employees are more productive than dissatisfied employees. This has been a basic tenet among managers for years (Robbins and Judge, 2008).

b) Motivation: According to Mathis and Jackson (2004), Motivation is the desire within a person causing that personto act. People usually act for one reason; to reach a goal. Thus, motivation is a goal-directed drive and it seldom occurs in a void. The words need, want, desire, and drive are all similar to motivate, from which the word motivation desired. Understanding motivation is important because performance, are affected by and influence motivation. Approaches to understanding motivation vary because different Theorists have developed their own view and models. Each approach has contributed to the understanding of human motivation. For example, Abraham Maslow Theory of Human Motivation, he classified needs into five categories that ascend in a definite order. Until the more basic needs are adequately fulfilled, a person will not strive to meet higher needs Maslow's (1954) well known hierarchy is composed of:

 I. Physiological Needs
 II. Safety and Security Needs
III. Belonging and Love Needs
IV. Esteem Needs
 V. Self-Actualization Needs

For Frederick Herzberg's Motivation and Hygiene Theory (1959) assumes that one group of factors, motivators account for high level of Job satisfaction and motivation. However, hygiene factors can cause dissatisfaction with work.

Motivators	Hygiene Factors
i. Achievement	i. Interpersonal relationship
ii. Recognition	ii. Company policy/Administration
iii. Work itself	iii. Supervision
iv. Responsibility	iv. Salary
v. Advancement	v. Working condition

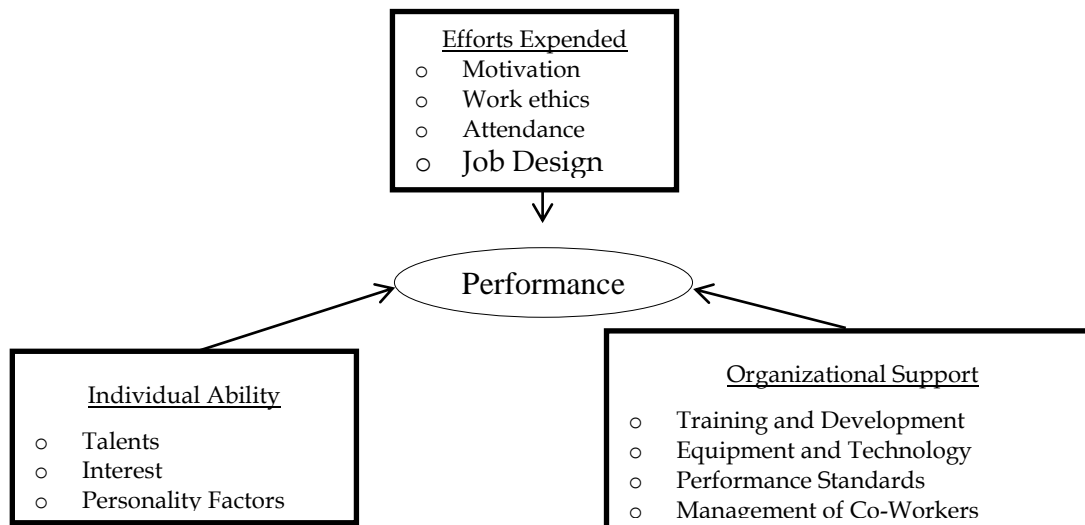**(C) Individual Employee Performance**

Many factors affect the performance of individual employee their abilities, efforts expanded and the organizational support they receive. The Human Resource (HR) unit in an organization exists in part to analyze and address these areas. Exactly what the role of the HR unit in an organization "should be" depend upon what upper management expects. As with any management function, HR management activities should be developed, evaluate and changed as necessary so that they can contribute to the competitive performance of the organization and the individuals at work. Three major factors that affect how a given individual performs are illustrated in Figure 1.1. These factors are;

a) Individual ability to do the work.
b) Efforts level expended and
c) Organizational support

The relationship of these factors is widely acknowledged in management literature as: -

$$Performance\ (P) = Ability\ (A) \times Effort\ (E) \times Support\ (S)$$

Individual Performance is enhanced to the degree that all three components are present with an individual employee. However, performance is diminished if any of these factors is reduced or absent. For instance, assume that several production workers have the abilities to do their Jobs and work hard, but the organization provides outmoded equipment on the management style of supervisors cause negative reactions by the workers. Take another example of a customer service representative in call center who has the abilities and an employer who provides excellent support. But the individual hates "being tied to a telephone cord" all day and is frequently absent because of the dislike of the Job even through it pays well. In both cases Individual Performance is likely to be less than in situations where all three components are present.

Figure 1.1 Components of Individual Performance

3.0 Methodological Framework

A total of 477 questionnaires were distributed to the staff of 21 Deposit Money Banks in Nigeria. The research design technique employed was quasi-experimental in nature, which places premium on survey of sample. The population for the research comprises of 21 Deposit Money Banks employees in Nigeria operational as at June, 2017. All the categories of staff are considered in the research. The employee population for the 21 Deposit Money banks is detailed below, as follows; United Bank for Africa Plc (UBA), 12500; Access Bank Plc, 3928; Diamond Bank Plc, 4521; Eco Bank Nigeria Plc, 8663; Enterprise Bank Ltd, 1120; Fidelity Bank Plc, 3200; First Bank of Nigeria, 12000; First City Monument Bank Plc (FCMB), 3400; Guaranty Trust Bank Plc (GTB), 5000; Heritage Banking Company Ltd (HBCL), 2105; Keystone Bank Ltd, 2005; Citi Bank Nigeria Ltd, 2250; Unity Bank Plc, 2331; Skye Bank Plc, 2240; Stanbic IBTC Holding Plc, 2077; Standard Chartered Plc, 1220; Sterling Bank Plc, 2243; Union Bank Nigeria, 3700; Wema Bank Plc, 2317; Zenith Bank Plc, 7000; Jaiz Bank, 525. These altogether makes a total employee population size of 64846 (Annual Statement and Account report of various deposit Money Banks, 2017). This selection will enable us research on the Deposit Money Banks base on size (i.e bigger, moderate and smaller in size), age and asset base, quality and scope of operations. The choice of these banks employed the use of disproportionate stratified sampling technique in which the banks are classed in three (3) strata.

The first category of Deposit Money Banking firms is bigger in size in terms of employee, scope of operations and asset base. They have a population of staff above 4000. The second category of Deposit Money Banking firms is moderately bigger in size in terms of employee, scope of operations and asset base. They have a staff population between 2500-3999. The third category of Deposit Money Banking firms is smaller in size in terms of employee, scope of operations and asset base. They have a staff population below 2500.

Both primary and secondary sources of data were used for this research. The primary sources of data collection employed the use of 5 point Likert rating scale questionnaire of Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D) and Strongly Disagree (SD). These questionnaires were administered to obtain information on the subject matter of Impact of Job Design on the Performance of Business Organization, A survey of Deposit Money Banks in Nigeria.

To scientifically generate the sample size, the Taro Yamanes (1964) formula was applied. According to Baridam (2001) the formula can be used for a homogeneous population like the one in this research. The formula is stated below;

$$n = \frac{N}{1 + N(e)^2}$$

Where n = Sample size

1 = Constant value

N = Population size

e = Proportion of sampling error in a given situation.

The researcher assumed 95% confidence level leaving 5% to error.

In this case, the total population size of the 21 Deposit Money Banks in Nigeria is 84, 345 which is used to obtain the sample size. This study,0.05 level of significance or 5% margin of error is used in determining the sample size below;

$$n = \frac{84,345}{1 + 84,345(0.05)^2}$$

$$n = \frac{84,345}{1 + 84,345(0.0025)}$$

$$n = \frac{84,345}{1 + 210.8625}$$

$$n = \frac{84,345}{211.8625}$$
$$n = 398$$

This represents the total sample size for the research.

From the total sample size, the individual Deposit Money Banks sample size is determined using the Bowley's allocation formulae (1926) as stated below;

$$nh = \frac{nNh}{N}$$

Where nh = the number of units allocated to each Deposit Money Banking firms.

n = total firm sample size

Nh = The number of employees in each Deposit Money Banking firms.

N = The population size

Following the Bowley's allocation formula, the respective Deposit Money Banking firm sample size is determined as stated below;

I.   For United Bank for Africa Plc (UBA); $nh = \frac{398 \times 12,500}{84,345}$

$nh = 59$

II.   For First Bank of Nigeria, Plc$nh = \frac{398 \times 12,000}{84,345}$

$nh = 57$

III. For Eco Bank Nigeria; $nh = \frac{398 \times 8,663}{84,345}$

$nh = 41$

IV.   For Zenith Bank Plc$nh = \frac{398 \times 7,000}{84,345}$

$nh = 33$

V.   For Guaranty Trust Bank Plc$nh = \frac{398 \times 5,000}{84,345}$

$nh = 24$

VI.   For Diamond Bank Plc$nh = \frac{398 \times 4,521}{84,345}$

$nh = 21$

VII. For Access Bank Plc$nh = \frac{398 \times 3,928}{84,345}$

$nh = 19$

VIII. For Union Bank Plc$nh = \frac{398 \times 3,700}{84,345}$

$nh = 17$

IX.   For Fidelity Bank Plc$nh = \frac{398 \times 3,200}{84,345}$

$nh = 15$

X.   For First City Monumental Bank$nh = \frac{398 \times 3,400}{84,345}$

$nh = 16$

XI.   For Skye Bank Plc$nh = \frac{398 \times 2,240}{84,345}$

$nh = 11$

XII. For Sterling Bank Plc$nh = \frac{398 \times 2,243}{84,345}$

$nh = 11$

XIII. For Unity Bank Plc $nh = \dfrac{398 \times 2{,}331}{84{,}345}$

$nh = 11$

XIV. For Wema Bank Plc $nh = \dfrac{398 \times 2{,}317}{84{,}345}$

$nh = 11$

XV. For Keystone Bank Plc $nh = \dfrac{398 \times 2{,}005}{84{,}345}$

$nh = 9$

XVI. For Heritage Banking Ltd $\qquad nh = \dfrac{398 \times 2{,}105}{84{,}345}$

$nh = 10$

XVII. For Standard Chartered Bank Plc $nh = \dfrac{398 \times 1{,}220}{84{,}345}$

$nh = 6$

XVIII. For Stanbic IBTC Holding Plc $nh = \dfrac{398 \times 2{,}077}{84{,}345}$

$nh = 10$

XIX. For Citi Bank Nigeria Ltd $nh = \dfrac{398 \times 2{,}250}{84{,}345}$

$nh = 11$

XX. For Enterprise Bank Ltd $nh = \dfrac{398 \times 1{,}120}{84{,}345}$

$nh = 5$

XXI. For Jaiz Bank Ltd $\qquad nh = \dfrac{398 \times 525}{84{,}345}$

$nh = 2$

S/NO	Name of Deposit Money Banks	Population of Staff/Employee	Selected Sample Size
The first category of Deposit Money Banks in Nigeria (Employee/Staff Size above 4000, bigger in size in terms of Employees, Scope of Operations and Assets Base).			
1.	United Bank for Africa (UBA) Plc	12500	59
2.	First Bank Plc	12000	57
3.	Eco Bank Nigeria Plc	8663	41
4.	Zenith Bank Plc	7000	33
5.	Guaranty Trust Bank plc (GTB)	5000	24
6.	Diamond Bank Plc	4521	21
The Second category of Deposit Money Banks in Nigeria (Employee/Staff Size between 2500- 3999, moderately bigger in size in terms of Employees, Scope of Operations and Assets Base).			
7.	Access Bank Plc	3928	19
8.	Union Bank Plc	3700	17
9.	First City Monumental Bank Plc	3400	16
10.	Fidelity Bank Plc	3200	15
The Third category of Deposit Money Banks in Nigeria (Employee/Staff Size below 2500 smaller in size in terms of Employees, Scope of Operations and Assets Base).			

11.	Skye Bank Plc	2240	11
12.	Sterling Bank Plc	2243	11
13.	Unity Bank Plc	2331	11
14.	Wema Bank Plc	2317	11
15.	Keystone Bank Plc	2005	9
16.	Heritage Banking Company Ltd.	2105	10
17.	Standard Chartered Bank plc	1220	6
18.	Stanbic IBTC Holding Plc	2077	10
19.	Citi Bank Nigeria Ltd Enterprise Bank	2250	11
20.	Limited	1120	5
21.	Jaiz Bank Plc	525	2

Source: Deposit Money Banks in Nigeria records and field survey, 2017.

Table 1.0 Number of Deposit Money Banks in Nigeria based on classification and allocation of sample size to each of the banks:-

However, it is pertinent to maintain that a bigger margin of 20% of the minimum sample size (assuming 398) was given to allow for unreturned and incorrectly completed copies of the questionnaire. Therefore, the actual copies of the questionnaire distributed were 477.

S/NO	Name of Deposit Money Banks	Population of Staff/Employee	Selected Sample Size	Sample Size increase by 20%
The first category of Deposit Money Banks in Nigeria (Employee/Staff Size above 4000, bigger in size in terms of Employees, Scope of Operations and Assets Base).				
1.	United Bank for Africa (UBA) Plc	12500	59	71
2.	First Bank Plc	12000	57	68
3.	Eco Bank Nigeria Plc	8663	41	49
4.	Zenith Bank Plc	7000	33	40
5.	Guaranty Trust Bank plc (GTB)	5000	24	29
6.	Diamond Bank Plc	4521	21	25
The Second category of Deposit Money Banks in Nigeria (Employee/Staff Size between 2500- 3999, moderately bigger in size in terms of Employees, Scope of Operations and Assets Base).				
7.	Access Bank Plc	3928	19	23
8.	Union Bank Plc	3700	17	20
9.	First City Monumental Bank Plc	3400	16	19
10.	Fidelity Bank Plc	3200	15	18
The Third category of Deposit Money Banks in Nigeria (Employee/Staff Size below 2500 smaller in size in terms of Employees, Scope of Operations and Assets Base).				
11.	Skye Bank Plc	2240	11	13
12.	Sterling Bank Plc	2243	11	13
13.	Unity Bank Plc	2331	11	13
14.	Wema Bank Plc	2317	11	13
15.	Keystone Bank Plc	2005	9	11
16.	Heritage Banking Company Ltd.	2105	10	12
17.	Standard Chartered Bank plc	1220	6	7
18.	Stanbic IBTC Holding Plc	2077	10	12
19.	Citi Bank Nigeria LtdEnterprise Bank	2250	11	13
20.	Limited	1120	5	6
21.	Jaiz Bank Plc	525	2	2
	TOTAL	**84345**	**398**	**477**

Table 2.0 Respective Sample size of Deposit Money Banks in Nigeria increased by 20%

Factor and Reliability Test Analysis

Confirmatory factor analysis with Varimax rotation has been performed to ascertain whether the classification of the variables into the specific factors is valid or not. In this case the Job characteristic elements such as Skill Variety, Task Identity, Task Significance, Autonomy, and Feedback as affecting performance output of employees are subjected to analysis. KMO (Kaiser-Meyer Olkin) is used to measure of sampling adequacy, accepting a weak threshold of 0.50 (Malhotra, 1999) and Bartlett's test of Sphericity is also employed with an acceptable threshold of p= 0.000 indicating that, factor analysis can be used. The Total Variance Explained (TVE) score is also used to measure how data is distributed within a range and also how much the response differs (acceptable threshold is 0.50). Furthermore, Cronbach Alpha (α) reliability test has been performed to assess internal consistency of measurement adopting a weak threshold of 0.60 (Nunnally, 1999; Carminess, 1979 & De Vallis, 1991).

Factors	Statistics	Job Characteristics/Enriched Job Element	Factor Loading	No of items
Skilled Variety	K.M.O. = 0.712 Sig = 0.00 (TVE) = 0.622 Cronbach Alpha() = 0.858 Bertlett's test of Sphereity Approx. Chi square = 954.02 Df = 3	a) Skill variety is the extent to which the work requires several different activities for successful completion with more skills involvement. b) The set of management skills applied by managers is discharging their Jobs are Conceptual, Human, Technical and Design Skills. c) People with these skills are managers made up of Top managers, Supervisory Managers and Small Business Managers.	0.732 0.855 0.833	**3**
Factors	**Statistics**	**Job Characteristics/Enriched Job Element**	**Factor Loading**	**No of items**
Task Identity	K.M.O. = 0.742 Sig = 0.00 (TVE) = 0.602 Cronbach Alpha() = 0.798 Bertlett's test of Sphereity Approx. Chi square = 93.49 Df = 1	a) The extent of job involvement in whole with identifiable units of work that is carried out is revealed. b) The starting and the finishing of the Jobs result in visible outcomes of performance, satisfaction and motivation is clearly stated.	0.821 0.940	**2**
Factors	**Statistics**	**Job Characteristics/Enriched Job Element**	**Factor Loading**	**No of items**
Task Significance	K.M.O. = 0.697 Sig = 0.00 (TVE) = 0.593 Cronbach Alpha() = 0.722 Bertlett's test of Sphereity Approx. Chi square = 116.12 Df = 1	a) The Impact of the Job has on other people is its task significance. b) The Job is more meaningful if it is important to other people for pertinent reasons.	0.764 0.929	**2**
Factors	**Statistics**	**Job Characteristics/Enriched Job Element**	**Factor Loading**	**No of items**

Autonomy	K.M.O. = 0.708 Sig = 0.00 (TVE) = 0.578 Cronbach Alpha() = 0.804 Bertlett's test of Sphereity Approx. Chi square = 131.06 Df = 1	a) Autonomy of the Job reveals the extent of individual freedom and discretion in the work and its scheduling. b) More Autonomy leads to greater feelings of personal responsibility for the work.	0.875 0.888	**2**
Factors	**Statistics**	**Job Characteristics/Enriched Job Element**	**Factor Loading**	**No of items**
Feedback	K.M.O. = 0.714 Sig = 0.00 (TVE) = 0.589 Cronbach Alpha() = 0.816 Bertlett's test of Sphereity Approx. Chi square = 109.22 Df = 1	a) Feedback reveals the amount of information employees receive about how well or how poorly they have performed the Job assigned to them. b) Feedback helps employees to understand the effectiveness of their performance and contributes to their overall knowledge about the work.	0.893 0.880	**2**

Table 3: Factor Analysis

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**0.814**
Bartlett's Test of Sphericity	Approx. Chi-Square	6882.04
	Df	55
	Sig.	0.000
Overall Reliability Statistics : Cronbach's Alpha		**0.886**

Table 4.0 KMO and Bartlett's Test

KMO & Bartlett's Test of Sphericity is a measure of sampling adequacy that is recommended to check the case to variable ratio for the analysis being conducted. Also, the Bartlett's Test of Sphericity relates to the significance of the study and thereby shows the validity and suitability of the responses collected to the problem being addressed through the study. We can see that we have good values for all variables for the MSA but the overall value is a bit high at **0.814**, however Bartlett's Test of Sphericity has an associated *P* value (sig in the table) of < 0.05 as by default. SPSS reports p values of less than 0.05 or 0.000, So from the above results we know that we can now continue and perform a valid factor analysis. It can also be seen that Job Characteristics i.e Skill Variety, Task Identity, Task Significance, Autonomy, and Feedback were subjected to reliability test using Cronbach's Alpha in all cases it was high.

The SPSS analysis gives a Cronbach's Alpha values for Skill Variety, Task Identity, Task Significance, Autonomy, and Feedback as shown in the table. This is an indication that our instruments are reliable. According to Everitte (2006), an alpha value of less than 0.60 is unacceptable; 0.60-0.65 is undesirable, 0.65-0.70 is minimally acceptable; 0.70-0.80 is respectable; 0.80-0.90 is very good and more than 0.90 means consider shortening the scale by reducing the number of items. As it is for the Deposit Money Banks under survey it shows that, the instrument is very reliable, hence our overall reliability statistics, Cronbach Alpha value is **0.886**. Linear and Multiple regression analysis is applied for the processing of the formulated hypotheses.

4.0 Data Presentation and Analysis

This section deals with the descriptive statistics where the presentation of data and analysis is carried out and the testing of formulated hypotheses is done. A total of 477 copies of questionnaires were distributed to the top, middle and lower level of employees of 21 Deposit Money Banks but 42 copies were unreturned and incorrectly completed rendering them not useful. This leaves us with 435 copies of the questionnaires that were used for processing and analysis of data for this research for the 21 Deposit Money Banks in Nigeria as at 31st December, 2017.

Statement	Degree of response					
	SA	A	U	D	SD	TOTAL
1. Top, Supervisory and Lower Level Managers/Employees of your Deposit Money Banking Firms apply variety of skills to carry out organizational Tasks to completion for attainment of desired results/outcome of performance.	205 47.12%	196 45.05%	9 2.06%	13 2.99%	12 2.76%	435 100%
2. The set of Management skills applied by the Managers/Employees of Deposit Money Banking Firms in Nigeria for discharging their Jobs are Conceptual, Human, Technical and Design Skills for desired results/outcome of performance.	200 45.98%	194 44.60%	12 2.76%	13 2.99%	16 3.68%	435 100%

Source: Field Survey, 2017

Table 4.1: Distribution of the Respondent opinion with regards to Skill Variety element of Job Characteristics in Deposit Money Banks in Nigeria

Data shown in Table 4.1 above clearly revealed information on the notion of whether Top, Supervisory and Lower level Managers/Employer of 21 Deposit Money Banking firms in Nigeria apply variety of Skills to carryout organizational Tasks/Jobs to completion for attainment of desired results/outcomes of performance, satisfaction and motivation. It was seen in the table that, 205 Managers representing 47.12% "strongly agree" on the position. 45.05% standing for 196 respondents "agree" on the position. For the "Undecided option," only 9 of the respondents representing 2.06% opted for it. 13 out of 435 representing 2.99% "Disagree" while 12 out of 435 (2.76%) "Strongly Disagree" on the stated position.

For the second question which sought to find out whether set of Management Skills applied by the Managers/Employer of Deposit Money Banking firms in Nigeria for discharging their Jobs are Conceptual skills, Human skills, Technical skills and Design Skills, overwhelmingly, 200 out of 435 (or 45.98%) respondents, "strongly agree" to the position. 194 out of 435 (44.60%) also "agree" on the subject matter. 12 out of 435 (2.76%) were "Undecided" on the issue. 13 out of 435 respondents representing 2.99% "disagree" on the fact while about 16 out of 435 (3.68%) respondent "strongly disagree," about the application of the set of Management Skills by Employees of Deposit Money Banking firms in Nigeria.

H_{01}: Skill Variety in Deposit Money Banks in Nigeria have not significantly impacted in enhancing Higher Job Performance in Deposit Money Banks in Nigeria.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.890a	.792	.790	.427

The value of R which is 0.890 indicate a good multiple regression with R square coefficient of determination which is 0.792 with 79.2% proportion of variance in the dependent variable.

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	299.538	4	74.885	409.962	.000ᵇ
	Residual	78.545	430	.183		
	Total	378.083	434			

The table shows that the independent variables are statistically significantly, F (4, 430) = **409.96**, where P < 0.05. We reject the null hypothesis above.

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.455	.096		2.728	.000
	Conceptual Skills	.221	.022	.263	1.285	.000
	Human Skills	.218	.021	.273	1.251	.000
	Technical Skills	.197	.021	.252	2.290	.000
	Design Skills	.309	.024	.367	3.151	.000

a. Dependent Variable: Higher Job Performance in Deposit Money Banks in Nigeria

Interpretation; $y = X_1 + X_{2} + X_3 + X_4 + C$ where C is the constant.
Predicted y $= 0.221X_1 + 0.218X_2 + 0.197X_{3} + 0.309X_4 + 1.455$
Skill Variety such as Conceptual, Human, Technical and Design Skills have a significantly relationship on the Higher Job Performance in Deposit Money Banks in Nigeria.

Statement	Degree of response					
	SA	**A**	**U**	**D**	**SD**	**TOTAL**
3. Task Identity is the extent of Job Involvement that is carried out by Deposit Money Banking Firms staff/employees to achieve desired results of performance.	202 46.44%	198 45.52%	13 2.99%	12 2.76%	10 2.29%	435 100%
4. Successful starting and finishing of the banking Jobs/Tasks results in visible outcomes of performance and identity of the task is clearly stated.	196 45.05%	199 45.75%	14 3.22%	12 2.76%	14 3.22%	435 100%

Source: Field Survey, 2017
Table 4.2: Distribution of the Respondent opinion with regards to Task Identity element of Job Characteristics in Deposit Money Banks in Nigeria

The third question is with regards to Task Identity as the extent of Job Involvement that is carried out by Deposit Money Banking Firms Staff/Employees to achieve desired results of performance. It was clearly revealing that 202 out of 435 (or 46.44%) of the respondents "strongly agree" on the assertion that clear Task Identity facilities Job Involvement in achieving the desired results of organizations. 45.52% representing 198 respondents "agree" on the position. 13 out of 435 respondents standing for 2.99% were undecided. About 12 out of the 435 (2.76%) respondents "disagree" on the subject matter while 10 out of the 435 (2.29%) respondents "strongly disagree" on the subject matter of Task Identity as not been the extent of Job Involvement to achieve desirable results of performance in the Deposit Money Banking Firms by Staff/Employees.

For the fourth question that sought to find out if "successful starting and finishing of the banking Jobs/Tasks results in visible outcomes of performance and identity of the task is clearly stated." Out of 435 respondents, 196 representing 45.06% "strongly agree" on the subject matter while 199 subjects out of 435 representing 45.75% "agree" on the issue. 3.22% representing 14

respondents were undecided on the matter. 12 out of 435 standing 2.76% of the respondents disagree on the position. About 14 out of the 435 (3.22%) "Strongly disagree" on the subject matter of successful starting and finishing of the banking Jobs/Tasks resulting in visible outcomes of performance, satisfaction and motivation and identity of the task is clearly stated.

H02: Task Identity in Deposit Money Banks in Nigeria have not significantly impacted in enhancing Higher Job Performance in Deposit Money Banks in Nigeria.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.761a	.579	.578	.552

The value of R which is 0.761indicates a good Linear Regression with R square coefficient of determination which is 0.579 with 57.9% proportion of variance in the dependent variable.

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	181.040	1	181.040	595.195	.000b
	Residual	131.705	433	.304		
	Total	312.745	434			

The table shows that the independent variables are statistically significantly, $F(1, 433) = $ **595.19**, where $P < 0.05$. We reject the null hypothesis above.

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.713	.109		1.693	.000
	Task Identity	.626	.026	.761	2.397	.000

a. Dependent Variable: Higher Job Performance

Interpretation; $y = X_1 + C$ where C is the constant.

Predicted y $= 0.626X_1 + 1.713$

Task Identity have a significant relationship on the Higher Job Performance in Deposit Money Banks in Nigeria.

Statement	Degree of response					
	SA	A	U	D	SD	TOTAL
5. The impact the Job has on other people by Deposit Money Banking Firms is its Task Significance which is performance.	198 45.52%	198 45.52%	-	19 4.37%	20 4.59%	435 100%
6. The Job is meaningful if it is important to other for pertinent reasons such as quality service delivery lending to performance output.	184 42.29%	212 48.74%	10 2.29%	14 3.22%	15 3.45%	435 100%

Source: Field Survey, 2017

Table 4.3: Distribution of the Respondent opinion with regarding Task Significance element of Job Characteristics in Deposit Money Banks in Nigeria

There has been an overwhelming response among respondents as indicated in table 4.3 above pertaining the Job Characteristics element of Task Significance as regards Deposit Money Banks in Nigeria. For question 5 specifically, it sought to find out whether the impact the Job has on other people by Deposit Money Banking Firms is its Task Significance which will lead to performance. Thus, out of the 435 respondents, 198 representing 45.52% "strongly agree" on the subject matter of Job significance as having impact on others. 198 subjects out of 435 representing 45.52% also "agree"

on the issue. 19 out of 435 (or 4.37%) disagree on the information. About 20 out of 435 (4.59%) "Strongly disagree" on the subject matter of Job significance as having impact on others by the Deposit Money Banking Firms.

For question 6, it sought to find whether Job is meaningful if it is important to other people for reasons of quality service delivery and performance, ease of transaction amongst others. Overwhelmingly, 212 out of 435 (or 48.74%) "agree" on the subject matter while 184 out of 435 standing for 42.29% "strongly agree" on the notion. 2.29% representing 10 respondents were undecided on the issue. 14 out of 435 (or 3.22%) disagree and finally 15 out of 435 respondents standing for 3.45% "strongly disagree" on the position as stated above.

H03: Task Significance in Deposit Money Banks in Nigeria have not significantly impacted in enhancing Higher Job Performance in Deposit Money Banks in Nigeria.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.879a	.773	.772	.405

The value of R which is 0.879indicates a good Linear Regression with R square coefficient of determination which is 0.773 with 77.3% proportion of variance in the dependent variable.

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	162.244	1	162.244	466.218	.000b
	Residual	150.501	433	.348		
	Total	312.745	434			

The table shows that the independent variables are statistically significantly, F (1, 433) = **466.22**, where P < 0.05. We reject the null hypothesis above.

Coefficientsa

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.209	.090		1.061	.000
	Task Significance	.801	.021	.879	3.376	.000

a. Dependent Variable: Higher Job Performance

Interpretation; $y = X_1 + C$ where C is the constant.

Predicted y = $0.801X_1 + 1.209$

Task Significance have a significant relationship on the Higher Job Performance in Deposit Money Banks in Nigeria.

Statement	Degree of response					
	SA	A	U	D	SD	TOTAL
7. The Employee of Deposit Money Banking Firms in Nigeria have the Autonomy on the Job which reveals the extent of individual freedom and discretion in the work assignment and its scheduling for desired outcomes of performance output.	190 43.68%	202 46.44%	14 3.22%	15 3.45%	14 3.22%	435 100%

	205 47.13%	200 45.98%	11 2.53%	10 2.29%	9 2.07%	435 100%
8. The more Autonomy granted to the Staff/Employees of Deposit Money Banking Firms in Nigeria have resulted to greater feelings of personal responsibility for their Jobs leading to performance output.						

Source: Field Survey, 2017

Table 4.4: Distribution of the Respondent opinion regarding Autonomy as an element of Job Characteristics in Deposit Money Banking firms in Nigeria

The seventh question is addressing the issue of Employees of Deposit Money Banking Firms in Nigeria as have Autonomy on the Job which reveals the extent of individual freedom and discretion in their work assignment and its scheduling for desired outcomes of performance output. Overwhelmingly, 202 out of 435 respondents standing for 46.44% "agree" on the subject matter while 190 representing 43.68% out of the 435 respondents "strongly agree" on the position. About 14 out of 435 (or 3.22%) respondents were undecided on the matter and 14 out of 435 (or 3.22%) respondents "strongly disagree" on the issue. The remaining 15 out of 435 standing for 3.45% respondents "disagree" that employees of Deposit Money Banking Firms in Nigeria have not Autonomy revealing freedom and discretion for their work assignment and the scheduling of their responsibilities.

The eighth question sought to find out whether more Autonomy is granted to the Staff/Employees of Deposit Money Banking Firms in Nigeria resulted to greater feelings of personal responsibility for their Jobs, out of the 435 respondents, 205 representing 47.13% "strongly agree" on the subject matter while 200 subjects out of 435 standing for 45.98% "agree" on the matter. 2.53% representing 11 respondents were undecided on the issue. 10 out of 435 standing for 2.29% respondents "disagree" on the subject matter. About 9 out of 435 (2.07%) "Strongly disagree" on the information that Autonomy granted to Staff of Deposit Money Banking Firms in Nigeria resulted to greater feelings of personal responsibility for their Jobs.

H_{04}: Autonomy in Deposit Money Banks in Nigeria have not significantly impacted in enhancing Higher Job Performance in Deposit Money Banks in Nigeria.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.642[a]	.412	.411	.652

The value of R which is 0.642 indicates a good Linear Regression with R square coefficient of determination which is 0.412 with 41.2% proportion of variance in the dependent variable.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	128.952	1	128.952	303.801	.000[b]
	Residual	183.793	433	.424		
	Total	312.745	434			

The table shows that the independent variables are statistically significant, $F_{(1, 433)} = $ **303.80**, where $P < 0.05$. We reject the null hypothesis above.

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.136	.128		1.705	.000
	Autonomy	.523	.030	.642	1.430	.000

a. Dependent Variable: Higher Job Performance

Interpretation; $y = X_1 + C$ where C is the constant.

Predicted y $= 0.523X_1 + 2.136$

Autonomy have a significantly relationship on the Higher Job Performance in Deposit Money Banks in Nigeria.

Statement	Degree of response					
	SA	A	U	D	SD	TOTAL
9. Feedback reveals the amount of information on Employee of Deposit Money Banking Firms receives about how well or poorly they have performed the Jobs assigned to them for desired performance output.	204 46.89%	201 46.21%	-	16 3.68%	14 3.22%	435 100%
10. Feedback mechanism helps employees to understand the effectiveness of their performance and contributes to their overall knowledge about whether they have satisfaction and are well motivated for the work assigned to them.	202 46.44%	208 47.82%	-	15 3.45%	10 2.29%	435 100%

Source: Field Survey, 2017

Table 4.5: Distribution of the Respondent opinion regarding Feedback as element of Job Characteristics in Deposit Money Banking firms in Nigeria

The table above 4.5 revealed the respondents opinion pertaining Feedback as an element of Job Characteristic that reveals and accounts for the amount of information on Employees of Deposit Money Banking Firms as to whether their performance is well or it is poorly perceived and below expected standards of the organizations. Overwhelmingly, 204 out of 435 (or 46.89%) of the respondents "strongly agree" that Feedback account for the employees level of performance whether it is above, average or below expected set standards. 201 out of 435 (or 46.21%) also agree on the subject matter, 16 out of 435 (3.68%) respondents "disagree" on the matter and 14 out of 435 respondents standing for 3.22% strongly disagree on the fact that Feedback reveals areas of employee performance as regards areas of strengths and weaknesses. There is no respondent for "undecided" option.

For the tenth question that sought to investigate whether Feedback mechanism helps employees to understand the effectiveness of their performance and contributes to their overall knowledge about whether they have satisfaction and are well motivated for the work assigned to them. Overwhelmingly, 208 out of 435 (or 47.82%) of the respondents "agree" on the subject matter. 202 out of 435 (or 46.44%) also "strongly agree" on the position. 15 out of 435 representing 3.45% respondents "disagree" and 10 out of 435 standing for 2.29% respondents "strongly disagree". No respondent for undecided option.

H05: Feedback in Deposit Money Banks in Nigeria have not significantly impacted in enhancing Higher Job Performance in Deposit Money Banks in Nigeria.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.742[a]	.550	.549	.570

The value of R which is 0.742 indicates a good Linear Regression with R square coefficient of determination which is 0.55 with 55% proportion of variance in the dependent variable.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	172.104	1	172.104	529.870	.000[b]
	Residual	140.641	433	.325		
	Total	312.745	434			

The table shows that the independent variables are statistically significant, F (1, 433) = **529.87**, where $P < 0.05$. We reject the null hypothesis above.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.881	.108		1.353	.000
	Feedback	.591	.026	.742	3.019	.000

a. Dependent Variable: Higher Job Performance

Interpretation; $y = X_1 + C$ where C is the constant.

Predicted y $= 0.591X_1 + 1.881$

Feedback have a significantly relationship on the Higher Job Performance in Deposit Money Banks in Nigeria.

4.1 Discussion of Findings

The study on the Impact of Job Design Attributes on Performance in Business Organizations: A Survey of Deposit Money Banks in Nigeria have produced important discoveries as indicated in the test of (5) hypotheses discussed below;

For Hypothesis one (1) it seeks to find out whether Skill Variety in the Deposit Money Banks in Nigeria have not significantly impacted in enhancing higher Job performance in the banking firms in Nigeria. The hypothesis was rejected hence the independent variable Skill Variety were statistically significant, F (4, 430) = 409.962, where $P < 0.05$. Using the Analysis of variance (ANOVA), we reject the null hypothesis above. The value of 0.890 indicates a good Multiple Regression with R square coefficient of determination which is 0.792 with 79.2% proportion of variance in the dependent variable.

This confirms the view of Katz (1974), Griffins (1997), Robbins (1998) who in their separate research endeavours revealed that Managers of organizations acquire personnel with requisite skills, competencies they need to successfully achieve their goals, through fulfilling numerous roles of interpersonal, informational and decisional roles. These skills include Technical skills, Conceptual skills, Human skills, and Design Skills. The Technical skills encompassed the ability to apply specialize knowledge or expertise e.g skills held by professionals such as Engineers or Surgeons. The Human Skills are the ability to work with, understand, and motivate other people both individually and in groups. Many people are technically proficient but interpersonally incompetent. The Conceptual Skills requires the Managers mental ability to analyze and diagnose complex situations. For instance, decision making require Managers in Deposit banking firms in Nigeria to spot problems, identify alternatives that can correct them, evaluate those alternatives and select the best one. Managers can be technically and interpersonally competent yet still fail because of an inability to rationally process and interpret information's. Managers in Nigeria deposit banks with good Conceptual Skills would always avoid Judgement Shortcuts, Systematic biases and errors in decision making process of the organization leading to high performance goals. These decision biases and

judgement shortcuts to be avoided include; overconfidence bias, anchoring bias, confirmation bias, availability bias, escalation of commitment, randomness error, winners curse, hindsight bias, base rate bias, loss aversion bias and risk aversion bias.

Deposit Money Banks Managers in Nigeria with Technical Skills have the Information and Communication Technology (ICT) expertise and knowledge to sustain banking operations and enhancement of quality service delivery. This has enhanced competitive advantage and position of most of the banks hence timely and speedy services through innovative products is granted for performance attainment. Human skills is also encouraged in Deposit Money Banks in Nigeria to facilitate the good relationship with staff themselves that is relationship between superiors and subordinate, employer and employees and importantly to motivate customers in order to enable and boost the market share of the banks and profit status. All these will lead to sustainable competitive advantage of the Deposit Banks.

The implication of the finding is that adequate training and development programmes be organized by Bank management to update knowledge, skills and expertise of the staff for superior performance as desired. Additionally, requisite financial resources are made available in form of budget to offset this obligation on periodic basis in order to have sound banking practices and operation.

For Hypothesis two (2) it seeks to find out whether Task Identity in the Deposit Money Banks in Nigeria have not significantly impacted in enhancing higher Job performance in the banking firms in Nigeria. The hypothesis was rejected hence the independent variable Task Identity were statistically significant, $F_{(1, 433)} = 595.19$, where $P < 0.05$. Using the Analysis of variance (ANOVA), we reject the null hypothesis. The value of which is 0.761 indicates a good Linear Regression with R square coefficient of determination which is 0.579 with 57.9% proportion of variance in the dependent variable.

The above position agree with the views of Aminu (1996), Nwachukwu (2000), Sev (2013) who in their respective research endeavours found out that Task Identity is a situation where a Job has been recognized because the performance of the Job unit leads to the completion of another Job. In the Deposit Money Banking firms in Nigeria, every Staff/Employee have a designation and task assigned to him or her to carry out for competitive advantage. The Cashiers, Supervisors, Marketing Managers, Operational Managers, Business Managers e.t.c all have schedules of responsibilities assigned to them as task to discharge for effective operations. Effectively identifying with these tasks by staff and ability to completely carry them out as desired will enhance the attainment of performance goals by the banking firm.

The implication of the finding is that proper orientation, induction of the staff to their positions, roles and designation by the management is pertinent. Periodically, organizing of workshops to alert them of their requisite role expectations by the organizations are also necessary in order to attain high performance goals.

For Hypothesis three (3) it seeks to find out whether Task Significance in the Deposit Money Banks in Nigeria have not significantly impacted in enhancing higher Job performance in the banking firms in Nigeria. The hypothesis was rejected hence the independent variable Task Significance were statistically significant, $F_{(1, 433)} = 466.218$, where $P < 0.05$. Using the Analysis of variance (ANOVA), we reject the null hypothesis. The value of R which is 0.879 indicates a good Linear Regression with R square coefficient of determination which is 0.773 with 77.3% proportion of variance in the dependent variable.

The above position confirms the views of Noe, Hillenbeck, Gerhart and Wright (2008); Marthis and Jackson (2004), Armstrong (2009) in their separate research efforts confirms that "Task Significance" is the extent to which the Job has an important impact on the lives of other people. The degree to which a Job affects the lives of other people within and outside the organization; This Job signifies its importance meaning that whatever effects, the Job will also have an effect on the other

people either inside or outside the organization. According to Ayo Olowe (2008) Deposit Money Banking firms in Nigeria are performing the following functions that impacts on people lives. These include;

i. Payment Mechanism: - Providing a payment mechanism i.e means in which individuals, businesses and government can make payment to each other. They are members of the clearing system.

ii. Deposit Mobilization: -Providing a place for individuals, firms and government to store their wealth e.g Current Accounts, Deposit Accounts.

iii. Lending: - Lending money to individuals, businesses and government in the form of loans or overdrafts.

iv. Foreign Exchange Services: - Providing customers with a means of obtaining foreign currency or selling foreign currency, whenever they require it. Bank plays a central role in the foreign exchange markets.

v. International Trade Services: - Providing assistance to exporters and importers e.g helping exporters to obtain payment from buyers abroad, and helping importers to pay (or goods they buy from foreign suppliers).

vi. Other services of impact to people include: - leasing services, debt factoring services, executorship and trustee services; registrar services, share registration, transfer services, estate agency services, selling insurance policies of their own, notably life assurance policies and acting as insurance brokers for insurance companies by selling some insurance policies.

The implication of the finding is that Deposit Money Banking firms in Nigeria should innovate and modify consistently their management strategies, products strategies, service delivery strategies, process strategies and design technological strategies and improve on their creative ideas in order to attract greater market share and high profit status in order to enhance competitive advantage in the industry.

For Hypothesis four (4), it seeks to find out whether Autonomy in the Deposit Money Banks in Nigeria have not significantly impacted in enhancing higher Job performance in the banking firms in Nigeria. The hypothesis was rejected hence the independent variable Autonomy were statistically significant, $F (1, 433) = 303.80$, where $P< 0.05$. Using the Analysis of variance (ANOVA), we reject the null hypothesis above. The value of 0.642 indicates a good Linear Regression with R square coefficient of determination which is 0.412 with 41.2% proportion of variance in the dependent variable.

This agrees with the views of Aminu (1996) and Sev (2013) who revealed in their research findings that "Job Autonomy" attributes of Job design is the degree of freedom, independence, and discretion associated with the Job. Many workers prefer to be autonomous in a Job. But it is not always that all Jobs have to be autonomous. The characteristic of the Jobs may be autonomous. Assigning a task or Job to an employee with clearly spelt out terms of reference will lead to greater motivation, more commitment to task and gives them more boldness, confidence to express their abilities in discharging the noble responsibility toward the attainment of performance goals of the organization.

Nwachukwu (2000) maintains that delegation is a process that permits the transfer of authority from superior and subordinates. It empowers subordinates to make commitments, use resources and to take action in relation to duties assigned to him. He further reinforced that for effective delegation, authority granted to a subordinate must be equal to the responsibility assigned to him, no more no less that is authority delegated to an individual manager should be adequate to assure the ability to accomplish results expected from an employee. Lack of authority deprives employees in this instance from necessary cooperation from others. Failure to equate or balance responsibilities with authority to carry out tasks lead to inefficiency.

The implication of the finding is that awareness and sensitization campaign be carried out to enhance compliance with this standard expectation and requirement in the work settings of Nigeria Banking firms in order to attain satisfactory performance level.

For Hypothesis five (5), it seeks to find out whether Feedback in the Deposit Money Banks in Nigeria have not significantly impacted in enhancing higher Job performance in the banking firms in Nigeria. The hypothesis was rejected hence the independent variable Feedback were statistically significant, $F (1, 433) = 529.87$, where $P < 0.05$. Using the Analysis of variance (ANOVA), we reject the null hypothesis. The value of 0.742 indicates a good Linear Regression with R square coefficient of determination which is 0.55 with 55% proportion of variance in the dependent variable.

This confirms the view of Nwachukwu (2000) who emphasizes that delegation helps in training employees to assume responsibility and learn to be accountable and give "Feedback" for assigned tasks. This Feedback is the extent to which a person/employee receives clear information about performance effectiveness from the work itself. That is how well or poorly they have performed on the assigned Job. So Job should be designed effectively to encourage quality Performance and Feedback.

The implication of the finding is that proper assigning of task, responsibilities to Staff/Employees with requisite skills, knowledge and cognitive abilities by the Management of Banks will lead to quality performance. In this case properly designing work settings, welfare packages, condition of service, motivational incentives, physical layout of the organization, and quality of work life should be encouraged by the Management of the organization.

5.0 Conclusion and Recommendations:

Job design is an essential and integral component of a Job. Identifying the characteristics, purpose of the Job by knowing precisely, deciding on the task and responsibilities to be included in a particular Job and methods to be used in carrying out the banking tasks is its Job design or Job engineering. By designing Job properly, employee of the banking firm will be motivated, productivity will increase and quality of work life will be enhanced and new category of employees will be accommodated. Job characteristic such as Skill Variety, Task Identity, Task Significance, Autonomy and Feedback are essential elements that the Deposit Money Banks in Nigeria should consider when deciding on assigning Task And Responsibilities in order to attain the requisite performance goals and competitive advantage by the Banking Organizations. The researcher therefore recommends the following measures to be adopted by Deposit Money Banks Management in Nigeria in designing Jobs, in order to attain performance goals. These include: -

1. Executive management of the Deposit Money Banking organization in Nigeria should design Jobs to blend with the available requisite Skills possessed by the employees of the organization. Basic quality of work life components such as employment security, adequate and fair compensation, a safe and healthy environment, Jobs that develop human capacities, work roles that minimizes infringement on personal leisure and family needs, a personal environment that foster personal identity, freedom from prejudice, chance for personal growth and security, socially responsible organizational actions, constitutionalism or the right of personal privacy, dissent and due process, Job satisfaction physical work settings, welfare packages and matching personality Job fit with congruent banking environment be considered at all times.

2. Managerial Skills (Technical, Conceptual, Human and Design Skills), knowledge base, cognitive abilities of Top, Middle and Lower Level Managers be periodically diagnosed and screened to determine the areas in which Training And Development is needed in the Deposit Money Banking organization in order to sustain performance output goal.

3. Managers assigned responsibilities and Tasks should understand that Feedback and accountability expected to the superiors is necessary and should endeavor to live up to expectations by reporting areas of improvements and failures at all the times.

4. In designing Jobs, Management of Banking firms should understand that Autonomy should not be compromised. Subordinates assigned tasks to be allowed an upper hand for proper performance and Task accomplishment at all times and organization should ensure that only employees with registered expertise, skills, knowledge are signed on those demanding task.

5. Employee should endeavor to identity the whole Task assigned to them from the start to the end and what it takes to carry out the task for its effective accomplishment. Task identity is pertinent to achieve performance goals.

6. Task that are of more important and significance to the organization be properly identified and proper managerial incentives be assigned to them periodically for its effective performance in order of preference.

7. Job should be designed to enhance employee motivation, productivity, quality of work life, promotion in order to accomplish performance goals.

8. Job should be periodically evaluated to enhance Job enlargement and Job enrichment as appropriate, Job design elements of the organization. Job enrichment requires designing Job so that it will include a greater variety of work content. It requires higher knowledge and Skills while Job enlargement is increasing the Tasks or duties of a Job without any additional Skills required or Autonomy involved.

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