

## **JOB CRAFTING AND EMPLOYEE PERFORMANCE IN COMMERCIAL BANKS, KOGI STATE.**

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### **Abstract**

*Business environment is increasingly becoming cumbersome considering the fact that customers' awareness has increased thereby making service delivery more challenging. This study titled job crafting and employee Performance in commercial banks, Kogi state is written to examine the extent in which job crafting enhances employee performance. The population of the study was employees of Access bank, Ecobank, first bank, UBA and Zenith bank in Kogi State numbering 765 however; considering the nature of the population the study adopted the Godden sample size statistical formula to reach respondents numbering 384 with the aid of a structured questionnaire but only 289 respondents completed and returned their questionnaire given 75% retrieval rate. Pilot study was carried out using a test re-test method and Cronbach alpha coefficient to establish the reliability of the research instrument. In addition, validity of the research instrument was conducted using content and face methods moderated by three experts. More so, research survey design was adopted and the statistical tools utilized comprised descriptive and inferential or parametric statistics while the three formulated hypotheses were tested using simple linear regression analysis. Findings revealed that there was a significant positive relationship between job crafting and employee Performance in the commercial banks, Kogi state. Premised on the findings, the study recommends that commercial banks in kogi state should not only encourage application of innovation and intuitiveness by employees in carrying out their tasks but such should also be sustained.*

**Keywords:** Job crafting, task, Employee, Performance.

### **INTRODUCTION**

Commercial banks across the globe play critical role in enhancing the nation's economy. This is because they serve as avenue where funds and other valuable items are kept for safe keeping, additionally, the banking sub-sector helps the economy because idle funds are harnessed thereby making such fund readily available to the informal sectors of the economy for other

commercial activities. Though, these banks conduct most of their activities through computing platform and other digital devices it largely rely on human elements (employees) to ensure smooth operations (Bank et al., 2017; Jindal et al., 2022).

To this end, employee performance largely contributes to the immediate and strategic survival of the banking industry hence, to

ensure that employees are properly motivated to get them satisfied and retained in the banks measures need not only to be put in place to ensure that they are attracted to be readily engaged in the work place but it is pertinent to ensure that innovative actions and relationship management towards making the work place attractive are enshrined. Job crafting is seen as how employees proactively pattern their own tasks to make it more meaningful. Thus, job tasking means employees proactive taking steps in carrying out their duties, responsibilities, interactions and work atmosphere with the view to boosting employees' morale and work performance.

Thus, these innovative moves adopted by employees could be in form of task crafting, relational crafting and cognitive crafting which is targeted at increasing job performance, enhance employee-well-being which improved applied job crafting to achieve motivation and performance.

The banking sector in Nigeria operates in a highly competitive business environment characterized by rapid technological changes, increased customers' awareness, regulatory pressure from the Central Bank of Nigeria (CBN), rise in fintech and digital ecosystem. Thus, to maintain sustainable performance and consistently meet customers' needs and aspirations the commercial banks in Kogi state largely depends on their employees to help them pursue this goals vigorously.

In Nigeria's rapidly evolving labor market, commercial banks face increasing challenges in propelling employee performance in the midst of high rate of turnover and a competitive business environment. Job crafting is seen as the proactive process through which employees deliberately modify their relationship, job tasks and perceptions to better integrate their tasks with personal strengths and motivations has emerged as a potential technique to boost employee performance. However, the socio-cultural and economic factors peculiar to Nigeria, such as hierarchical workplace structures, lean resources and divergent levels of employee commitment complicate the actualization of job crafting practices in commercial banks. Research indicates that while some Nigerian firms recognize the relevance of job crafting, several fail to create the required support or training for employees

to meaningfully engage in this practice. More so, there is a lack of empirical evidence integrating job crafting to tangible improvements in employee performance within the context of commercial banks in Nigeria. This glaring gap presents a pivotal issue, as institutions struggle to optimize their employees' potential in a nation engrossed in a diverse industries and significant economic disparities.

Additionally, despite the fact that previous studies were conducted bothering on the impact of job crafting on employee performance, to the best of the researcher's knowledge there is still dearth of literature that covers industry specific, geographical peculiarity and measurement indices covering the current study area (Bagis; Muhammad et al, 2023; Yuliaaneu, 2024 & Arachie et al 2025). It is against this backdrop that this study examines the impact of job crafting on employee performance using the specific indicators for both the independent and dependent variables.

## **Literature Review**

Job crafting is seen as a systematic actions taken by employees to perform their tasks in the innovative manner that will be sustainably beneficial to the employees as well as the organizations (Cheng et al, 2016 & Nzewi, Audu, 2023). Job crafting refers to the process in which employees consciously adopt innovative changes with the view to customizing their tasks, work environment as well as their colleagues (Bhens et al, 2016). Again, job crafting is the proactive and intentional steps taken by employees in an organization not only to Improve but also modify their tasks, responsibilities and work environment and interaction with people within the organization with the intent to aligning themselves with their passion, values and strength (Daniel & Park, 2015).

Chatterjee et al (2022) argued that job crafting has three fundamental dimensions such as task crafting, relational crafting and cognitive crafting. Therefore, while task crafting involves measures applied to changing their tasks, duties and responsibilities, relational crafting means modifying the relationships or interactions with other employees at work place. Again, the cognitive crafting refers to techniques adopted

to changing employees' perceptions about their duties, tasks or responsibilities.

Again, job crafting could be influenced by the freedom to make changes by employees without any intervention, employee getting feedback from other employees or stakeholders on the extent to which their innovative actions have been applied. Job crafting is seen as the systematic process in which employees proactively review the jobs, relationships, or meaning of their tasks to better suit their skills, interests, and values (Chandrani & Ruchi, 2017 & Hair et al 2024). This is consciously initiated by the employee and not by the supervisors or management. Job crafting also means reshaping your job to make it more engaging, meaningful and a better fit for you.

More so, for job crafting to be effective the positive result is needed for the employees to have unhindered access to resources that would facilitate performance of such tasks. Again, there should be a supportive work environment that encourages experimentation and learning so that employees freely utilize their innovative skills toward enhancing their performance. Kooij et al (2022) noted that job crafting could be in form of carrying out a delegated task, changing work schedule, seeking mentorship as well as taking on projects. However, whichever form job crafting takes, it is aimed at ensuring that employees carry out usual tasks with the intent to broadening their performance.

Employee performance is seen as the scientific evaluation and conscious assessment of employees output with the indicators of employee performance by this research are job satisfaction, quality of work and cooperativeness. Job satisfaction is the extent to which employee feel fulfilled in their work, task and work environment. Nzewi and Edna and Samson (2021) can be measured in terms of functional quality, technical quality, aesthetic quality and reliability quality. In addition, cooperativeness is seen as the deliberate steps adopted by employees to work together despite their identified diversities with the intent to avoiding or minimizing conflict. This measures therefore means employees mutually extending support to each other, pursue common goals and adopt reciprocity in work place. The measure of cooperativeness involves mutual support, mutual trust, collaboration, shared responsibility as well as reciprocity and all

these improves performance of commercial banks.

Specifically, crafting is seen as the mechanism through which employees actively reshape the JD-R balance to suit their needs. The fundamental propositions of the model include: Demands lead to strain/burnout. Resources lead to engagement/motivation; job resources buffer the negative impact of job demands on strain. More so, high demands combined with high resources lead to highest engagement. Resources create gain spirals - engagement → better performance → more resources. Demands create loss spirals - exhaustion → lower performance → more demands. The JD-R model says well-being and performance largely depend on balancing what drains your vs what energizes and supports you. Job crafting is how employees actively manage that balance themselves. Task crafting is seen as proactively changing the number, type, scope or sequence of tasks in your job. In doing this, you are not restructuring your formal job description rather you are adding, dropping, expanding, or reframing tasks within the flexibility your role permits.

The two forms of task crafting are approach and avoidance: where the approach task crafting involved adding tasks that are energizing, skill-building, or meaningful. Again, the avoidance task crafting involved reducing or redesigning tasks that are draining, boring, or stressful. Approach crafting usually boosts engagement and performance whereas avoidance crafting helps reduce burnout, but can hurt performance if core tasks are eradicated. Relational crafting occurs when you proactively review who you interact with and how you interact with them at work place to make your tasks more meaningful, supportive or efficient. This therefore implies that you are reshaping the social aspects of your job without waiting for the supervisor or your manager to reorganize the team (Pasayat et al, 2023).

Relational crafting is not about networking for promotion but It is about intentionally shaping your working relationships so obtain social support towards more efficiency. Cognitive crafting is the third type of job crafting, alongside task and relational crafting which Pasayat et al (2023) concludes that such occurs when you change how you think about and frame your tasks to make it feel more

meaningful, purposeful, or aligned with your values without necessarily changing the tasks or people you work with. Again, Safarova and Şehitoğlu, (2023) revealed that cognitive crafting increases meaning and purpose thereby enabling employee to see how work connects to a bigger purpose. It also boosts engagement and resilience, reduces burnout, reduces feelings of helplessness and it is the fastest form of crafting. Therefore, cognitive crafting does not deny that some parts of the job are hard or boring but it reframes them in a way that connects to values, impact, or personal identity.

Job satisfaction is seen as how positively or negatively an employee feels about their task, job and the work environment. Therefore, job satisfaction is an affective and cognitive evaluation of one's job and job conditions. This implies that job satisfaction is not just about being happy at work but it is a judgment overall on how such job meet employee expectations, needs, and It is therefore influenced by pay, work itself, supervision, coworkers, promotion chances, and work-life balance. Quality of work as a measure of employee performance, refers to how well an employee completes their tasks relative to established standards of accuracy, completeness, and usefulness. Barclay et al (2022) noted that quality of work is about the standard of the output and not just how much was produced. Therefore, quality of work is the degree to which an employee's work is free from error, meets requirements, and adds value to the organization/customer. To this end, quality of work is about doing the right tasks, the right way, to the right standard, consistently.

Cooperativeness is seen as being a team player who actively assists others and aligns with group goals to get tasks performed effectively and efficiently (Chen, et al, 2020). Cooperativeness is a behavioral dimension of employee performance that captures how well someone works with others to get shared work done. The extent to which an employee voluntarily collaborates, shares information, helps colleagues, and aligns their behavior with team goals is the core meaning of cooperativeness.

## **Theoretical Framework**

### **Job Demands-Resources (JD-R) Model**

The JD-R model is the major framework utilized today to describe job crafting, innovativeness, burnout, engagement, and performance. The model is flexible enough to apply to any task. Job demands explain aspects of the job that require sustained physical, cognitive, and or emotional effort that are associated with costs. This model according to Lu, et al (2023) involved job resources which help accomplish goals, reduce demands, or stimulate organizational growth. This theory also propels employee well-being and performance which largely depend on the balance between employee input and efficiency. The key distinction reviewed as hindering demands which involves obstacles that drain energy and don't lead to growth such as role conflict, red tape or bureaucracy. Additionally, the challenging demands is seen as a demands that require effort but can lead to growth and organization achievement such as high workload, responsibility, employee commitment (Arora et al, 2024). The model explains employee outcomes through two parallel processes: Health Impairment Process described as: High demands → Strain → Burnout → Poor health/performance.

Therefore, when demands are high and resources are low, employees tend to experience exhaustion and strain. Over time this leads to burnout, health challenges, and lower performance. More so, motivational process is described as: High resources → Engagement → Performance/Retention.

This occurs when resources are high, employees feel engaged, vigorous, dedicated, absorbed in work. This leads to higher performance and lower turnover. The two processes interact suggesting that resources can buffer the negative impact of demands.

This significant of this model is that personal resources are positive self-evaluations leading to self-efficacy, resiliency, optimism, organizational-based self-esteem. The implications of this model is that they help employees control and impact their environment successfully. High personal resources facilitates mobilization of job resources and cope with demands. Specifically, job crafting is treated as a proactive behavioral pattern within JD-R. Employees use crafting to increase structural resources, increase social resources thus building relationships, increase

challenging demands by taking on new tasks as well as decreasing hindering demands thus reducing bureaucracy and emotional load. This model as described above is highly relevant to the research on job crafting and employees' performance hence it is utilizing for this research because of its practical application and relevance.

### **Empirical Review**

Ana et al (2022) study analysed the relationship between the three job crafting dimensions (task, cognitive and relational crafting) and performance; explore whether meaningful work completely mediates the relationship between the three job crafting dimensions and performance as well as analysed if presenteeism actually moderates the indirect effect of meaningful work in the relationship between job crafting and performance. The researchers collected data from 146 employees and the data was analysed using the process macro. The results revealed that the meaning in work mediated the relationship between the three job crafting dimensions and performance; presenteeism moderated the mediated relationship between job crafting and performance through meaningful work, and lower levels of presenteeism were positively related to performance when the levels of meaning in work were lower.

Muhammad et al (2023) conducted a research on linking job crafting, innovation performance, and career satisfaction: The mediating role of work engagement to investigate how job crafting augments work outputs (i.e., innovation performance and career satisfaction) through work engagement. Data were collected from 477 employees working in the Pakistan manufacturing sector. A structural equation modeling technique was used to investigate the mediation model. The finding revealed that job crafting has a direct and indirect association with innovation performance and career satisfaction through employees' work engagement. Additionally, the mediating impact was stronger for innovation performance than for career satisfaction.

Rozsa et al (2023) conducted a research titled: Job crafting and sustainable work performance: A systematic literature review. The research objective was to identify current research directions in the field of job crafting,

specifically in relation to increasing work performance. The Web of Science database was used to identify the main directions of research in the relevant literature. And the research was directed at peer-reviewed articles published in journals indexed in SSCI as Q1 and Q2. The resulting number of articles was identified based on the PRISMA selection method. Therefore, by analysing the literary sources, the study identified 4 important research topics that the authors of the scientific articles addressed. The most widespread topic was work engagement and its influence on job crafting. Thus, the study offers the reader a systematic and clear list of available quality resources that can help them in their personal research related to job crafting and work performance.

Arachie et al (2025) examined the Employee Performance Implication of Job Crafting in Private Universities. This study evaluated how job crafting and employee performance relate in private institutions in Anambra State Nigeria. The study specifically examined the degree to which employee performance is impacted by the various aspects of job crafting, including relational, cognitive, and task crafting. The study collected data from 281 academic staff members at eight private universities in the study area using a survey study design. A structured questionnaire that was verified for substance and reliability using the Cronbach Alpha technique was utilized as the data collection tool. The gathered data was examined using descriptive and inferential statistics. Findings revealed that employee performance was significantly positively correlated with task Crafting and cognitive crafting while relational crafting showed a negative correlation. Though, the above empirical studies were relevant but most of these studies were not conducted in Kogi state. Additionally, the researchers covered other sectors outside commercial banks hence, the motivation for the current research.

### **Methodology**

The Researchers utilizes the descriptive research survey design. This technique is adopted as a survey research technique through which responses were obtained and analysed relying on primary data. Again, this study which examines job crafting and performance

of commercial banks in Kogi state involved collecting data through primary sources. The primary data obtained is through a fifteen items structured questionnaire. The population of this study are the employees of Access bank, Ecobank, First bank, UBA and Zenith bank in Kogi state. These banks were selected because they are the viable commercial banks who have also existed in the state for about one decade or more thus, this period is adequate enough to consider the opinions of respondents as valid experiences that could be used for the purpose of this study.

The study reached a sample size of 384 out of the total population of 765 using the Godden sample size and proportional statistical technique. However, out of the total of 384 questionnaires distributed only 289 were duly completed and retrieved giving a response rate of 75%, table 1 one and two describe the population, sample and retrieval rate respectively. The research adopts the systematic sampling technique so that every respondent could be given equal chances of representation.

The questionnaire was the major source of primary data; the study designed a fifteen items structured questionnaire. The questionnaire contained research questions bordering on both independent and dependent variables. The questionnaire was designed in a five- point Likert-scale responses of strongly agree (5), Agree (4), Undecided (3), Disagree (2) and strongly disagree (1) were used. The research employed the services of two trained Research Assistants who helped in the administration of the research questionnaire. Therefore, the research questions were analysed using a five - point's Likert-scale with the decision rule to accept any mean value with 3.00 and above. The inferential or parametric statistics used in testing the three hypotheses is the simple linear regression analysis which is an inferential technique of examining the strength of relationship between the independent and dependent variables. This process was aided with the statistical package for social sciences (SPSS).

**Table 1. Population and sample size for the selected banks.**

| S/N          | Bank name                  | Number of employees | Sample size determination | Sample size for each bank |
|--------------|----------------------------|---------------------|---------------------------|---------------------------|
| 1            | Access Bank                | 185                 | $185 \times 384 \div 765$ | 93                        |
| 2            | Eco Bank                   | 36                  | $36 \times 384 \div 765$  | 18                        |
| 3            | First Bank                 | 143                 | $143 \times 384 \div 765$ | 72                        |
| 4            | United Bank for Africa PLC | 317                 | $317 \times 384 \div 765$ | 159                       |
| 5            | Zenith Bank                | 84                  | $84 \times 384 \div 765$  | 42                        |
| <b>Total</b> |                            | <b>765</b>          |                           | <b>384</b>                |

Source: Research Survey, 2026.

Table 1 shows the population and sample size of the selected banks. It revealed that Access bank has a population of 185 and sample size of 93, Ecobank 36 with sample size of 18, First bank 143 with sample size of 72, UBA 317 with sample size of 159 while Zenith bank has a population of 84 and a sample size of 42.

**Table 2. Distribution of Respondents Retrieval Rate from the Selected Banks.**

| S/N | Bank name                  | Questionnaire distributed | Questionnaire Returned | Percentage Returned (%) |
|-----|----------------------------|---------------------------|------------------------|-------------------------|
| 1   | Access Bank                | 93                        | 70                     | 24                      |
| 2   | Eco Bank                   | 18                        | 14                     | 5                       |
| 3   | First Bank                 | 72                        | 54                     | 19                      |
| 4   | United Bank for Africa PLC | 159                       | 119                    | 41                      |
| 5   | Zenith Bank                | 42                        | 32                     | 11                      |

|              |  |            |            |            |
|--------------|--|------------|------------|------------|
| <b>Total</b> |  | <b>384</b> | <b>289</b> | <b>100</b> |
|--------------|--|------------|------------|------------|

**Source: Researchers Report, 2026.**

Table 2 shows the retrieval rate of respondents in the selected banks. The table revealed that the retrieval rate is: Access bank is 70 (24%), Ecobank 14 (5%), First bank 54 (19%), UBA 119 (41%) and Zenith bank 32 (11%) respectively. The retrieval rate of 75% according to Clementina et al (2021) is sufficient for analysis hence this study will analyze the data based on the number of questionnaire returned.

### **Reliability of the Instrument**

Reliability of this study was carried out to determine the internal consistency of the research instrument. Therefore, Clementina et al (2021) argued that an instrument is reliable if it gives similar outcomes under consistent

circumstances. Clementina et al (2021) further concluded that any coefficient of reliability that is up to 0.70 and above is considered reliable. In testing the reliability of the research instrument, the researchers conducted a pilot study by distributing questionnaires numbering twenty-five (25) to the target respondents through the help of the trained Research Assistants; the Cronbach Alpha coefficient measure of internal consistency was adopted. The reliability of the research instrument using Cronbach alpha reliability test with the Statistical Package for Social Sciences (SPSS) yielded the result of 0.79 for items on independent variable, 0.88 for items on dependent variable thus giving the average reliability result of 0.84. The reliability result is showed in table 3.

**Table 3. Reliability Statistics**

| <b>Proxies/ Independent Variable</b> | <b>Number of items</b> | <b>Cronbach Alpha</b> |
|--------------------------------------|------------------------|-----------------------|
| Independent variable                 | 8                      | 0.79                  |
| Dependent Variable                   | 7                      | 0.88                  |

Source: SPSS statistical analysis

The table revealed that all the variables have Alpha Values above 0.70. Thus, in line with the submission of Clementina et al (2021) the instrument is deemed reliable.

### **Data Presentation and Analysis**

#### **Correlation Matrix for Independent Variables**

The following describes the correlations exhibited between the independent variables of the study as analyzed and expressed in table.

**Table 4. Correlation Analysis of Independent Variables**

|           | <b>TC</b> | <b>RC</b> | <b>CC</b> |
|-----------|-----------|-----------|-----------|
| <b>TC</b> | 1         |           |           |
| <b>RC</b> | 0.2621    | 1         |           |
| <b>CC</b> | 0.4076    | 0.4743    | 1         |

*Source: Researcher's Computation, 2026*

Table 4 shows a positive relationship between Task crafting (TC) and Relational crafting (RC) with a coefficient of 0.26; Task crafting (TC) and Cognitive crafting (CC) with a coefficient of 0.41; and also between Relational crafting (RC) and Cognitive crafting (CC) with a coefficient of 0.47. The above correlations show no presence of multicollinearity problem with the data of the study are none of the variables are highly correlated. This implies that none of the independent variables are repetitions of the other as they are not highly related.

Table 5. Shapiro-Wilk test

| Variables/indices   | Statistics | p-value | Normality Assumption     |
|---------------------|------------|---------|--------------------------|
| Task crafting       | 0,942      | 0.121   | Fail to reject H0/Normal |
| Relational crafting | 0,977      | 0.133   | Fail to reject H0/Normal |
| Cognitive crafting  | 0,983      | 0.087   | Fail to reject H0/Normal |
| Job satisfaction    | 0,961      | 0.124   | Fail to reject H0/Normal |
| Quality of work     | 0,956      | 0.095   | Fail to reject H0/Normal |
| Cooperativeness     | 0,984      | 0.129   | Fail to reject H0/Normal |

Source: Researcher's Computation, 2026

Table 5 shows the result of normality test which indicates the probability of observing the data if the null hypotheses (that the variables follows a normal distribution) is true. Therefore, based on the p-value, this column indicates whether the variable is considered normally distributed or not where a p-value above 0.05 suggest normality. To this end, all indicated that the p-value is greater than 0.05 we fail to reject the null hypotheses indicating that the all the variables are normally distributed.

### Test of Hypotheses

Table 6. Summary of Regression Results and other Statistics

| Regression     | H <sub>1</sub> | H <sub>2</sub> | H <sub>3</sub> |
|----------------|----------------|----------------|----------------|
| Coefficient    | 0.028          | 0.027          | 0.015          |
| P. value       | 0.000          | 0.000          | 0.000          |
| R              | 0.73           | 0.89           | 0.85           |
| R <sup>2</sup> | 0.53           | 0.79           | 0.72           |
| Df             | 1/288/289      | 1/288/289      | 1/288/289      |
| F              | 1214.123       | 1462.13        | 1238.122       |

Source: Research Data analysis, 2026

The *F*-ratio in the table 6 shows that the variables of task crafting statistically significantly predict job satisfaction,  $F(1, 288) = 1214.123$ ,  $p < .0005$  (this means that the regression model is a good fit of the data). Again, summary of regression equation (model formulated) and the result shows that *R* is 0.73 which is close to 1.00 meaning that it is useful for making prediction. The goodness of fit revealed that it has a good fit of *R* with 73% and *R*<sup>2</sup> of 53% meaning that total variations in job satisfaction is explained by variations in task crafting. Thus, all the estimated parameters predicting the value of job satisfaction outside task crafting is 27% (i.e, 100- 73 which is statistically insignificant. Again, the coefficient

is ( $\beta=0.028$ ;  $p = 0.000$ ) showing statistically significantly positively influence task crafting on job satisfaction at 95% level of confidence. Therefore, this implies that the independent variable (task crafting) contributes to the prediction of the dependent variable of about 73% with p- value of 0.000 which is less than 0, 05 affirming that there is a significant positive relationship between the independent and dependent variables.

The *F*-ratio in the table 6 shows that the variables of relational crafting statistically significantly predict quality of work  $F(1, 288) = 1462.113$   $p < .0005$  (this means that the regression model is a good fit of the data).

Again, summary of regression equation (model formulated) and the result show that  $R$  is 0.89 which is close to 1.00 meaning that it is useful for making prediction. The goodness of fit revealed that it has a good fit of  $R$  with 89% and  $R^2$  of 79% meaning that total variations in quality of work is explained by variations in relational crafting. Thus, all the estimated parameters predicting the value of quality of work outside relational crafting is 11% (i.e, 100- 89) which is statistically insignificant. Again, the coefficient is ( $\beta=0.027$ ;  $p = 0.000$ ) showing statistically significantly positively influence relational crafting on quality of work at 95% level of confidence. Therefore, this implies that the independent variable (relational crafting) contributes to the prediction of the dependent variable of about 89% with  $p$ - value of 0.000 which is less than 0, 05 affirming that there is a significant positive relationship between the independent and dependent variables.

The  $F$ -ratio in the table 6 shows that the variables of cognitive crafting statistically significantly predict cooperativeness,  $F(1, 288) = 1238.122$ ,  $p < .0005$  (this means that the regression model is a good fit of the data). Again, summary of regression equation (model formulated) and the result show that  $R$  is 0.85 which is close to 1.00 meaning that it is useful for making prediction. The goodness of fit revealed that it has a good fit of  $R$  with 85% and  $R^2$  of 72% meaning that total variations in cooperativeness is explained by variations in cognitive crafting. Thus, all the estimated parameters predicting the value of cognitive crafting outside cooperativeness is 15% (i.e, 100- 85) which is statistically insignificant. Again, the coefficient is ( $\beta=0.015$ ;  $p = 0.000$ ) showing statistically significantly positively influence cognitive crafting on cooperativeness at 95% level of confidence. Therefore, this implies that the independent variable (cognitive crafting) contributes to the prediction of the dependent variable of about 85% with  $p$ - value of 0.000 which is less than 0, 05 affirming that there is a significant positive relationship between the independent and dependent variables.

## Conclusion

The study emphasises the impact of job crafting on employees' performance in commercial banks in Kogi state. The research has shown

that though commercial banks play critical role in enhancing the nations' economy but for it to execute these functions effectively it requires the efforts of human elements which must adequately be integrated to motivating impact between job crafting and employees' performance. Specifically, based on research objective one which examine the impact of task crafting on job satisfaction in commercial banks, Kogi state, the summary of regression equation (model formulated) and the result shows that  $R$  is 0.73, the goodness of fit revealed that it has a good fit of  $R$  with 73% and  $R^2$  of 53% meaning that total variations in job satisfaction is explained by variations in task crafting hence it can be concluded that there is a significant positive relationship between task crafting and job satisfaction in commercial banks, Kogi state. Based on research objective two which examine the impact of relational crafting on quality of work in commercial banks, Kogi state, the summary of regression equation (model formulated) and the result shows that  $R$  is 0.89, the goodness of fit revealed that it has a good fit of  $R$  with 89% and  $R^2$  of 79% meaning that total variations in quality of work is explained by variations in relational crafting hence it can be concluded that there is a significant positive relationship between relational crafting and quality of work in commercial banks, Kogi state. Finally, based on research objective three which examine the impact of cognitive crafting on cooperativeness in commercial banks, Kogi state, the summary of regression equation (model formulated) and the result shows that  $R$  is 0.85, the goodness of fit revealed that it has a good fit of  $R$  with 85% and  $R^2$  of 72% meaning that total variations in cooperativeness is explained by variations in cognitive crafting hence it can be concluded that there is a significant positive relationship between cognitive crafting and cooperativeness in commercial banks, Kogi state. To this end, the research concludes that there is a significant positive relationship between job crafting and employees' performance in commercial banks in Kogi state.

## Recommendations

From the evidences emanating from this study finding the researchers make the following specific recommendations:

- 1, The Management of these commercial banks in Kogi state should consistently encourage task

crafting by offering employees autonomy to redesign the way and manner they implement their duties, prioritize functions as well as other value-added functions. This measure would significantly guarantee employee job satisfaction in these commercial banks.

2. Employees should be encouraged to proactively build supportive relationships in the work place, share knowledge and experiences through pairing of experienced employees with the new staff as this measure will not only minimize errors but would strengthen employees' confidence towards improving their quality of work in the commercial banks in Kogi state.

3. Finally, employees should be consistently communicated on how their roles significantly contributes to the immediate and strategic objectives of the commercial banks. Again, the management should also be sharing customers' success stories with the view to enabling the employees see how their impact significantly contributes to adding value to their clients. if all these recommendations are consciously applied it will go a long way in improving performance of commercial banks in Kogi state.

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