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JOB STRESS AND PERFORMANCE OF BANKERS IN LAGOS, NIGERIA

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Abstract

Employees are the most valuable asset of any organisation as they may profoundly affect the company's reputation and influence productivity and profitability. Employees often assume the principal responsibility for the majority of critical tasks, customer happiness, and the quality of products and events. The study investigated job stress and performance of bankers in Lagos, Nigeria. The paper was anchored onto goal-setting theory, using accidental sampling technique with the use of questionnaire to get information from 255 participants. Hypotheses were tested using inferential statistics. Findings indicated that stress influences employee performance $R^2 = .453$ value indicate that job stress accounts for 45.3% of the variance of employee's performance among the commercial banks staff in Lagos State. At $F_{(1,253)} = 209.208$, $p = .000$, which is less than .05. Gender had no significant influence on employee's performance of the participants at $t = 259$, $df = 253$ and $p = .796$. Lastly, the interaction of job stress and gender also had no significant influence on the employees' performance. Consequently, it is advisable for commercial banks in Lagos to employ additional capable workers to alleviate the stress encountered by bankers. Gender diversity also ought to be promoted within the banking sector.

Keywords: Stress, Performance, Goal setting theory, Commercial banks, Lagos

Introduction

Employees constitute the most precious asset of any firm, as they can significantly influence the organization's reputation and impact productivity and profit. Moreover, employees are the lifeblood of any organisation. Suleiman and Mohammad (2011) assert that employees inside the organisation are the primary tool for attaining success; they represent the most crucial resource and perhaps the human engine that helps to drive the organizational management force. Employees frequently bear the primary responsibility for the majority of essential tasks, customer satisfaction, and the quality of products and events. The survival of any organisation relies on the efficient and effective performance of her employees. Especially in banking sector, the dynamic and competitiveness of the environment, demands highly qualified, committed, and healthy employees for success, regardless of their type, size, or area of responsibility. The success or failure of a banking firm is contingent upon employee performance. Globally, maintaining elevated employee performance is often the objective of every organisation. Elevated employee performance confers numerous advantages upon an organisation. For example, enhanced performance results in advantageous economic expansion, substantial profit, and improved social advancement. Furthermore, enhanced employee performance typically optimizes organizational competitive advantage by reducing costs and improving high-quality production, rendering employee performance deserving of scrutiny.

The increasing levels of duties that employees are expected to fulfill in today's work life compel them to exert themselves even more vigorously in order to fulfill the rising expectations about their work performance. As a result, employees are generally working for longer hours. In today's society, stress has evolved into phenomena that is experienced all over the world and manifests itself in a variety of ways in every workplace. Even if an employee spends roughly one third of his life at work, he or she may be subjected to a significant amount of stress at times while performing their duties. Over the course of the past ten years, the nature of the job has undergone significant transformations, and it is continuing to undergo rapid transformations. A variety of definitions of stress have been proposed over the course of time. According to Robbins and Sanghi (2006), it is a state that occurs when any human being is presented with an opportunity or demand that is related to what they desire, and for which the outcome is judged to be both unpredictable and crucial. According to Kazmi et al. (2018), stress can be defined as the negative psychological and physical reactions that result in an employee's incapacity to cope with the expectations that are being placed on him or her. These reactions can be both physical and psychological in nature. The problem of stress is becoming more

widespread in organisations, and it frequently has a negative impact on organisational performance. Employees' performance is impacted by stress both inside and outside of the workplace.

Literature review

According to Momoh et.al (2014), the performance of employees has become a subject of concern for all organisations. This is due to the fact that highly productive individuals of any organisation boost the performance of the organisation, which eventually results in the organisation becoming more successful and effective. Performance is a straightforward term that refers to the manner in which an activity is carried out at a specific level of standard to which a task is to be carried out. Aguenza and Som (2018), in the workplace, employee performance is defined as the employee's level of productivity and efficiency, which results in the generation of useful outputs for the organisation. The analysis of employee performance is typically based on the degree to which employees are able to carry out their responsibilities and job duties in an effective manner. Management of performance can be broken down into two distinct components: planning and monitoring. During the planning stage, planning entails establishing objectives, formulating plans of action, and outlining the activities and timetables that will be necessary to achieve the objectives. The phase known as monitoring is the phase in which the goals are examined to determine how well one is doing in terms of meeting them. The term "monitoring" refers to the process of making regular measurements of performance and delivering continual feedback to individuals and work groups regarding their progress towards achieving their objectives. Monitoring that is ongoing provides the ability to examine how well personnel are meeting established standards and to make adjustments to requirements that are either unreasonable or troublesome. The corporate landscape has become increasingly influenced by rapidly changing factors such as heightened competition, quality demands, innovation, and an accelerated speed of operations. The responsibilities on employees increased significantly, resulting in heightened stress levels among them. In addition to stress stemming from the job environment, other stressors may pertain to personal circumstances, including interpersonal interactions and leisure activities. The projected annual cost of employee absenteeism to U.S. enterprises is \$225 billion, attributed to diminished productivity, overtime compensation, fixed fringe benefits, and the expenses associated with replacing personnel. Adetayo, Ajani, and Olabisi (2014) asserted that employers in Nigeria fail to safeguard their employees from stress originating both externally and internally within the workplace. Consequently, in the contemporary career-oriented society, work often serves as a persistent source of stress, with primary contributors including excessive job stress, role

conflict, peer competition, conflicts with supervisors or colleagues, and harassment (Alam et al. 2015). Despite the prevalent tension among employees in the workplace, many harbour aspirations of changing jobs for improved conditions and fulfilment, however find themselves ensnared, unaware of the means to escape. The idea of entrapment has been explored primarily in psychological studies; however, it is also recognised as a significant area of inquiry within business, particularly concerning organisational behaviour. Momoh (2024) defined entrapment as a distinct type of waiting that highlights a restriction on future-oriented activities. The most widely recognised definition in the literature, proposed by Aslan et.al (2003), characterises entrapment as a profound desire to extricate oneself from an unfavourable situation or specific challenges, coupled with the perception that all avenues for avoidance or escape are obstructed. Workplace stress has affected nearly all occupations, from executives to employees directly involved in production. The consequences of occupational stress ultimately impact both physical and mental health. Nonetheless, stress is not inherently detrimental; it presents an opportunity when it provides prospective benefits. Regardless of its form, it typically commences when individuals are situated in a work setting that conflicts with their work style and/or temperament. It becomes exacerbated when folks realise they possess minimal control over it. “Michac (1997) identified the following reasons of stress: inadequate time management, ambiguous job descriptions, excessive job stress, feelings of inadequacy and insecurity, failure to complete tasks, poor communication, detrimental personal connections, and the quality and complexity of jobs. Also, Deane et.a (2002) identified stress-related illnesses as the primary contributor to diminished productivity in the workplace. Significant workplace pressure has resulted in stress, establishing it as the primary cause contributing to sickness. A multitude of studies and surveys have been undertaken by researchers globally to propose enhanced ways for stress management. Factors contributing to work-related stress may include interpersonal issues, role expectations, task requirements, organisational structure, leadership style, and workplace culture. Interpersonal reasons arise from workplace relationships, particularly when employees encounter an unsupportive environment or get personal remarks from colleagues. There is a growing necessity to understand the importance of workforce diversity in the evolving global corporate environment (Curado, Tai, Oliveira, & Sarmento, 2021). Today, the workforce is more varied across demographic dimensions due to reasons such as quickly evolving business conditions, immigration, and the inclusion of women (Hundschell, Razinskas, Backmann, & Hoegl, 2022). Developing countries are seeing significant gender-based diversity, and this trend is expected to continue (Amin, Rehman, Ali, & Ntim, 2021).

There is accumulating evidence that gender diversity correlates with a more profitable work environment (Gartzia, 2021). Gberevbie et al. (2014) noted that a recruitment policy free from gender discrimination improves employee performance. Nelson et.al (2015) asserted that women comprised 57% of the overall workforce and occupied 41% of management positions. Nyikuli (2019) asserted that organisational performance is improved by the cognitive capabilities associated with gender diversity. While there is some comprehension of the impact of gender diversity on employee performance, there remains limited insight into how individual performance may be augmented within the framework of gender diversity in developing nations, particularly in male-dominated societies (Yasmeen & Blouch, 2022). The banking sector is a crucial and sensitive component of every economy. It is a crucial catalyst for economic growth and development. The banking and finance sector, along with education, is seen as a crucial element for human capital development and has been shown to underpin an individual's productivity. The financial system in Nigeria is essential for economic development. Nigeria functions within a bank-centric financial system, indicating that banks predominantly govern the financial landscape. Economic agents in Nigeria depend on banks to distribute credit for productive economic endeavours. Based on the aforementioned, the objective of the study is to examine the numerous factors contributing to occupational stress and their impact on employee performance among bankers in Lagos, Nigeria.

Research objectives

In view of the above, the main objective of the study is to investigate the influence of job stress on employee performance among banker in Lagos, Nigeria. The specific objectives are as presented in the question forms as to what extent does:

1. Job stress influence employees' performance in commercial bank in Lagos, Nigeria?
2. Gender influence employees' performance in commercial bank in Lagos, Nigeria?
3. The composite effect of job stress and gender influence employees' performance in commercial bank in Lagos, Nigeria?

Hypotheses

1. Job stress has significant influence on employees' performance in commercial bank in Lagos, Nigeria
2. Gender has significant influence employees' performance in commercial bank in Lagos, Nigeria
3. The interaction of job stress and gender has influence employees' performance in commercial bank in Lagos, Nigeria

Theory of employee performance

Goal-setting Theory

The goal-setting theory had been proposed by Edwin Locke (1968). This theory suggests that the individual goals established by an employee play an important role in motivating him for superior performance. Skills required include the ability to engage employees in mutual goal setting clarify role expectations and provide regular performance feedback. Time and energy will also need to be given to providing relevant performance incentives, managing processes, providing adequate resources and workplace training. It also advice that in order to drive the organization to peak performance managers and supervisors must put out front the human face of their organization. Principle here is the human-to-human interaction through providing individualized support and encouragement to each and every employee. Employee performance is a major multidimensional construct aimed to achieve results and has a strong link with planned goals of an organization. Performance is the key multi character factor intended to attain outcomes which has a major connection with planned objectives of the organization. Employees 'goals achievement in this theory is by creating of work environment attractive, comfortable, satisfactory and motivating to employees so as to give them a sense of pride and purpose in what they do. How working environment is designed and occupied affects not only how people feel, but also their work performance, commitment to their employer, and the creation of new knowledge in the organization.

Method and material

Study design and setting

The study employs survey design with the use of questionnaire to collect information from bankers in Lagos State, Nigeria. Participants were selected across commercial banks (Zenith Bank, Fidelity Bank, First Bank of Nigeria, United Bank of Africa, Guaranty Trust Bank, and

Eco Bank) using accidental sampling technique. The bankers were briefed about the nature of the research and were assured of the confidentiality of their information by the researcher. The sample size of the study is 255.

Instrument

Job stress was evaluated using the job stress scale created by Parker and Decotiis (1983). The scale comprises 13 items, measuring job stress across two dimensions: time stress (the sensation of persistent pressure) and anxiety (job-related sensations of unease). Responses are evaluated using a 4-point Likert scale, with 1 indicating strong disagreement and 4 indicating strong agreement. Some items on the scale are that working here impedes sufficient family time, I devote excessive hours to work, I am unable to perceive the broader perspective, working here allows minimal time for other pursuits, and occasionally, contemplating my job induces a constricting sensation in my chest. The coefficient alpha values varied between 0.71 and 0.82. The scale demonstrates a significantly high validity value. Employee performance was assessed using the individual job performance questionnaire created by Silvia Platania et al. (2023). It is a multi-faceted construct comprising task performance, contextual performance, and counterproductive work behaviour. It comprises 17 items, evaluated using a Likert-type scale. The scale assesses employee performance over the past three months. Some of the items include: I successfully organized my tasks to complete them punctually, I remained focused on the desired outcomes, I established priorities, and I executed my work with efficiency. The Cronbach's alpha for task performance is 0.75, for contextual performance is 0.88, and for counterproductive work behaviour is 0.77.

Results

The results of the data analysis were as presented in tables 1, 2 and 3. The results and the findings from the study were presented according to the stated hypotheses. The hypotheses were tested at .05 alpha level.

Hypothesis 1: job stress has significant influence on employees' performance in commercial bank in Lagos, Nigeria

The result of the data analysis with respect to this hypothesis is presented in table 1.

Table 1: Regression Analysis of the Influence of Overload on Employer's Performance.

Descriptive Statistics

	Mean	Std. Deviation	N
Employee's Performance	23.62	4.812	255
job stress	23.11	4.640	255

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	-.673 ^a	.453	.450	3.56729

a. Predictors: (Constant), job stress

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2662.292	1	2662.292	209.208	.000 ^b
	Residual	3219.567	253	12.726		
	Total	5881.859	254			

a. Dependent Variable: Employee's Performance

b. Predictors: (Constant), job stress

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.504	1.137		6.602	.000
	job stress	.698	.048	-.673	14.464	.000

a. Dependent Variable: Employee's Performance

There are two variables in the study, the independent variables is job stress while, the dependent variable is the employee's performance among staff of the commercial banks in Lagos State.

The simple regression analysis was used in testing the hypothesis. From table 1, the sample size is 255, with the mean of the variables are 23.64 and 23.11 for employee's performance and job stress of the participants respectively. With $R = -.673$ which also corresponds to the beta value under standardized coefficient, it implies that, there is a linear inverse correlation and considerable influence of job stress on employee's performance. The $R^2 = .453$ value indicates that job stress accounts for 45.3% of the variance of employee's performance among the commercial banks staff in Lagos State. At $F_{(1,253)} = 209.208$, $p = .000$ which is less than .05. This result indicates that there is a significant influence of job stress on employee's performance of the participants. Therefore, the stated hypothesis 1 is retained. It can be concluded that job stress significantly influences the job performance of the bankers in commercial banks in Lagos State, and the higher the job stress the lower the performance. This result aligns with the perspective of Jianwei Deng et al. (2019), who assert that stress adversely affects both individuals and organisations. The researchers determined that stress diminishes employee effectiveness. Also, Madhavi & Rao (2023) contended that work-related stress affects employee performance, which consequently leads to a substantial decline in worker productivity. For employees to function effectively, organisations must acknowledge the adverse impact of work-related stress. noted the detrimental effects of stress on work performance, encompassing reduced productivity, heightened absenteeism, and an increase in errors.

Hypothesis 2: Gender has significant influence employees' performance in commercial bank in Lagos, Nigeria

The independent sample t-test analysis was used in testing the hypothesis. From table 2, the sample size is 255, with the mean of the variables are 23.64 and 23.11 for employee's performance and job stress of the participants respectively.

Table 2 reveals the data analysis of the independent sample t-test of the influence of gender

Independent Sample t-test								
	Gender	N	Mean	Std. Deviation	Std. Error Mean	T	Df	Sig.
Employee's Performance	Female	117	23.538	5.060	.467	- .259	253	.796
	Male	138	23.695	4.608	.392			

on employee's performance of the participants. The result shows that there are 117 females and 138 males with their respective mean of 23.538 and 23.695 respectively. The result also show that gender has no significant influence on employee's performance of the participants at $t= 259$, $df= 253$ and $p=.796$. In order words the performance of the male and female is not significantly different, so the state hypothesis is rejected and the null hypothesis is accepted. The result contradicts the findings of igbozunke et al. (2025), which suggested that gender diversity management significantly positively affects employee performance in public and private universities in Ondo State. This implies that the government, university administrations, and other stakeholders are urged to enhance their commitment to gender equality and sensitivity, and to eliminate workplace discrimination against women to elevate their morale and foster a sense of belonging. Sinkala (2022) revealed that a substantial positive correlation exists between gender diversity and employee performance in Zambia. Nevertheless, According to Enuke et al (2024) the authors are of the opinion that female bankers scored higher on performance than their male counterpart under the same circumstances.

Hypothesis 3: The interaction of job stress and gender has influence employees' performance in commercial bank in Lagos, Nigeria

This hypothesis was set to know the influence of the interaction of job stress and gender on performance of employees in commercial bank in Lagos State. The Two-way ANOVA was used to test the hypothesis. Table 3 shows the result of the analysis.

Table 3: Two-Way ANOVA of the Interaction Effect of Job Street

Descriptive Statistics				
Dependent Variable: Employee's Performance				
Job stress	Age	Mean	Std. Deviation	N
Low	Female	20.022	5.39144	45
	Male	20.673	4.42241	52

Moderate	Total	20.3711	4.88049	97
	Female	24.6977	3.43327	43
	Male	25.0862	2.98702	58
High	Total	24.9208	3.17390	101
	Female	27.2759	2.51987	29
	Male	26.4286	4.74091	28
Total	Total	26.8596	3.76752	57
	Female	23.5385	5.06090	117
	Male	23.6957	4.60816	138
	Total	23.6235	4.81216	255

Tests of Between-Subjects Effects

Dependent Variable: Employee's Performance

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	1817.150 ^a	5	363.430	22.263	.000	.309

Intercept	136636.826	1	136636.826	8370.2	.00	.971
				35	0	
Job stress	1788.259	2	894.129	54.773	.00	.306
					0	
Gender	.243	1	.243	.015	.90	.000
					3	
Job stress*	21.400	2	10.700	.655	.52	.005
Gender					0	
Error	4064.709	249	16.324			
Total	148190.000	255				
Corrected Total	5881.859	254				

a. R Squared = .309 (Adjusted R Squared = .295)

The job stress was binned into three categories, as low, moderate and high. Even though there is a significant influence of job stress as a single factor ($F_{(2,249)} = 54.773$; $p = .000$ and Partial Eta Square = .306 which implies that job stress has about 30.6%) on the employee's performance of the participant) as a single factor on the performance, gender has no significant influence as a single factor on the employee's performance ($F_{(2,249)} = .015$; $p = .903$ and Partial Eta Square = .000 which implies that job stress has 0%) on influence on employee's performance. The interaction of job stress and gender also has no significant influence on the employee's performance. This implies that regardless of the gender of the staff of the commercial banks in Lagos State, their job stress is a critical factor that influences their job performances. The individual analysis of the variables (gender and stress) indicated that occupational stress leads to turnover, absenteeism, medical compensation, and reduced performance (Daniel, 2019; Reddy & Jadhav, 2019). Gender diversity positively influences employee performance and profitability. Nevertheless, when represented as a singular variable (consolidated), no prior research has been conducted on the topic. This study, however, indicated that the combination of gender and stress is not statistically significant.

Conclusion

The research examined job stress and performance among bankers in Lagos, Nigeria. Three hypotheses were evaluated using inferential statistics. Findings revealed that bankers in Lagos

State encounter stress while performing their regular responsibilities. Gender diversity enhances banking performance in Lagos State. In light of the study's findings, the subsequent recommendations are proposed to the relevant authority. Commercial banks in Lagos should engage more support staff to assist present employees who routinely endure stress. Gender diversity enhances the performance of bankers. Commercial banks in Lagos also ought to promote gender diversity. The presence of gender diversity improves banker's performance. This study's novelty lies in the integration of gender and stress as a singular variable. Subsequent researchers should replicate this in future studies. The study was done in Lagos State. Consequently, the researcher urged other scholars to reproduce this in a more extensive context.

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