

EXPLORING THE EFFECT OF TASK-RELATED STRESSORS ON EMPLOYEE PERFORMANCE IN SELECTED INSURANCE FIRMS IN LAGOS, NIGERIA

By

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Abstract

The insurance industry faces challenges in developing appropriate strategies to reduce employees' job stress. This study investigates the effect of task-related job stressors on employee performance in selected insurance companies in Lagos State. In total, 322 respondents were surveyed across various departments and units of ten selected insurance companies in Lagos, Nigeria, using purposive, stratified and convenience sampling techniques. Only 271 copies of the questionnaire, representing an 84.2% response rate, were returned and analysed using structural equation modelling (Smart PLS 3.0.). The findings revealed that task-related job stressors (role conflict, role ambiguity, and role overload) significantly impact employee performance. In line with the statistical results, the study concludes that employees' performance would drastically decline if insurance companies failed to proactively manage and address the role conflict, role ambiguity and job overload issues. To this end, the leadership life insurance firms should prioritise defining roles clearly through thorough job descriptions with manageable workloads, encourage employees to use tools for stress management, establish clear boundaries between work and personal life, and implement flexible working arrangements.

Keywords: Task-Related Stressors, Role Ambiguity, Role Conflict, Role Overload, and Employee Performance.

1.0 Introduction

The world is characterised by global competition, international cooperation and coordination, and rapid innovative changes, all impacting employees and their positive or negative performance (Firdhana, 2023). In this context, human resources remain an essential factor of production for any organisation. This is because the organisation's success hugely depends on the type of employees in such an organisation. Effective and efficient employee performance can help boost the organisation's growth, while lower employee performance can harm the organisation's development. In every industry, employee performance is a crucial indicator of an organisation's success (Falola *et al.*, 2022).

Employee performance is a crucial indicator of individual talents in the fast-paced and demanding insurance industry. Still, it also directly impacts organisational outcomes, including revenue creation, competitive advantage, and customer satisfaction (Oladipo, 2019). However, in the thriving insurance market of Lagos, Nigeria, many

challenges and pressures impede employee performance, with severe repercussions for both worker welfare and organisational efficacy (Olajide *et al.*, 2015). One such challenge that affects the performance of employees in the world of work is stress. Stress is a feeling that arises when an individual believes they have lost control of events or when demands exceed their personal and social resources (Luzipho *et al.*, 2023). Although stress is often described negatively, individuals define it differently. Job stress can manifest as depression, difficulty concentrating, time pressure, panic attacks, bad temper, excessive work, or insomnia, among other things. It affects an individual's behaviour, efficiency, and relationships with others and occurs due to environmental changes affecting individuals differently. The effects of job stress on an individual depend on the characteristics of the individual and the working environment (Dodanwala *et al.*, 2022).

Even though there is a wide range of research on the factors that affect employee performance, there still needs to be a significant knowledge vacuum on the precise effects of task-related stressors on performance in the Nigerian insurance industry. Task-related stresses comprise various challenges resulting from workers' tasks, duties, and interactions within the work environment. Role conflict, role ambiguity, and role overload stand out among these stressors as being essential elements that can compromise worker performance and organisational performance. When employees deal with divergent needs or expectations from coworkers, clients, and superiors inside the company, role conflict arises. Performance within and across organisations may need to be improved by this conflict's tension, ambiguity, and inefficiency. Similarly, role ambiguity occurs when workers need clarification about their job duties, performance standards, or assessment factors. This ambiguity can cause uncertainty, hesitation, and low motivation, all of which harm performance results.

Moreover, work overload is a significant issue, especially in high-pressure sectors like insurance. Overwhelmed with too many duties or responsibilities in too short a time, employees who experience role overload feel stressed out and unable to handle their workload. As a result, role overload exacerbates organisational problems by lowering staff performance and increasing absenteeism, burnout, and attrition (Chandra & Sudesh, 2022). Although prior research has recognised the negative consequences of stresses on employee wellbeing and organisational outcomes, more empirical studies need to be conducted that specifically investigate the effects of these stressors on the Nigerian insurance industry, with a focus on Lagos. Because of this gap in the literature, a focused study is required to comprehend how task-related stressors interact with cultural, institutional, and sector-specific factors to influence employee performance results in this setting.

Closing this gap is essential for organisational leaders, HR professionals, and legislators looking to maximise productivity and create a positive work environment in the Nigerian insurance sector. This study offers practical insights for reducing the adverse effects of task-related stressors and improving organisational effectiveness in Lagos' competitive insurance market by thoroughly analysing the influence of role conflict, role ambiguity, and role overload on employee performance. Thus, the study aims to close this gap by carefully examining the impact of task-related stressors on employee performance within specific insurance firms in Lagos, Nigeria. The goal of this investigation is to further theoretical knowledge as well as practical measures

targeted at enhancing employee wellbeing and organisational performance in the Nigerian insurance industry.

2.0 Literature Review

2.1 Employee Performance

Employee performance is a crucial factor for organisational success. It determines if the organisation succeeds or fails. Performance refers to which an employee can accomplish a task given the standard of accomplishment set by the organisation (Alsafadi & Altahat, 2021; Anyim *et al.*, 2012). Employee performance denotes how employees carry out roles assigned to them and complete the tasks in these roles effectively and efficiently (Zhejiang *et al.*, 2022). It is imperative to understand that employee performance can only be achieved through the employees (Alsafadi & Altahat, 2021). In the 20th century, performance was viewed as a function of ability and motivation, as employees felt they needed to be motivated to give their best to the organisation (Abbasi *et al.*, 2021; Osibanjo *et al.*, 2020).

Employee performance is the level of productivity and efficiency exhibited by an individual at work. It includes carrying out activities successfully, achieving predetermined goals, and contributing to the organisation's objectives (Anyim *et al.*, 2012; Jones & Brown, 2019). The accomplishment of goals, key performance indicators (KPIs), and work expectations are frequently directly related to effective employee performance (Falola, 2023; Taylor, 2018).

According to Taylor (2018), organisations use various techniques to evaluate and oversee the work performance of their employees. These techniques include goal-setting procedures, feedback systems, and performance appraisals. High achievers are to be acknowledged and rewarded, potential performers are given growth opportunities, and performance problems are to be quickly resolved (Williams *et al.*, 2021). An efficient performance management system impacts job happiness, employee engagement, and success. According to Brown and Davis (2022), it entails an ongoing cycle of expectation-setting, progress-monitoring, feedback-giving, and performance-aligning individual behaviour with company objectives.

Employee performance can take many forms, each reflecting a different aspect of a worker's contributions inside an organisation (Adam, 2020). Task performance, which assesses how successfully workers carry out their primary duties as specified in their job descriptions, is one crucial component. Goal achievement also assesses the accomplishment of quantifiable targets established for personal performance within a given time frame (Tarurhor & Emudainohwo, 2020)

2.2 Role Conflict

Role conflict has emerged as a remarkable phenomenon in the modern organisational landscape, emphasising the nuances of employee roles and expectations. A mismatch between an employee's job description and how others perceive their actions and behaviour in that role, according to Zhou, Zhang, Lin, and Li (2023), is what defines role conflict. Inter-sender conflict, intra-sender conflict, person role conflict, and inter-role conflict are the four different forms of role conflict that result from this imbalance. The first conflict arises when an employee's orientation is at odds with what other people expect of them. This is called person-role conflict (Biriowu & Chikwe, 2019). Disparities between an employee's viewpoint and how others view their duties cause

this dissonance to become apparent, creating a dynamic with significant effects on both the individual and the company. An example would be when an employee's expectations diverge from their employer's expectations, resulting in a mismatch in suggested modifications or project objectives (Odita, 2023).

Zhou, Zhang, Lin and Li (2023) define role conflict as a mismatch between the expectations of an employee's job description and how others perceive the employee's behaviour and activities in their role. There are four types of role conflict: person role conflict, inter-sender conflict, inter-role conflict, and intra-sender conflict. Person role conflict is the first type of role conflict, and it occurs when the expectations of others do not align with an employee's orientation (Sucharitha & Shaik, 2020). This means there are differences between the employee's perspective and how others perceive their roles. For example, an employee may expect one thing from their employer, while the employer may expect something different. This can happen when the employer rejects the employee's proposal and expects the employee to create an entirely new one while the employee only expects minor changes to the proposal.

2.3 Role Overload

Workload is a significant factor contributing to work-related stress among employees, as Shah *et al.* (2011) noted. The term refers to the amount of job responsibilities assigned to an individual, which can result in mental strain for employees. This issue is prevalent in various workplaces, and it is necessary to conduct comprehensive research to find practical solutions. Rafiq, Aleem, Mordhah and Sajid (2021) explained that work overload happens when demands exceed available resources, either qualitatively or quantitatively.

Qualitative overload occurs when tasks are too challenging to complete, while quantitative overload arises when there are too many tasks. In large organisations, employees often receive numerous functions they must complete quickly, causing them to feel stressed and pressured to deliver their work on time. Some employees may also procrastinate, resulting in a buildup of tasks that can lead to stress. Managers may overload employees to maximise production, even though this could exacerbate work-related stress, as highlighted by Shah *et al.* (2011).

Two different forms of work overload—qualitative and quantitative—are revealed by examining workload complexities (Petreanu *et al.*, 2020). When activities are too complicated for an employee's cognitive abilities, they become intrinsically challenging, leading to qualitative overload. This pressures workers' ability to solve problems and frequently raises stress levels. However, when a person is overburdened with work, they may experience quantitative overload, which causes them to struggle with conflicting priorities and time restrictions (Sucharitha & Shaik, 2020).

2.4 Role Ambiguity

Role ambiguity is an important issue that can substantially impact employees' performance and wellbeing in the complex world of organisational dynamics. This phenomenon represents an absence of clarity or doubt regarding an individual's job duties, performance standards, or authority boundaries within the organisation (Chandra & Sudesh, 2022). Employees who struggle with position ambiguity also have questions about job responsibilities, how to prioritise tasks, how to align goals, and how their performance will be assessed. Wide-ranging effects could result from this

ambiguity, including elevated stress levels, job discontent, and a reduction in overall job performance (Ayaz *et al.*, 2017).

Role ambiguity refers to a lack of clarity or uncertainty regarding an individual's job responsibilities, performance expectations, or the limits of their authority. It is a condition where employees need clarification about what is expected regarding job duties, how to prioritise their work, what goals they should achieve, and how their performance will be evaluated. Role ambiguity can arise for various reasons, such as poor communication, unclear job descriptions, lack of training, or rapidly changing job requirements (Petreanu *et al.*, 2020). It can lead to employee stress, dissatisfaction, and decreased job performance. Organisations can minimise role ambiguity by providing clear job descriptions, effective communication, and ongoing employee training and feedback (Yeboah-Kordee *et al.*, 2018).

Role ambiguity is a complex issue with roots in several aspects of the organisational structure. One prominent key trigger that leads to gaps in comprehending job objectives is ineffective channels of information flow, namely poor communication. Employees need to be more informed about their tasks and responsibilities due to unclear job descriptions, which exacerbates the issue (Petreanu *et al.*, 2020). In addition, inadequate training or quickly evolving job requirements add to the complexity of position ambiguity, making it a persistent issue that modern organisations must deal with accordingly. Workers who struggle with job ambiguity are never sure how to prioritise their responsibilities, match their work to the company's objectives, or get around the complexities of their everyday tasks (Ganewatta & Hiroshima, 2023). It becomes more difficult for people to assess their achievements or areas needing development when there is no defined plan for performance review. Role ambiguity can take many forms, from mild emotions of perplexity to overt displays of stress and discontent.

Role ambiguity has significant effects on individuals as well as organisations. When job objectives are unclear, employees feel like they are constantly treading water, which can lead to high-stress levels (Nanayakkara & Chandrika, 2018). The psychological consequences of this stress may manifest in other areas of their lives, possibly resulting in burnout, a decline in job satisfaction, and, in severe situations, a wish to retreat from their professional obligations. The implications of role ambiguity are equally important at the organisational level (Rasheed *et al.*, 2020). Reduced worker performance resulting from unclear job requirements leads to a drop in total output. Stress and job discontent may increase turnover rates, leading to the loss of essential personnel and the ensuing expenses for hiring and training. A workforce struggling with ambiguity may find it challenging to promote teamwork and a feeling of shared purpose, which could impact the organisational culture (Ajayi, 2018).

2.5 Theoretical Framework

The relationship between job stresses and employee performance can be thoroughly investigated using the Job Demand-Control (JDC) model.

Karasek's job Demand-Control (JDC) theory, developed in the late 1970s, is a foundational framework for revealing the complex interplay between workplace stresses and employee performance. This paradigm has been crucial in influencing the comprehension of the complex dynamics within work environments, as it is based on

the concept that job stress arises from a mix of high job demands and limited job control (Fila, 2016).

The basis of the JDC theory lies in its two components: job demands and control. Job demands include a variety of criteria, such as workload, time constraints, and competing expectations, resulting in a tangle of obstacles that employees must manage in their professional duties. On the other end of the spectrum, work control refers to an employee's autonomy and decision-making authority inside their role. According to the theory, the balance between these demands and an individual's power significantly impacts their perception of job stress (Beehr *et al.*, 2001).

The JDC theory finds resonance in the issues employees encounter in the vibrant and dynamic ecosystem of the insurance sector. The industry's complexity, defined by severe regulatory requirements and a desire for meticulous attention to detail, sets the ground for increased employment expectations. Insurance employees frequently find themselves engrossed in detailed activities, navigating the complexity of policies, claims, and regulations.

Also, the inherent pressure to fulfil targets and address clients' needs adds another dimension to employment responsibilities. Employees frequently need help with the severity of their work obligations in the quest for client satisfaction and conformity to industry standards. According to the JDC model, this combination of high job expectations in the context of restricted control over work processes creates a fertile environment for elevated employee stress levels (Boyd *et al.*, 2011).

3.0 Methodology

3.1 Research Design

In management sciences, surveys, case studies, and experimental approaches are the most widely used research methodologies. The descriptive research design was used for the current study because it can help collect data within a predetermined timeframe. The motivation behind using this approach is to gather crucial data and learn more about the connections between the variables under investigation. The survey research design is appropriate for shedding light on the complex relationships present in the topic of study.

3.2 Population of the Study and Sample Size Determination

The study population consists of selected insurance company employees in their headquarters in Lagos State. The targeted population was drawn from the chosen insurance organisations in Lagos State, as depicted in Table 1

Table 1: Population of the Study

S/N	Name of the Insurance Firms	Population	Sample Size
1	AIICO	481	$481/1664 \times 322 = 93$
2	Azzianz	118	$118/1664 \times 322 = 22$
3	Cornerstone	182	$182/1664 \times 322 = 35$
4	Coronation	98	$98/1664 \times 322 = 19$
5	Continental	125	$125/1664 \times 322 = 24$
6	Custodian	55	$55/1664 \times 322 = 11$
7	LASACO	159	$159/1664 \times 322 = 31$
8	Leadway	133	$133/1664 \times 322 = 26$

9	Mutual benefits	94	$94/1664 \times 322 = 19$
10	NEM	219	$219/1664 \times 322 = 42$
TOTAL		1664	322

Source: National Insurance Commission Website (2022)

The researcher deemed it fit to choose a discrete number of workers in the selected insurance companies since the questionnaire could not be distributed to everybody in the population. As a result, Gill, Johnson and Clark's (2010) sample size determination table was adopted using a 0.05 margin error and 95% confidence level, resulting in a sample size of 322.

3.3 Sampling Techniques

The research employs convenience and purposive sampling, which fall under the category of non-probability sampling, and stratified sampling, which is the probability sampling technique. The insurance sector was specifically chosen because of its crucial role in the financial industry and the economy's growth. The top 10 insurance businesses were explicitly selected in light of their significant contributions to the GDP, creation of jobs, and overall economic expansion of the country. The stratified sampling approach is used in the next step as a bifurcated sampling procedure to divide the target population into several groups according to their characteristics. This approach guarantees accurate results by sampling each segment, such as a cadre within an organisation, as a separate sub-population and selecting individual elements at random. This practice makes including staff members from different departments and sections easier, regardless of location or size.

3.4 Data Collection and Analysis

This study's quantitative data undergoes rigorous processing and analysis utilising statistical tools such as SPSS software version 26 and Structural Equation Modeling (SEM) with Partial Least Squares version 3. These approaches have been chosen to synthesise and present the data in an organised fashion systematically. The descriptive approach was used for data analysis, using metrics like means and percentage analysis. Furthermore, the interactions between the variables of interest were examined and modelled using Structural Equation Modelling, a reliable statistical technique. This methodological combination seeks to provide a more in-depth and sophisticated comprehension of the subject matter by ensuring a thorough analysis of the research hypotheses.

3.5 Ethical Considerations

In this research study, issues relating to the ethical conduct of research, such as informed consent, confidentiality, privacy and anonymity, were upheld. According to Saunders *et al.* (2007), ethics are the norms or standards of behaviour that guide moral choices about our behaviour and relationships with others. Participants and respondents were given complete information on the purpose and objectives of the study so they could make informed decisions as to whether to partake. Moreover, all information concerning the identity and personality of respondents was treated with utmost confidentiality.

4.0 Result

Three hypotheses were tested which covered the effect of role conflict, role ambiguity and role overload on employee performance, as depicted in Figure 1. Many statistical metrics, such as path coefficients, R-square values, t-statistics, and p-values, were used to study the findings thoroughly. The predictive potential of the model indicates that the R-square value takes on a more excellent value when the model explains the variability in the data more successfully. The p-value is vital since it is an extra measure related to the F-statistic. It shows if the comprehensive model's fit and the intercept-only model's fit are equal. Following standard procedure, the model is deemed a good fit for the given data if the p-value is less than the significance level, usually set at 0.05. Figure 4.1 shows the trajectory of the coefficient, which provides a graphical depiction of the degree and nature of the connection between role conflict and employee performance. Additionally, the r-square value provides insight into the percentage of employee performance variability that can be explained by role conflict. Based on the standards set forth by Fornell and Larcker (1981), it is imperative to recognise that a factor loading threshold of 0.70 guarantees a comprehensive and reliable analysis of the relationship under investigation.

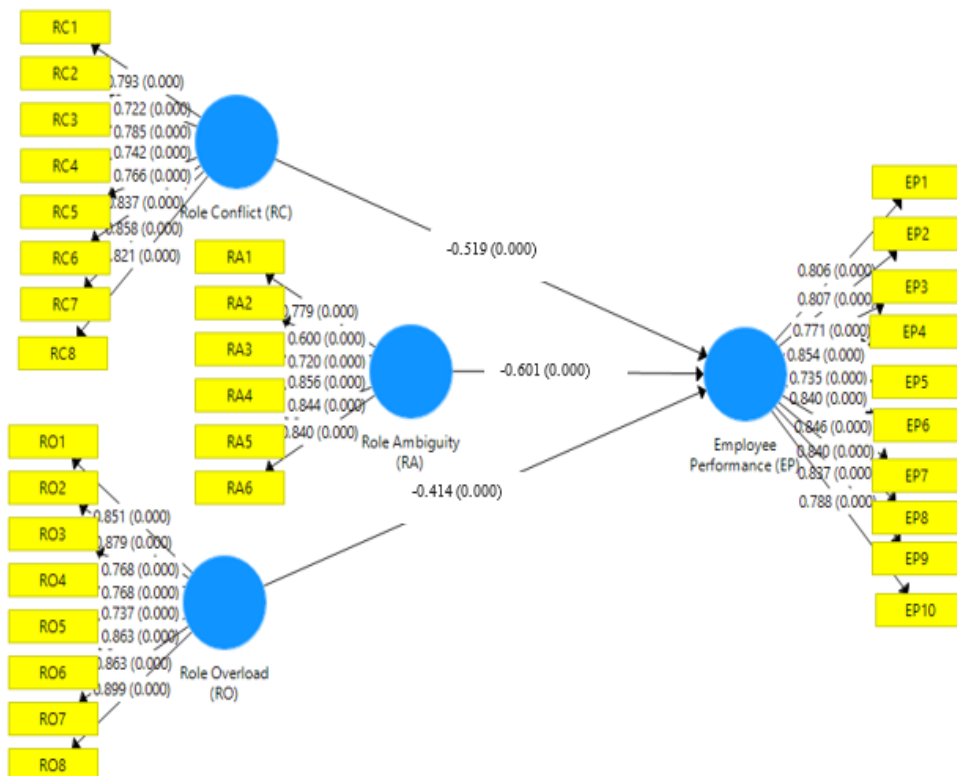


Figure 4.1: Job Stressors (Role Conflict, Role Ambiguity, Road Overload) and Employee Performance Model

Table 2: Path Co-efficient

<i>Variables and Cross Loading</i>	<i>SD</i>	<i>R²</i>	<i>Path Co-efficient</i>	<i>T-Statistics</i>	<i>P<</i>
Role Ambiguity – Employee Performance	0.075	0.269	-0.519	9.657	0.000
Role Conflict - Employee Performance	0.070	0.361	-0.601	11.613	0.000
Role Overload - Employee Performance	0.041	0.171	-0.414	4.624	0.000

The statistical results of hypothesis one, focusing on the influence of role conflict on employee performance, are presented in Table 2. The outcomes reveal that role conflict significantly and negatively impacts employee performance ($\beta = -0.601$, $R^2 = 0.361$, $t = 9.657$, $p < .001$). The path coefficient of -0.601 signifies a substantial and inverse degree of relationship between role conflict and employee performance. The R^2 value of 0.361 indicates that 36.1% of the variance in employee performance can be inversely explained by role conflict. This suggests that the negative coefficient reflects an inverse association between these variables, implying that employee performance tends to decrease as role conflict increases.

Meanwhile, hypothesis two investigated the impact of role ambiguity on employee performance. The statistical results of hypothesis two, focusing on the influence of role ambiguity on employee performance, are presented in Table 2. The outcomes reveal that role ambiguity significantly and negatively impacts employee performance ($\beta = -0.519$, $R^2 = 0.269$, $t = 11.613$, $p < .000$). The path coefficient of -0.519 signifies a considerable and inverse degree of relationship between role ambiguity and employee performance. The R^2 value of 0.269 indicates that 26.9% of the variance in employee performance can be inversely explained by role ambiguity. This suggests that the negative coefficient reflects an inverse association between these variables, implying that employee performance tends to decrease as role ambiguity increases.

The statistical results of hypothesis three, focusing on the influence of role overload on employee performance, are presented in Table 2. The findings reveal that role overload significantly and negatively impacts employee performance ($\beta = -0.414$, $R^2 = 0.171$, $t = 4.624$, $p < .001$). The path coefficient of -0.414 signifies a notable and inverse degree of relationship between role overload and employee performance. The R^2 value of 0.171 indicates that 17.1% of the variance in employee performance can be inversely explained by role overload. This suggests that the negative coefficient reflects an inverse correlation between these variables, implying that employee performance tends to decrease as role overload increases.

5.0 Discussion

5.1 Role Conflict and Employee Performance

The first hypothesis examined role conflict's influence on employee performance in some selected insurance firms. The findings revealed that role conflict has a significant and negative impact on employee performance, suggesting a substantial and inverse degree of relationship between role conflict and employee performance. Implying that as role conflict increases, employee performance tends to decrease.

This suggests that employees' performance would drastically decline if insurance companies do not proactively address the role conflict issue. To promote a more favourable work environment and maximise employee performance, organisations should consider several implications that this result highlights. This study also suggests

that insurance companies may reduce competing demands and duties by carefully planning and clearly defining the roles of their personnel. Employers should be committed to creating transparent job descriptions, defining reporting structures, and encouraging open communication. This will likely reduce role conflict and encourage high employee performance, ultimately increasing insurance companies' overall performance. The results also suggest that the management of the selected insurance companies can reduce role conflict by strategically designing roles, which will improve employee performance.

This result supports the arguments made by Petreanu, Lordache and Seracin (2020), who pointed out that role conflict impairs both employees' and organisations' overall ability to function productively. According to Zhou, Zhang, Lin, and Li (2023), addressing and resolving possible sources of role conflict inside the organisation requires enhanced communication channels. It is easier to share information, expectations, and goals with open communication channels between team members, departments, and hierarchical levels. Employees can express concerns, clarify expectations, and work together to resolve possible issues at routine check-ins and team meetings.

These studies validate similar findings from Odita (2023). They pointed out that funding employee training programmes can give people the abilities and information required to handle challenging jobs and possible conflicts successfully. Employees who receive conflict resolution, time management, and interpersonal skills training will be better equipped to manage role conflicts and lessen the detrimental effects on their work output. According to Sucharitha and Shaik (2020), role conflict can be effectively managed, provided organisational management prioritises continuous learning efforts that promote flexibility and resilience in response to shifting work demands.

5.2 Role Ambiguity and Employee Performance

Hypothesis two investigated the influence of role ambiguity and employee performance. The findings exposed that role ambiguity significantly and negatively impacts employee performance. This suggests that the negative coefficient reflects an inverse association between these variables, implying that employee performance tends to decrease as role ambiguity increases.

The negative coefficient indicates that as levels of role ambiguity increase, there is a corresponding decrease in employee performance. The study implies that work duties and expectations that need to be better defined can hinder employee performance. Workers' capacity to work at their best may suffer due to their inability to understand their duties fully. This is also consistent with a related finding by Chandra and Sudesh (2022). They pointed out that role ambiguity can have an impact on employee wellbeing in addition to job performance. Undefined responsibilities may factor in stress, job dissatisfaction, and excessive load. This suggests that dealing with role ambiguity becomes essential for improving performance and creating a supportive work environment for employees' mental health.

In a related development, the results are comparable to Yeboah-Kordee *et al.* (2018). They said that companies that care about performance should prioritise unambiguous job requirements and communication. Role ambiguity would decrease if employees had clear job descriptions that outlined their duties and responsibilities and promoted

open communication. Consequently, this aids employees in understanding their tasks and goals, improving their output.

5.3 Role Overload and Employee Performance

This hypothesis investigated the impact of role overload on employee performance. The findings reveal that role overload significantly negatively affects employee performance. This implies that the negative coefficient reflects an inverse correlation between these variables, indicating that employee performance tends to decrease as role overload increases. This also suggests that when employees are assigned too many tasks or responsibilities that exceed their capacity or available time, it often leads to feelings of overwhelm and stress which invariably may negatively impact job performance.

The present finding is consistent with the conclusions made by Mordhah and Sajid (2021), who claimed that excessive work or responsibilities could cause employees to burn out, which would then negatively affect their performance. This is consistent with Rafiq, Aleem, Mordhah, and Sajid's (2021) research, which highlights the negative impacts of high levels of role overload on workers' wellbeing, leading to stress and burnout as well as possible consequences for their physical and mental health. The implication is that companies may see a drop in productivity and output when workers struggle with excessive job roles and responsibilities. The observed decrease in employee performance supports this.

Petreanu, Lordache and Seracin (2020) present an alternative perspective to those found in the literature by arguing that active employee engagement is occasionally necessary to increase productivity. Smith claims that giving employees a workload that could appear excessive could be a calculated move to motivate them to go above and beyond their regular capabilities. This suggests imposing a certain amount of work overload on staff to get the best output possible. It is vital to acknowledge that workers who have role overload may encounter difficulties in upholding the calibre of their output, affecting the company's general efficacy.

Acknowledging diverse perspectives in the literature highlights the intricacy of overseeing employees' workloads. A careful balance between engagement and overload is necessary to maximise employee performance, according to Petreanu, Lordache and Seracin's (2020) perspective, which adds subtlety to the current findings and those of Sucharitha and Shaik (2020), which emphasises the possible drawbacks of excessive role overload. Considering the potential dangers of burnout and decreased wellbeing associated with role overload, these findings have practical implications, including the significance of implementing tailored treatments to manage workload effectively. Employers must adopt a balanced strategy that respects each worker's unique potential and ensures they are sufficiently challenged to give their all. Also, task management techniques that promote worker involvement without jeopardising their productivity or wellbeing must be considered.

6.0 Conclusion and Managerial Implications

This study concluded that employees' performance would drastically decline if insurance companies did not proactively address the role conflict issue. Therefore, Organisational clarity requires firms to have open communication policies, transparent job descriptions, and well-defined reporting lines. The study concludes that role

ambiguity can have an impact on employee wellbeing in addition to job performance. Undefined responsibilities may factor in stress, job dissatisfaction, and excessive load. The study underscores that a lack of defined job roles impedes the best possible job performance and significantly affects employees' overall wellbeing. Research shows that position ambiguity affects employee mental and emotional wellness and professional output. This dichotomy highlights how vague job descriptions can have far-reaching effects on an organisation. The study also noted that when employees are assigned too many tasks or responsibilities that exceed their capacity or available time, it often leads to feelings of overwhelm and stress which invariably may negatively impact job performance.

The leadership of insurance firms should prioritise defining roles clearly through thorough job descriptions and ongoing training to mitigate the detrimental effects of role conflict on employees in insurance companies. In addition, the management of insurance firms should also incorporate a mechanism for evaluating performance that takes role conflict into account, promotes a culture of collaboration inside the company, investigates flexible job design, and keeps an eye out for prompt interventions in the workplace. Also, to reduce uncertainty, insurance companies should offer thorough job descriptions that specify duties in detail. Encouraging open communication within the workplace can ensure that workers know their responsibilities, which will lessen the adverse effects of job ambiguity on output. It is also essential to ensure that workers are well-rested. Thus, insurance companies should prioritise a thorough evaluation of workload distribution.

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