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Workload Management Strategies and Employees Efficiency in the Nigeria Banking Sector

Dr. Patrick N. Nwinyokpugi

Department of Office and Information Management
Rivers State University of Science and Technology Port Harcourt, Nigeria

Abstract:

This empirical study takes a cross sectional survey design and it aims to capture workload management strategies and employees efficiency of Nigerian banks in Port Harcourt, Rivers State. Workload management is a critical function of supervisors therefore, only senior supervisors and managers of the studied banks were covered. Two hundred (200) managers and supervisors were drawn from the 6 banks and their branches, however, a total of one hundred and thirty-three (133) respondents were sampled using the Yaro Yamane statistics for sample determination from a finite population. Therefore, the sample size for this study is one hundred and thirty three (133). A total of 133 questionnaires were distributed across ten (10) commercial banks in Rivers State, out of which 130 questionnaires were returned, representing 98% of the questionnaire. Three (3) copies were left unfilled sequel to tide schedule of work activities as against the duration of this research; representing 2% of the questionnaire, which amounted to 100% in accordance to the 133 copies of questionnaires distributed. The responses gathered from the questionnaire were collected and scored for analysis using frequency table, mean, standard deviation and simple percentage, while the research hypotheses was be tested using Pearson product Moment Correlation coefficient. Findings lead to the recommendation that all dimensions of workload management strategies have relationship on employees efficiency of the banking sector studied.

Keywords: Workload management, prioritization, specialization, automation, delegation

1. Introduction

Banking operations problems have found space in the public debates of recent because of the attendant difficulty in terms of managing the workload of their workforce. The workforce in the industry are overwhelmed by the many deadlines to be met within a limited span of time and the ever increasing workload that spew into employees capabilities thus resulting in propensity to stress and burnouts which impacts on performance efficiency. The National Institute for Occupational Safety and Health (NIOSH), part of the U.S. Department of Health and Human Services, established that workload, now more than ever, poses a threat to the health of bank employees and also affects the efficiency of the organizations. NIOSH defines workload as the detrimental physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the employee. Workload also occurs when the situation has high demands and the employee has little or no control over it. Workload can lead to poor health and injury on the side of the employees. Henceforth, the organizational Productivity and growth needs to be ensured by strategically managing the workload distribution which is predominantly done at the managerial level as well as the execution of the workload which is the onus of the employees as to how well they can manage their deliverables. Hart and Staveland, (1988) describes workload as "the perceived relationship between the amount of mental processing capability or resources and the amount required by the task". Allie, (1996) posited that employees who are overloaded with works at workplaces may cost a lot of money and time for the organization because excessive workload can harm the physical and emotional well-being of the employee. Workload is also thought to be a main cost to the banking industry as it affects output, notably through absenteeism and pre-absenteeism (that is, the practice of attending work even when employees feel too ill to be able to work effectively). According to Schultz, et al. (2003), the primary workload management strategy is concerned with taking action to change or eliminate sources of workload inherent in the work environment and thus reduce their negative impact on the individual. This approach to workload depicts it as the consequences of the "lack of fit" between the needs and demands of the individuals and their work environment. Delegation is the act or process of delegating or assigning work or responsibility to employees. Workload is significantly managed when responsibilities are spread amongst employees of the banking industry. However, the superior who delegated the work

remains accountable for the outcome of the delegated work. Delegation empowers a subordinate to make decisions, that is to say that it is a shifting of decision-making authority from one employee's work desk to another. Delegation, if properly done, is a means of managing workload in the banking industry. The opposite of effective delegation is micro-management; where a manager provides too much input, direction, and review of delegated work. In general, delegation is good and can save money and time, help in building skills, and creates employees' efficiency in the banking industry. On the other hand, poor delegation might cause frustration and confusion to all the involved parties within the banking industry. Angst, et al(2014) said that delegation of responsibility (ies) in the banking industry is very essential as it marks the first step toward relieving employees workload and make room for a successor in the banking industry to slowly learn the job and enables the manager to move on to a higher position. Automated Operations is about delivering comprehensive cash services, particularly to commercial customers. Banking Automation's business Pay-In and Pay-Out Machines provide a quick, secure and convenient pay-in and out facility for customers of the banking industry. They capture deposits as well as credits and issue a detailed acknowledgement slip in little more than 10 seconds, which helps to migrate customers away from conventional teller positions as well as relief employees' workload. Muhammad, (2009) explained that banks have enhanced many of their customer-facing, front-end operations with digital solutions. Online banking, for example, offers consumers enormous convenience, and the rise of mobile payments is slowly eliminating the need for cash thereby enhancing efficiency in the banking industry. One of the major problems confronting the banking industry in Nigeria is the inability to strategize or map out better ways of managing excess workload assigned to employees resulting to poor efficiency. Working in the Nigerian banking industry is an innately stressful profession with long working hours, heavy workloads, complex customers and inconsistent demands. The physical and psychology demands on workers make them vulnerable to high levels of stress. The effects of workload are evidenced as increased errors in data entry, high medical bills, lateness to work, low productivity and increased sick leaves.

In spite of the tremendous negative effects of workload on the employees and their efficiency in the banking industry in Nigeria, many banks are yet to put tangible measures to address these work loaded conditions that negatively affect work efficiency.

2. Literature Review

Workload refers to the intensity of job assignments. It is a source of mental stress for employees. Stress is an active state of mind in which human being faces both an opportunity and constraint (Robbins, 1996). Workload pressure can be positive leading to increased productivity. Under-utilization of human skills or failing to reach the full potential of the employees is also one cause to increase stress. Employees who possess the capabilities to perform a job enjoy workload. However, when this pressure becomes excessive it has negative impact. In this stage, the individuals perceive that they don't possess necessary skills and abilities, required to affray with the stress. However, occupational workload is discomfort at a personal level unless it exceeds a person's coping capabilities and resources to handle them adequately (Malta, 2004). If employees are not interested with their jobs or they are not satisfied with the job field they take extra work as fatigue and it causes to contribute job stress. Sherwin, (2000) says, another contributing factor is the nature of the job, which might amount to an immense amount of physical and emotional exhaustion. Indeed, workload history (and, more specifically, a workload shift) has important implications for many occupations, especially those in which employees are confronted with varying workload levels (Huey & Wickens, 1993). Mica R. Endsley and David B. Kaber (1999) suggests in their research that automation of task implementation portion in manufacturing processes gives major benefit to operator in normal operating conditions.

3. Prioritization

Prioritization means to rank in order of importance. Prioritizing your workload is more about managing your tasks and projects than actually doing them. It's about, "Where do I start?" And it can be about setting your own deadlines for individual items in your workload. It's about time usage too. Employees of the banking industry may likely have no shortage of tasks and projects interruptions and distractions to interfere with their job. But they have to account for the latter too when prioritizing their workload (Booty, 2006). They may even feel their office lacks adequate amounts of staff or adequately trained staff, thus enabling even more of the industry workload to fall on the individual employee's shoulders. Prioritization helps employees to create a plan for their work day. Without a plan, they fall into the trap of reacting or frantically dashing around to get things done. Or they do the opposite — procrastinate and get sleepy or sluggish due to workload and a sense of being overwhelmed and confused. Kanya, (2014) stated that with prioritization methods in place, employees know what they will do now, later and maybe never. Or they know what needs to be done first, second, and so forth. Prioritize your workload, and then schedule your workload. There are so many works in the banking industry and employees should be sure to prioritize the ones they like, or they get stressed out. Prioritization can also mean to set something at the top of a ranking system. Roy, (1994) stated that "priority management is the allocation of resources, or the expression of preference, to specific order or order groupings (whether supplies, production, or customer orders), in response to current pressures on operational productivity and/or customer service, with the aim of relieving those pressures while at the same time promoting, or minimizing the deleterious impact upon, the wider economic and strategic goals of the industry". Instability requires rebalancing of resources and trade-offs. Roy, (1994) stated that instability causes prioritizing actions. Instability refers to

changes in volume, variation and variety. Demand for maintenance actions is always greater than the resources available. More than often, the budget. The Prioritization of works is basically carried out in order to reduce workload in the banking industry which seems to be more important. This solution is not cost-effective and maybe the best practice to achieve maximum efficiency in the banking industry (Spedding, et al. 1995). However, the reality is that the allocation of duties or work will never match the required amount and thus prioritization is practiced. Prioritization of work is a way to tackle the problem of lack in workload in the banking industry (Akasah, 2009). Changes imposed on the management of infrastructure in Scotland caused managers to struggle in prioritizing management and works of employees as there is limited funding. It is common for employees of the banking industries to face difficulties in setting work priorities. Employees experience increasing pressure to prioritize the direction of limited resources to address workload and capital renewal needs. The results of bad prioritization of the direction of works and capital appropriately include unscheduled facility maintenance, system unavailability, and additional expense to repair or replace failed components or systems due to short/emergency notice procurements. Prioritization is making a list of tasks employees have to do, and tackle them in order of importance by performing the high-priority items first. Cooper, (1983) suggested that as employee(s) of the banking industry, If you have something particularly unpleasant to do, get it over as early as possible to avoid rendering the rest of the day unpleasant thereby hampering job efficiency. Not only will efficient work will be achieved by employees in the banking industry when priority is applied, but a work priority checklist can help employees organize their professional life and assist in effectively managing workload. A checklist can also make employees more efficient and reliable, which can help propel them up the career ladder. Additionally, a work priority checklist can perhaps aid employees reduce levels of stress at work as well as help them achieve a better work-life balance. McShane, et al. (2000) posited that working efficiently is important for the banking industry but getting snowed under is a too-familiar situation. A well-structured workload is key to good prioritization and will increase efficiency.

4. Delegation

Delegation begins when the manager passes on some of his responsibilities to the subordinate. Responsibility is the work assigned to an individual'. By definition, delegation is the transfer of authority to make decisions and complete specific tasks. Learning how to delegate is one of the most important skills for employees in the banking industry to possess. Strong delegation techniques can employees save time, motivate people, and train people, as well as these techniques can enable managers to take on new opportunities. However, the lack of delegation practices often leaves employees frustrated, unmotivated, and under-trained, while the manager remains overworked. Angst et, al (2014) stated that delegation is a skill that enables managers to achieve more without burning themselves out. Delegation is a tool for developing employees while also freeing up time for the managers to take on new responsibilities and to develop themselves. In corporations, delegation is often the first step toward electing a successor (Ahmed and Jensen, 2009). This technique allows the successor to slowly learn the job and enables the manager to move on to a higher position. In addition, effective delegation is essential to developing high quality employees. By delegating work, managers are able to coach, train, and develop competent employees, making them more valuable to the industry. All of these reasons emphasize the positive outcomes associated with delegation. On the other hand, while delegation sounds good in theory, it can also be one of the biggest challenges for any manager, leader, or owner. As the famous saying goes, "if you want it done right, do it yourself." Delegation is the assignment of any responsibility or authority to another person (normally from a manager to a subordinate) to carry out specific activities, such as starting on proper tires during a wet race. It is one of the core concepts of management. However, the person who delegated the work remains accountable for the outcome of the delegated work. Delegation empowers a subordinate to make decisions, i.e. it is a shifting of decision-making authority from one organizational level to a lower one. Delegation, if properly done, is not abdication. The opposite of effective delegation is micromanagement where a manager provides too much input, direction, and review of delegated work. In general, delegation is good and can save money and time, help in building skills, and motivate people. On the other hand, poor delegation might cause frustration and confusion to all the involved parties. Some agents however do not favour a delegation and consider the power of making a decision rather burdensome. Delegating tasks and responsibility is a vital component of time management. The primary reason most people delegate is to decrease their workload, which enables them to focus on other tasks and responsibilities. Other reasons to delegate include improved staff satisfaction, better ability to get an increased amount of work done, and faster career growth for the supervisor and the employee who completes the project. Not only does the supervisor's workload decrease, but his staff members also have the opportunity to advance (Angst et, al., 2014). When delegation is effective, the entire team and the business itself can succeed. An employee who had difficulty with a previously delegated project may or may not have difficulty with future projects. Both the employee and supervisor need to reflect on the past assignment. The prior project may have a mismatch of abilities or the employee did not realize the limits of her authority.

4.1. Effective Delegation

One of the most effective and efficient ways you can achieve this is by delegating the disruptive operational tasks to someone else who is equally capable of performing this role. Indeed, a key aspect of delegating efficiently is to ensure that whilst your time is organized more effectively, tasks must be allocated to suitable people to minimize risks, and to ensure the optimum outcome. It also provides you with the opportunity to develop your team members by increasing their morale and

motivation. It is also key to remember that when delegating a task to other team members, you will retain the responsibility for it; all you are doing is assigning another person to perform the task on your behalf. Functional delegation as described by Koontz and O'Donnell must follow three operational principles.

4.2. Delegation by Expected Results

The degree of authority delegated to an individual manager should be adequate to assure their ability to accomplish the results expected of them. Without this level of authority, they will be unable to complete the task, as others they need to interact with will hinder their progress due to lack of 'real' authority. It is essential that as part of the delegation process, you communicate this devolved authority to all necessary parties.

4.3. Absoluteness of Responsibility

It is vital that delegation is not used as way of avoiding or abdicating ultimate responsibility and ownership of tasks. Responsibility for the activities of subordinates, who have been assigned duties, remains at all times with whoever originally delegated the task.

4.4. Parity of Authority and Responsibility

The degree of authority that is delegated in conjunction with the task has to be consistent with the level of responsibility and role of the subordinate.

5. Automated Operation

In a recent article in InfoWorld, which compares the RPA revolution to the earlier workforce upheaval of outsourcing, the author states RPA stirs passions at organizations that deploy technology with its potential to slash jobs, shake up the relevant skills mix and if implemented strategically, stave off the specter of outsourcing. But other key experts point out RPA in the banking industry will really only take away the lower-level positions including data entry, rekeying, assembling and formatting tasks and allows institutions to re-task their talent in other more important areas, offering further advancement and job satisfaction (Wood and Bătiz-Lazo, 1997). An article in Tech Pro Essentials validates the theory that the re-tasking of employees in more prominent roles is a prime benefit of RPA implementation. "While some have expressed concerns, robots are taking over jobs, what many fail to realize is the booming robotics industry is poised to open up a myriad of new positions," the article states. "People train process robots much like they do new employees – teaching them the ins and outs of the job. The difference is the process itself doesn't take a person to trigger it and as long as those processes are taught correctly, they are always performed without mistakes. Entrepreneur says: "Successful business leaders often say they are only as strong as their teams. When you begin to think of robots as teammates, you can understand them as players that can make companies and industries stronger. So when businesses gain competitive advantage by "staffing" with robots, you get higher salaries and a happier (human) workforce." The financial industry has seen a sort of technological renaissance in the past couple of years. But this has also lead to a complex scenario where the problem has to be addressed from a global perspective; otherwise there arises the risk of running into an operational and technological chaos. The notion of high employee efficiency work systems was originally developed by avid Nadler to capture an organization's architecture that integrates technical and social aspects of work. Raymond (2004) says, it is the responsibility of Human Resource Managers (HRM) of the banking industry to develop committed, productive workforce in challenging economic conditions to get efficient performance. Washburn (2009) stated that when rewards are connected to performance, employees will naturally pursue outcomes that are mutually beneficial to themselves and the organization. At a general level, the broad process of employees' efficiency requires that managers do three things which includes; they define performance, facilitate performance, and encourage performance.

6. Specialization

Job specialization is very necessary in the banking industry where employees would require different category of work at various unit like those in charge of lending fund, cleaning, security service, drivers, teller, account opening and customer care services to be done by the employees. Besides, if the job gets complicated then it needs to be broken down to simpler process so that each task can be handled by employees' expert in that work. A major reason that specialization works in economics and biology is that everybody is different. Williams (1979) showed that not only does everyone have different degrees of aptitudes, and appearance, morphology and physiology, but that everyone's internal organs are different. These differences lead us to be able to perform different tasks with different degrees of efficiency and productivity, and make the benefits of specialization great even when improvements in machinery are not available. Job specialization is the degree to which the overall task of the organization is broken down into smaller component parts. It evolved from the concept of division of labour. There are four benefits of specialization: workers will become proficient at their task because it is small and simple, transfer time between tasks may decrease, the more narrowly defined the job is, the easier it is to develop specialized equipment to assist with the job and training costs should be relatively low. Hamel (2008) observed that although specialization can be advantageous, workers are often expected to have certain general skills as well. A worker with specialized skills that does not have general skills might be at a disadvantage when searching for a job. For instance, an expert

in real estate law might not be as desirable to employer's as someone with less experience if he doesn't know how to use basic computer programs. According to London (2012), specialization allows every person to be a professional in what he does. Specialization involves giving workers individual job roles to remove the responsibility of other jobs and reducing the worker's capacity to one task in particular. Conversely, the main problem with specialization is that workers can become bored and dissatisfied. This can lead to higher absenteeism and lower quality of work. It is also possible to overspecialize. Because of the drawbacks of specialization, many firms have sought alternative approaches to designing jobs such as job rotation which involves systematically moving employees from one job to another, global connection encourages rotation of workers to new jobs and possible pay raise for each new job they master. Job enlargement gives employees more tasks to perform while job enrichment attempts to increase both the number of tasks a worker does and the control the worker has over the job. (Durkheim, 2009)

7. Methods

This empirical study takes a cross sectional survey design and it aims to capture workload management strategies and employees efficiency of Nigerian banks in Port Harcourt, Rivers State. Workload management is a critical function of supervisors therefore, only senior supervisors and managers of the studied banks were covered. Two hundred (200) managers and supervisors were drawn from the 6 banks and their branches, however, a total of one hundred and thirty-three (133) were sampled using the Yaro Yamane statistic for determination of sample from a finite population. Therefore, the sample size for this study is one hundred and thirty three (133). A total of 133 questionnaires were distributed across ten (10) commercial banks in Rivers State, of which 130 questionnaires were responded to, representing 98% of the questionnaire. Three (3) copies were left unfilled sequel to tide schedule of work activities as against the duration of this research; representing 2% of the questionnaire, which amounted to 100% in accordance to the 133 copies of questionnaires distributed. However, the three (3) copies of the questionnaires that were not attended to, were not be included in this analysis. The responses gathered from the questionnaire were collected and scored for analysis using frequency table, mean, standard deviation and simple percentage. While the research hypotheses will be tested using Pearson product Moment Correlation coefficient.

8. Primary Data Analysis

The primary data analysis is carried out on each variable and their measures. Analysis here includes the use of frequency tables, mean scores, and standard deviation coefficients in the assessment of data distributions. The study variables include the independent variable which is Workload Management Strategies and it is measured with Specialization, Prioritization, Delegation and Automated operation; the dependent variable Employees Efficiency and its measures; tasks accomplishment and Service Delivery.

Statistic	N	Minimum	Maximum	Mean	Std. Deviation
Specialization	130	1.00	4.00	3.4538	.86604
Prioritization	130	1.00	4.00	3.4301	.83847
Delegation	130	1.00	4.00	3.5769	.66185
Automated Operation	130	1.00	4.00	3.7923	.80692
Valid N (list wise)	130				

Table 1: showing descriptive statistics for measures of Independent variable

Source: Data Output, 2017

Table 1 above shows the descriptive statistics for the measures of the independent variable: workload management strategies =Specialization,Prioritization,Delegation, and Automated operation. All four measures carry high mean scores ($x > 2.0$) based on the 4-point Likert scaling adopted.

	N	Minimum	Maximum	Mean	Std. Deviation
Tasks Accomplishment	130	1.00	4.00	3.6846	.76684
Service Delivery	130	1.00	4.00	3.369	.70135
Valid N (list wise)	130				

Table 2: showing descriptive statistics for measures of dependent variable

Table 2 above shows the descriptive statistics for the measures of the dependent variable:tasks accomplishment and service delivery. All two measures carry high mean scores ($x > 2.0$) based on the 4-point Likert scaling adopted.

9. Hypotheses Testing

In this section, the hypotheses of the study are analyzed. Analysis is at a 95% confidence interval and using the Pearson correlation coefficient. The significance level (0.05) is used as a criterion for the acceptance or rejection of each null hypothesis relative to the p-value.

			Specialization	Prioritization	Delegation	Automated Operation
Pearson's	Tasks accomplishment	Correlation Coefficient	.985**	.970**	.964**	.957**
		Sig. (2-tailed)	.000	.000	.000	.000
		N	130	130	130	130

Table 3: Showing the Tests for Hypotheses [1]
Source: Data Output, 2017

			Specialization	Prioritization	Delegation	Automated Operation
Pearson's	Service Delivery	Correlation Coefficient	.962**	.979**	.994**	.975**
		Sig. (2-tailed)	.000	.000	.000	.000
		N	130	130	130	130

Table 4: Showing the Tests for Hypotheses [2]
Source: Data Output, 2017

10. Discussion of Results

The table 3 above shows significant correlations between the tested attributes of workload management strategies with their respective $r = .985^{**}$, $r = .970^{**}$, $r = .964^{**}$, and $r = .957^{**}$ where their respective P-values are = .000 ($P < 0.001$). These revealed strong and significant relationships between dimensions at 95% level of confidence. We therefore reject their respective null hypotheses and restate that, there are significant relationships between these attributes of specialization, Prioritization, delegation and automated operations and tasks accomplishment as a measure of employees' efficiency.

The table 4 also reveals varied significant correlations at $r = .979^{**}$, $r = .979^{**}$, $r = .994^{**}$ and $r = .975^{**}$ where their P-values are = .000 ($P < 0.001$). This implies strong and significant relationships between the dimensions of specialization, prioritization, delegation and automated operations at 5% level of confidence. We therefore reject the null hypotheses and restate that, there are significant relationships between and service delivery. The mean of the responses to all the statements that relate to specialization are very high with most of them above the 2.5 mark. This suggests that the workers of the company are to some extent concerned about the service delivery of the company. This is an affirmation of their specialization in the organization. The mean of the responses to the statements that relate to prioritization are also high suggesting that majority of the workers of the banks are generally satisfied with the prioritization of jobs and therefore, they do not suffer workload syndrome. The mean response to the statement related to delegation is high above the benchmark of 2.5. This suggest that the employees love their company and will defend it anywhere with believe that they owe that obligation to their company. Also, the mean response to the statement related to automated operation is high above the benchmark of 2.5. This suggests that the staffin their company fine joy in automated operation as it reduced workload. The main focus of this study was to investigate the relationship between workload management strategies and employees efficiency. The first two hypotheses testing examine that relationship between specialization and task accomplishment, service delivery, the second group hypotheses tested the relationship between prioritization and task accomplishment, service delivery while the third and fourth category of hypotheses tested the relationship between delegation, automated operation and task accomplishment and service delivery of employees. All hypotheses testing were conducted using Pearson Moment Correlation coefficient and the results are presented in table 3 and 4 respectively.

11. Conclusion

The empirical results indicate that there is a high relationship between workload management strategies and employee efficiency in the selected banks and their branches inn Rivers State Nigeria implying that workload management strategies improve the company's service delivery and task accomplishment. We therefore, deduced that employee service delivery and task accomplishment can simply be improved upon through workload management strategies.

It was also found that there is a very high relationship between specialization and service delivery, task accomplishment meaning that employee efficiency rate is highly determined by the level of workload management strategies of the management team of the organization. Moreover, it was also deduced that employee prioritization and responsibility can improve service delivery of the firm.

Examinations of the relationship between workload management strategies and employee efficiency have a long history in organizational studies but not on service delivery and task accomplishment, mostly at the individual level of analysis and mostly in exploratory studies, yet the debate concerning productive worker continues to this day. It is interesting to note that when we move from the individual to the organizational level of analysis, the same questions arise: Are companies with efficient workers more productive? Researchers have predicted that the relationship between employee efficiency and organizational service delivery quality is complex, and it is too simplistic to assume that efficient employees lead to improved service delivery and task accomplishment, this is because some do and some do not, and some employees efficiency apparently are the result of some organizational failure.

12. Recommendations

Based on the findings, the following recommendations are hereby made. Since it was found that there is a high relationship between workload management strategies and bank service delivery and task accomplishment, the managements of bank are advised to encourage work role specialization that will enhance greater focus on specialized activities than doing all tasks making work cumbersome and unsatisfying.

Management of banks should define all jobs and establish priorities for the assigned work schedules. By establishing priorities, time bound tasks are completed on due time and efficiency becomes achievable.

Banks are noted for the high degree of automation especially on the staff-customer profile of service delivery. More efforts are required to automate other functional processes so that performance and delivery of work becomes seamless and time bound.

The management of banks should encourage functional delegation of task and corresponding responsibilities to free time and workload frames for senior management as well as other line heads. This thus enhances better focus on critical facets of the jobs.

These and other recommendations that may not be listed but has relevance to the study are expected to bring the desired employees efficiency that banks need in their core businesses of customer's satisfaction.

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