

Job Rotation Programmes and Employee Skill Development of the Deposit Money Banks in Rivers State

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Abstract: *This study explores job rotation programs on employee skill development within deposit money banks in Rivers State, focusing on the influence of functional and project-based rotations on critical thinking and problem-solving skills. The research is grounded in the Job Characteristics Model (JCM), which posits that enhancing job dimensions such as skill variety, task identity, and autonomy can lead to improved psychological states and work outcomes. The findings demonstrate that functional rotation significantly enhances employees' critical thinking and problem-solving abilities by exposing them to diverse roles and challenges across the organization. Similarly, project-based rotation fosters these skills by placing employees in dynamic environments where they must navigate complex situations and devise innovative solutions. The study concludes that well-structured job rotation programs are instrumental in developing a skilled, adaptable, and innovative workforce in the banking sector. Recommendations include implementing tailored rotation plans, integrating mentorship, and continuously monitoring the program's effectiveness to maximize its benefits.*

Keywords: *Job Rotation Programmes, Functional Rotation, Project-Based Rotation, Employee Skill Development.*

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INTRODUCTION

Employee skill development is crucial for deposit money banks as it directly impacts their operational efficiency and competitive positioning in the financial sector. As the banking industry faces increasing technological advancements and regulatory complexities, banks must invest in continuous learning and development to ensure that their workforce remains proficient and adaptable. Banks with well-developed training programs benefit from enhanced employee performance, which contributes to superior customer service, compliance adherence, and operational effectiveness (Shah, et al., 2023). Skill development initiatives equip employees with the knowledge and capabilities necessary to navigate evolving financial products and services, thus supporting the bank's overall strategic goals.

Skill development enhances employee engagement and retention, which is crucial for maintaining a knowledgeable workforce. In the banking sector, where turnover is high and competition for talent is intense, prioritizing career growth creates a more attractive work environment. Majd et al. (2024) found that Skill development lower turnover and helps retain institutional knowledge, uphold client relationships, and ensure high service quality—key factors for long-term success. Skill development is crucial for fostering innovation and adaptability. With the rise of digital banking and fintech, employees must be skilled in both traditional functions and new technologies (Bueno et al., 2024). Continuous learning keeps employees informed about industry trends and emerging technologies, boosting the bank's innovation and competitiveness. Fostering a learning culture helps adapt to market changes and customer needs, driving growth and resilience.

Job rotation programs have emerged as a significant strategy for skill development in deposit money banks, reflecting the increasing need for versatile and well-rounded employees in the financial sector. These programs involve systematically shifting employees through various roles within the bank to expand their experience and enhance their adaptability. This approach not only addresses the challenge of job monotony but also equips employees with a diverse skill set necessary to navigate the evolving financial landscape and regulatory environment (Vreed, 2024). Job rotation enhances employee engagement and operational efficiency through continuous learning and cross-functional expertise.

The financial services sector faces constant changes due to technological advancements and shifting regulatory requirements. Job rotation programs are particularly effective in this context as they prepare employees to handle multiple facets of banking operations, from customer service to compliance and risk management (Klimenko, 2024). Such programs enable banks to build a more flexible workforce capable of adapting to new challenges and contributing to innovative solutions. This adaptability is crucial for maintaining a competitive edge and ensuring high standards of service and compliance in a rapidly changing financial environment.

Recent studies (Bueno et al.,2024; Majd, et al., 2024; Shah, et al., 2023) highlight the positive impacts of job rotation on employee skill development and organizational performance in the banking sector. Despite the findings emphasizing the importance of job rotation as a strategic tool for both individual and organizational development, there is a notable dearth of empirical studies specifically examining the influence of job rotation on skill development within deposit money banks in Rivers State. This study aims to bridge the observed gap by systematically investigating how job rotation impacts the development of employee skills and overall organizational performance in this particular region. By focusing on deposit money banks in Rivers State, this research will provide valuable insights into the effectiveness of job rotation programs in enhancing employee capabilities and adapting to the unique challenges faced by banks in this area. The findings are expected to offer a nuanced understanding of how job rotation contributes to skill development and inform best practices for implementing such programs in similar contexts.

Statement of the Problem

Employee skill development is essential for maintaining the competitive edge and operational efficiency of deposit money banks. However, several issues impede the effective implementation of skill development programs influenced by job rotation. Despite the theoretical benefits of job rotation, such as increased adaptability and diversified skills, there is a notable lack of empirical evidence on its impact specifically within deposit money banks (Shehansi, et al., 2019). One key issue is the misalignment between job rotation practices (JRP) and the specific skill requirements of various banking roles. Employees may rotate through positions that do not align with their career goals or the strategic needs of the bank, leading to skill gaps in critical areas (Ravikumar et al., 2020; Khan et al., 2014). Additionally, the absence of a structured job rotation framework can result in inconsistent skill development, where employees fail to acquire the depth of knowledge needed for complex banking functions.

Another challenge is the insufficient integration of job rotation with targeted training and development programs. Without complementary training, job rotation alone may not effectively address skill gaps (Majd et al., 2024)). Banks also struggle with measuring job rotation influence on skill development, making it difficult to assess the effectiveness of these programs and implement data-driven improvements. Addressing these issues is crucial for optimizing skill development initiatives and aligning them with both employee and organizational needs

Aim and Objectives of the Study

The aim of the study is to examine job rotation programmes and employee skill development of the deposit money banks in Rivers State. The specific objectives are to:

1. Examine functional rotation influence on critical thinking skills
2. Determine functional rotation influence on problem-solving skills
3. Assess project-based rotation influence on critical thinking skills
4. Investigate project-based rotation influence on problem-solving skills

Research Questions

1. How does functional rotation relate with critical thinking skills?
2. How does functional rotation relate with problem-solving skills?
3. How does project-based rotation relate with critical thinking skills
4. How does project-based rotation relate with problem-solving skills

Research Hypotheses

Ho₁: There is no significant relationship between functional rotation and critical thinking skills.

Ho₂: There is no significant relationship between functional rotation and problem-solving skills.

Ho₃: There is no significant relationship between project-based rotation and critical thinking skills.

Ho₄: There is no significant relationship between project-based rotation and problem-solving skills.

The Job Characteristics Model (JCM)

The Job Characteristics Model (JCM), developed by Richard Hackman and Greg Oldham in 1976, posits that five core job dimensions—skill variety, task identity, task significance, autonomy, and feedback—are essential for fostering critical psychological states that enhance skill development. When these dimensions are integrated into job roles, employees experience greater

meaningfulness, responsibility, and knowledge of results and continuous skill enhancement. This model is highly relevant to job rotation programs in deposit money banks, where functional and project-based rotations naturally increase skill variety and task significance by exposing employees to diverse roles and responsibilities. These rotations also enhance autonomy and provide valuable feedback, aligning with the JCM framework to boost employee motivation and enhances a more skilled and adaptable workforce.

Job Rotation Programmes (JRP)

JRP are increasingly recognized as a vital strategic tool for enhancing development and organizational efficiency. These programs involve systematically moving employees through different roles or departments, which fosters a broader understanding of the bank's operations and cultivates a more versatile workforce. For deposit money banks, where regulatory requirements and technological advancements continually evolve, job rotation enables employees to gain a comprehensive view of various banking functions, from customer service and compliance to risk management and financial analysis. This cross-functional knowledge enhances high standards of service, operational effectiveness, adaptability to changing circumstances and understand the interconnectedness of different banking activities (Ifeoma, et al., 2023).

Furthermore, job rotation programs address the talent management and succession planning needs. Rotating employees through various roles, enhances identification and development potential leaders who have a well-rounded skill set and a deep understanding of the organization's inner workings. This approach helps in preparing employees for higher-level positions, ensures a pipeline of qualified candidates for critical roles and provides valuable insights to strengths and opportunities, to modify development plans and align with the bank's strategic goals (Ghonim et al., 2022). Effective succession planning supported by job rotation mitigates the risk of leadership gaps and ensures continuity in key banking operations.

Additionally, job rotation contributes significantly to employee engagement and retention, which are critical issues in the competitive banking sector. Employees who participate in job rotation programs often experience increased job satisfaction due to the variety of work and opportunities for professional growth (Van Wyk et al., 2018). For deposit money banks, retaining skilled staff is crucial for preserving operational firmness and delivering consistent, high-quality services to customers.

Functional Rotation

Functional rotation involves moving employees through different departments, such as finance, marketing, and operations, to give them a comprehensive understanding of a bank's operations (Ondiba et al., 2021). For deposit money banks, this approach enhances employees' adaptability, problem-solving skills, and innovation by exposing them to diverse aspects like customer service, risk management, compliance, and financial analysis. Functional rotation enhances employees' problem-solving abilities and expose them to different challenges and perspectives, ultimately leading to more effective and innovative solutions within the bank (Aloqab, 2024).

Moreover, functional rotation helps identify and develop future leaders by providing them with experience across various functions, thereby preparing them for higher-level roles. Employees who have undergone functional rotation are often better equipped to handle complex situations and lead cross-functional teams due to their comprehensive understanding of the bank's operations (Ondiba, 2021). This strategic approach not only prepares employees for leadership roles but also ensures a steady pipeline of talent ready to step into critical positions, thereby supporting organizational stability and continuity.

Project-Based Rotation

Project-based rotation involves assigning employees to different projects rather than rotating through standard roles or departments. It offers significant advantages by allowing employees to engage with a variety of tasks and challenges across different projects. This approach fosters a deeper understanding of specific initiatives and helps employees develop specialized skills relevant to project management, stakeholder communication, and execution (Mahalakshmi, & Uthayasuriyan, 2015). Employees involved in project-based rotation are exposed to diverse aspects of banking projects, from digital transformation initiatives to regulatory compliance projects, enhancing their ability to manage and contribute to various types of projects effectively. Project-based rotation provide employees with opportunities to work on different projects, that can keep work experiences fresh and stimulating, and maintains high levels of motivation and reduce turnover (Mohsan et al., 2012). This approach not only helps in retaining top talent but also ensures that employees acquire a broad skill set applicable to various aspects of banking, thereby improving their overall performance and contribution to the bank's strategic goals.

Employee Skill Development

Skill development enhances workforce capabilities to maintain competitive edge.. Skill development encompasses various dimensions, including technical skills, soft skills, and managerial competencies. For instance, technical skills related to financial analysis, risk management, and digital banking are essential for employees to perform their roles effectively and adapt to new technologies. For employees, developing new skills leads to increased job satisfaction, better performance, and greater career advancement opportunities. For deposit money banks, investing in skill development contributes to improved operational efficiency, enhanced customer service, and a more agile workforce capable of responding to industry changes. Effective skill development programs can include formal training, on-the-job learning, mentoring, and cross-functional experiences, all of which play a role in preparing employees for more complex and strategic roles within the organization (Halpern, 2013). By prioritizing skill advancement, banks can nurture a knowledgeable and adaptable workforce that supports their strategic goals and drives long-term success.

Critical Thinking Skills

Critical thinking skills are essential to effectively analyze complex financial information, evaluate risks, and make informed decisions. These skills involve the ability to assess situations objectively, identify logical connections, and draw reasoned conclusions based on evidence (Paul & Elder, 2020). In the banking sector, where employees regularly face intricate financial scenarios and

regulatory challenges, strong critical thinking skills are crucial for navigating uncertainties and making strategic decisions that impact the bank's operations and compliance (Facione, 2011).

Developing critical thinking skills enhances employees' ability to solve problems and innovate within the banking environment. Employees who excel in critical thinking can identify potential issues before they escalate, propose effective solutions, and contribute to strategic planning and decision-making processes. This capability is particularly valuable for roles involving risk management, financial analysis, and strategic development, where the ability to evaluate information critically and anticipate potential outcomes can significantly influence the bank's success and stability (Halpern, 2013).

Problem Solving Skills

Problem-solving skills are fundamental for employees in deposit money banks to address and resolve the various challenges they encounter in their daily tasks. These skills involve the ability to identify problems, analyze underlying causes, and implement effective solutions (Hatcher & Possin, 2021). In the banking industry, where employees frequently deal with complex financial transactions, regulatory compliance issues, and customer service challenges, strong problem-solving skills are essential for maintaining operational efficiency and customer satisfaction. Workers who are adept at problem-solving can contribute to process enhancements, streamline operations, and develop creative solutions to emerging challenges. This ability to address and resolve issues proactively not only improves individual performance but also drives the bank's overall success by ensuring that operations run smoothly and that strategic goals are met (Smith, 2022). Developing robust problem-solving skills is critical for fostering a capable and responsive workforce.

Empirical Review

Alaflaq et al., (2024) investigates the effect of job rotation on employee performance within the Nour Foundation in Syria, emphasizing its influence on skill development, job satisfaction, and overall job performance. A sample of 200 employees was surveyed using questionnaires. The research applied descriptive statistics along with structural equation modeling to analyze the data. Prior to employing structural equation modeling, the study conducted reliability and validity assessments to ensure the accuracy of the model. The findings demonstrated that the model met the required reliability and validity standards. According to the structural equation modeling results, job rotation is positively associated with improved employee performance. Additionally, the study found that job rotation significantly boosts employee motivation, productivity, and satisfaction. The research underscores the importance of job rotation in enhancing employee performance, expanding knowledge, and developing skills.

Shehansiet al., (2019) explore the relationship and impact of job rotation practices on the job performance of banking employees, focusing on a comparison between public and private domestic licensed commercial banks. Data was collected through self-administered questionnaires from a sample of 100 bank employees, split evenly between the two sectors in the Colombo district. Pearson correlation analysis were used to analyze the data. The findings revealed that job rotation practices have a positive correlation with performance in both types of

banks, with cross-functional job rotation emerging as the most critical factor. The study's significance lies in its contributions to the existing literature on job rotation and its practical implications for managers seeking to improve rotational activities to enhance employee performance.

Khan et al., (2014) explore the relationship and impact of job rotation, job performance, and organizational commitment among employees in Pakistan's banking sector. Data was collected from 435 bank employees using a self-administered questionnaire, selected through convenient sampling. The results indicated a positive correlation between job rotation, job performance, and organizational commitment. However, a negative relationship was observed between job performance and organizational commitment. These findings hold valuable insights for bankers, employees, and managers. The study also discusses limitations and offers recommendations for future research.

Methodology

The survey design was utilized in this work and a population of 237 employees of deposit money banks in Rivers state were covered. A sample of 148 was derived using the Krejcie and Morgan (1970) table. The simple random sampling technique was used and data were collected using copies of questionnaire. Job rotation was operationalized using functional rotation and project-based rotation. Each of the dimensions were measured using 5-items. The data were analysed using Spearman rank order correlation coefficient statistical tool.

Result

A total of 148 copies of questionnaire were administered, but only 132 returned questionnaires constitute the valid questionnaire and used for the analysis at a 95% level of confidence.

Table 1: Functional Rotation and Employees Skill Development

		Correlations			
		Functional Rotation	Critical Thinking Skills	Problem Solving Skills	
Spearman's rho	Functional Rotation	Correlation Coefficient	1.000	.642**	.704**
		Sig. (2-tailed)	.	.000	.000
		N	132	132	132
	Critical Thinking Skills	Correlation Coefficient	.642**	1.000	.608**
		Sig. (2-tailed)	.000	.	.000
		N	132	132	132
	Problem Solving Skills	Correlation Coefficient	.704**	.608**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	132	132	132

The analysis in Table 1 shows a significant relationship between Functional Rotation and Critical Thinking Skills, with a p-value of .000, which is less than .05 ($p < 0.05$). The correlation coefficient of 0.642 indicates a strong positive relationship between these two variables. Additionally, the

table highlights a significant relationship between Functional Rotation and Problem-Solving Skills, also with a p-value of .000 ($p < 0.05$), and a correlational value of .704, suggesting a strong positive correlation between Functional Rotation and Problem-Solving Skills.

Table 2: Project-Based Rotation and Employees Skill Development

		Correlations			
			Project-Based Rotation	Critical Thinking Skills	Problem Solving Skills
Spearman's rho	Project-Based Rotation	Correlation Coefficient	1.000	.628**	.659**
		Sig. (2-tailed)	.	.000	.000
		N	132	132	132
	Critical Thinking Skills	Correlation Coefficient	.628**	1.000	.608**
		Sig. (2-tailed)	.000	.	.000
		N	132	132	132
	Problem Solving Skills	Correlation Coefficient	.659**	.608**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	132	132	132

The analysis in Table 2 reveals a significant relationship between Project-Based Rotation and Critical Thinking Skills, with a p-value of .000, indicating it is less than .05 ($p < 0.05$). The correlation coefficient of 0.628 suggests a strong positive association between these variables. Furthermore, the table indicates a significant relationship between Project-Based Rotation and Problem-Solving Skills, with a p-value of .000 ($p < 0.05$) and a correlation coefficient of 0.659, demonstrating a strong positive correlation between Project-Based Rotation and Problem-Solving Skills.

Discussion of Findings

Functional Rotation and Employees Skill Development

The findings presented in Table 1 demonstrate a significant positive relationship between Functional Rotation and Employees skills Development, specifically Critical Thinking Skills and Problem-Solving Skills. The analysis reveals that Functional Rotation is strongly correlated with Critical Thinking Skills, with a correlation coefficient of 0.642 and a p-value of .000, which is less than the significance threshold of .05 ($p < 0.05$). This indicates that as employees undergo functional rotation, their critical thinking abilities are likely to improve, reflecting the positive impact of exposure to different functional areas within the organization.

Moreover, the table also highlights a significant positive relationship between Functional Rotation and Problem-Solving Skills. The correlation coefficient of 0.704, coupled with a p-value of .000 ($p < 0.05$), suggests an even stronger association between these two variables. This implies that employees who experience functional rotation are more likely to develop enhanced problem-solving abilities, which are crucial for effectively addressing challenges in the workplace.

These results suggest that functional rotation is a valuable strategy for enhancing critical cognitive skills among employees. By rotating through various roles and responsibilities, employees gain

diverse perspectives and experiences that contribute to their overall skill development, particularly in critical thinking and problem-solving. This not only benefits individual employees but also strengthens the organization's capacity to adapt to complex challenges and innovate effectively. This aligns with Shehansi et al., (2019) that job rotation practices relate with the job performance of banking employees.

Project-Based Rotation and Employees Skill Development

The analysis presented in Table 2 highlights significant relationships between Project-Based Rotation and Employees Skill Development: Critical Thinking Skills and Problem-Solving Skills. The results indicate that Project-Based Rotation is strongly associated with both skills, suggesting that this rotational approach has a meaningful impact on employee development.

Specifically, the correlation coefficient of 0.628 for Critical Thinking Skills, with a p-value of .000 ($p < 0.05$), reflects a robust positive relationship. This finding implies that employees engaged in project-based rotation tend to exhibit enhanced critical thinking abilities. Exposure to diverse projects likely provides employees with varied perspectives and complex scenarios, which in turn fosters their analytical and evaluative capabilities. Similarly, the correlation coefficient of 0.659 for Problem-Solving Skills, also with a p-value of .000 ($p < 0.05$), demonstrates a strong positive association. This result suggests that Project-Based Rotation significantly contributes to the development of problem-solving skills. The diversity of challenges encountered in different projects equips employees with the experience needed to tackle problems more effectively and creatively.

Overall, these findings underscore the effectiveness of Project-Based Rotation as a developmental tool. By rotating employees through various projects, organizations can cultivate critical thinking and problem-solving skills, which are essential for navigating complex work environments. This approach not only enhances individual competencies but also strengthens the overall problem-solving capacity of the organization, fostering a more adaptable and innovative workforce. This conform with Alaflaq et al., (2024) that job rotation r elates with employee performance within the Nour Foundation in Syria, improving skill development, job satisfaction, and the overall job performance.

Conclusion

Job rotation programs, specifically functional and project-based rotations, are vital for skill development in deposit money banks in Rivers State. Functional rotation enhances critical thinking by exposing employees to various roles, broadening their understanding of operations and improving decision-making. It also boosts problem-solving skills as employees tackle diverse challenges across functions, increasing their versatility.

Project-based rotation further complements this by fostering critical thinking in dynamic environments where employees must analyse complex situations and make strategic decisions. It also enhances problem-solving abilities through the unique challenges each project presents, driving innovation and adaptability within the workforce. Together, these rotations create a skilled, adaptable, and innovative workforce.

Recommendations

1. Deposit money banks in Rivers State should implement structured job rotation programs that strategically combine both functional and project-based rotations to ensure that employees develop a well-rounded skill set, including critical thinking and problem-solving abilities.
2. Establish mechanisms to monitor and evaluate the effectiveness of job rotation programs to identify skill gaps and areas where further training is needed, ensuring that the rotation programs align with the bank's objectives.
3. Tailor rotation plans to individual employee career paths and development needs to maximize the benefits of the rotation program, leading to higher job satisfaction and retention.
4. Provide employees with mentorship and support during their rotations, as experienced mentors can guide employees through their new roles, helping them navigate challenges and enhancing their critical thinking and problem-solving skills.
5. Complement job rotation programs with targeted training and development initiatives and focus on enhancing specific skills identified during rotations, such as advanced critical thinking or complex problem-solving techniques.
6. Implement feedback mechanisms that allow employees to share their experiences and challenges encountered during rotations to improve the rotation process and address any issues that may hinder skill development.

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