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## Marital Adjustment Strategies and Job Performance of Female Bankers in Akwa Ibom State, Nigeria

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### *Abstract*

*The study investigated the extent to which marital adjustment strategies predict the job performance of female bankers in Akwa Ibom State, Nigeria. Specifically, the study investigated the extent to which spousal communication, spousal conflict resolution pattern, and spousal emotional support predict job performance. The study adopted a correlational research design. The population of the study consisted of 412 respondents comprising 327 married female bankers and 85 bank managers, and census sampling technique was used to include all members of the population. The instrument for data collection was a structured questionnaire by the researchers titled "Marital Adjustment Strategies and Job Performance Questionnaire (MASJPQ)." The instrument was validated by experts in Guidance and Counselling and Measurement and Evaluation, and its internal reliability was established with an overall coefficient of 0.82. Data collected were analyzed using simple regression analysis to answer the research questions and test the null hypotheses at a 0.05 level of significance. The findings of the study revealed that spousal communication and spousal emotional support predict job performance to a moderate extent, while spousal conflict resolution predicts job performance to a high extent. All the variables were found to significantly predict job performance*

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*of married female bankers. Based on these findings, the study concluded that effective marital adjustment strategies play a significant role in enhancing job performance. It was recommended, among others, that married female bankers and their spouses should improve communication, adopt effective conflict resolution strategies, and provide emotional support to enhance job performance.*

**Keywords:** marital adjustment, spousal communication, conflict resolution, emotional support, job performance, female bankers

## Introduction

Job performance is a vital factor in determining the effectiveness, productivity, and success of employees within any organization, particularly in the banking sector, where efficiency, accuracy, and customer service are highly prioritized. In the context of married female bankers, job performance refers to the extent to which they are able to effectively carry out their assigned duties, meet organizational targets, maintain professional standards, and contribute to the achievement of institutional goals as highlighted by Adewale (2021). High job performance may be associated with attributes such as commitment, punctuality, productivity, attention to detail, and the ability to meet deadlines. Conversely, poor job performance may manifest in reduced efficiency, absenteeism, low productivity, errors in task execution, and inability to meet organizational expectations.

In contemporary society, the job performance of married female bankers has become an important concern due to the increasing demands of the banking profession, which requires long working hours, high levels of concentration, and the ability to manage stress effectively. Married female bankers are expected to perform optimally in their workplace despite facing various personal and family-related responsibilities. These demands may sometimes create pressure that affects their efficiency and effectiveness at work. As a result, the ability of married female bankers to perform effectively at work may depend largely on the marital adjustment strategies they adopt in managing their marital relationships.

Marital adjustment strategies refer to the behavioral, emotional, and cognitive approaches used by couples to maintain harmony, resolve conflicts, and sustain

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satisfaction within marriage (Ukaegbu & Ekott, 2025). According to Ukaegbu and Obikoya (2017), adjustment strategies enable individuals to cope with marital demands, interpersonal differences, and role expectations in ways that promote stability and satisfaction. In the context of married female bankers, marital adjustment strategies may include effective communication, conflict resolution, and emotional support between spouses. Women who adopt effective marital adjustment strategies are more likely to experience marital stability, which may positively influence their job performance. On the other hand, poor marital adjustment may lead to stress, emotional instability, and reduced work efficiency.

Spousal communication refers to the process through which couples exchange information, express feelings, and resolve misunderstandings. Effective communication enhances mutual understanding, reduces conflicts, and promotes marital harmony. Married female bankers who engage in open and respectful communication with their spouses are more likely to experience emotional stability, which can enhance their focus and productivity at work. Conversely, poor communication may lead to misunderstandings, conflicts, and emotional distress, which may negatively affect job performance (Ogunleye, 2023).

As stated by Ukaegbu and Ekpenyong (2025), spousal conflict resolution pattern refers to the ability of couples to manage disagreements constructively and reach mutually acceptable solutions. Effective conflict resolution strategies such as negotiation, compromise, and collaboration can help maintain peace and stability in marital relationships. Married female bankers who can resolve conflicts effectively may likely maintain emotional balance and concentration at work. In contrast, unresolved marital conflicts may lead to stress, distraction, and decreased job performance.

Spousal emotional support refers to the care, encouragement, and understanding that spouses provide to one another during challenging situations (Uko & Iwok, 2021). Emotional support can enhance psychological well-being and reduce stress. Married female bankers who receive adequate emotional support from their spouses are likely to feel motivated, confident, and capable of performing their job roles effectively. On the other hand, lack of emotional support can result in emotional strain and poor job performance.

From the foregoing, understanding how marital adjustment strategies influence job performance is essential for promoting both family stability and organizational

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productivity. Effective marital adjustment strategies can help married female bankers manage stress, maintain emotional balance, and perform efficiently at work. It is against this background that this study was carried out to investigate the relationship between marital adjustment strategies and job performance of married female bankers in Akwa Ibom State, Nigeria.

## **Statement of the Problem**

The job performance of married female bankers in Akwa Ibom State has become a growing concern, particularly due to the increasing demands of balancing marital responsibilities and professional obligations. Many married female bankers are faced with challenges such as marital conflicts, communication gaps, and lack of emotional support, which may affect their ability to function effectively in their workplace. These challenges may manifest in reduced productivity, absenteeism, lack of concentration, and decreased efficiency in job performance.

Despite the importance of marital adjustment strategies in maintaining stability within the family and enhancing work performance, there is limited empirical evidence on how these strategies relate to job performance among married female bankers in Akwa Ibom State. While some studies have focused on work-related factors influencing job performance, less attention has been given to the role of marital dynamics and adjustment strategies in shaping employees' effectiveness, especially among married women in the banking sector. This creates a gap in knowledge that needs to be addressed. It is against this backdrop that this study sought to investigate the extent to which marital adjustment strategies predict job performance of married female bankers in Akwa Ibom State, Nigeria.

## **Significance of the Study**

The findings of this study will be beneficial to married female bankers, their family members, bank management, counselors, policymakers, and researchers. Married female bankers will benefit from the study by gaining a better understanding of how effective marital adjustment strategies such as communication, conflict resolution, and emotional support can enhance their job performance. This awareness may help them manage marital challenges more effectively and maintain a balance between their family and work responsibilities.

Furthermore, family members, particularly spouses, will benefit from the findings by understanding the importance of cooperation, mutual support, and effective communication in maintaining marital stability. This may encourage spouses to actively contribute to creating a supportive home environment, which can reduce stress and enhance the work performance of married female bankers. Bank management will benefit from the findings of this study by gaining insight into how employees' marital stability can influence their performance at work. This will enable management to design policies and programs that promote work-life balance, employee well-being, and increased productivity within the banking sector.

Counselors will benefit from the findings of the study by using the information to design appropriate marital counseling and intervention programs for married female bankers and their spouses. Such programs can focus on improving communication, conflict resolution skills, and emotional support systems, thereby enhancing both marital stability and job performance. Educational policymakers will find the findings of the study useful in formulating policies that support married working women, particularly in creating family-friendly work environments and promoting employee welfare. This may contribute to improved job satisfaction and organizational effectiveness. Finally, the study will contribute to existing literature on marital adjustment and job performance and will serve as a reference material for future researchers who may wish to conduct further studies in related areas.

### **Purpose of the Study**

The purpose of this study was to determine the extent to which marital adjustment strategies predict job performance of married female bankers in Akwa Ibom State, Nigeria. Specifically, the study sought to determine the following:

- i. The extent to which spousal communication predicts job performance of married female bankers.
- ii. The extent to which spousal conflict resolution patterns predict job performance of married female bankers.

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- iii. The extent to which spousal emotional support predicts job performance of married female bankers.

## Research Questions

The following research questions guided the study:

- i. To what extent does spousal communication predict job performance of married female bankers?
- ii. To what extent does a spousal conflict resolution pattern predict the job performance of married female bankers?
- iii. To what extent does spousal emotional support predict job performance of married female bankers?

## Research Hypotheses

The following null hypotheses were tested at the 0.05 level of significance:

- i. Spousal communication does not significantly predict job performance of married female bankers.
- ii. The spousal conflict resolution pattern does not significantly predict the job performance of married female bankers.
- iii. Spousal emotional support does not significantly predict the job performance of married female bankers.

## Scope of the Study

The study focused on the relationship between marital adjustment strategies and job performance of female bankers in Akwa Ibom State. Spousal communication, spousal conflict resolution pattern, and spousal emotional support served as the independent variables, while job performance served as the dependent variable. The study was delimited to married female bankers working in commercial banks in Akwa Ibom State.

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## **Theoretical Framework**

### **Marital Adjustment Theory by Locke and Wallace (1959)**

Marital Adjustment Theory was developed by Locke and Wallace in 1959 and focuses on the degree of harmony, satisfaction, and stability within marital relationships. The theory posits that marital adjustment is achieved when couples are able to effectively manage their differences, communicate openly, resolve conflicts constructively, and maintain mutual understanding. According to Locke and Wallace, marital adjustment involves agreement on important issues such as finances, roles, values, and emotional expectations, as well as the ability to express affection and maintain positive interactions.

The theory further explains that successful marital adjustment depends on the strategies couples adopt in managing their relationship. These strategies include effective communication, conflict resolution, emotional support, and cooperation. Couples who adopt positive adjustment strategies are more likely to experience marital satisfaction and stability, while those who fail to adjust effectively may experience conflict, dissatisfaction, and emotional strain. Marital maladjustment can lead to stress, frustration, and reduced psychological well-being. Furthermore, marital adjustment theory emphasizes that the quality of marital relationships has a significant impact on individuals' overall functioning, including their work life. When individuals experience harmony and support in their marriage, they are more likely to be emotionally stable, focused, and productive. On the other hand, marital instability may lead to distraction, stress, and reduced efficiency in other areas of life.

The relevance of marital adjustment theory to the present study can be explained as follows: Married female bankers are required to balance their marital responsibilities with their professional duties. Effective marital adjustment strategies such as communication, conflict resolution, and emotional support may help them maintain stability in their marriages and reduce stress. This stability may enhance their concentration, commitment, and productivity at work. Conversely, poor marital adjustment may lead to emotional distress and reduced job performance. Therefore, Marital Adjustment Theory provides a suitable framework for understanding how marital adjustment strategies influence the job performance of married female bankers in Akwa Ibom State, Nigeria.

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## **Expectancy Theory by Victor Vroom (1964)**

Expectancy Theory was propounded by Victor Vroom in 1964 and focuses on the relationship between motivation and job performance. The theory posits that individuals are motivated to perform well when they believe that their efforts will lead to desirable outcomes. According to Vroom, motivation is influenced by three key components: expectancy, instrumentality, and valence. Expectancy refers to the belief that effort will lead to improved performance; instrumentality refers to the belief that good performance will result in rewards; and valence refers to the value individuals place on those rewards.

The theory further explains that individuals are more likely to be committed and productive when they perceive a positive relationship between their efforts, performance, and rewards. When employees are motivated, they tend to exhibit higher levels of efficiency, dedication, and job performance. Conversely, lack of motivation may lead to poor performance, reduced productivity, and job dissatisfaction. In addition, Expectancy Theory highlights that external factors such as emotional well-being, work-life balance, and personal circumstances can influence employees' motivation and performance. Individuals who experience stress or dissatisfaction in their personal lives may have reduced motivation and concentration at work, thereby affecting their job performance.

The relevance of expectancy theory to the present study lies in its explanation of job performance among married female bankers. Marital adjustment strategies such as effective communication, conflict resolution, and emotional support can enhance emotional stability and reduce stress, thereby improving motivation and job performance. Married female bankers who experience stability and support in their marital relationships are more likely to be motivated, focused, and productive in their work roles. On the other hand, those experiencing marital conflict may have reduced motivation and performance. Therefore, Expectancy Theory provides a useful framework for understanding how marital adjustment strategies influence job performance among married female bankers in Akwa Ibom State, Nigeria.

## **Empirical Literature**

Ogunleye (2023) conducted a study on the relationship between spousal communication and job performance among married employees in selected organizations in Southwest Nigeria. The study adopted a correlational research design. The population consisted of 1,120 married employees, from which a sample of 280 respondents was selected using

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the stratified random sampling technique. The instrument used for data collection was a structured questionnaire titled “Spousal Communication and Job Performance Scale (SCJPS).” The instrument was validated by experts in Guidance and Counselling and Measurement and Evaluation, while a reliability coefficient of 0.81 was obtained using Cronbach's Alpha. Data were analyzed using Pearson product-moment correlation and regression analysis. The findings revealed that spousal communication significantly enhances job performance among married employees. Based on the findings, it was recommended that couples should maintain open and effective communication to improve both marital stability and work performance. Similarly, Brown (2021) investigated the influence of marital factors on job performance among working women in the United States. The study employed a descriptive survey design. The population consisted of 1,300 working women, while a sample of 325 respondents was selected using a random sampling technique. Data were collected using a standardized questionnaire titled “Marital Influence on Work Performance Inventory (MIWPI).” The instrument was validated and yielded a reliability coefficient of 0.78. Data were analyzed using multiple regression analysis. The findings indicated that communication alone does not significantly predict job performance without the support of other factors such as emotional support and conflict management. The study recommended that multiple marital variables should be considered when addressing work performance issues among married women.

Nwoye and Okonkwo (2020) carried out a study on the relationship between conflict resolution and job performance among employees in Anambra State, Nigeria. The study adopted a correlational research design. The population consisted of 1,250 employees, with a sample of 312 respondents selected using the stratified random sampling technique. The instrument for data collection was a questionnaire titled “Conflict Resolution and Job Performance Scale (CRJPS).” The instrument was validated and had a reliability coefficient of 0.83 using Cronbach's alpha. Data were analyzed using Pearson Product Moment Correlation. The findings revealed that effective conflict resolution significantly enhances job performance. The study recommended that employees should be trained on conflict management skills to improve workplace productivity. In a related study, Ibrahim (2022) examined the relationship between marital conflict and job performance among civil servants in Kaduna State, Nigeria. The study used a descriptive survey design. The population comprised 980 civil servants, from which a sample of 245 respondents was selected using

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a simple random sampling technique. Data were collected using a questionnaire titled “Marital Conflict and Job Performance Questionnaire (MCJPQ).” The instrument was validated and yielded a reliability coefficient of 0.77. Data were analyzed using regression analysis. The findings showed that marital conflict resolution does not significantly predict job performance in cases where work-related stress is dominant. The study recommended that organizational factors should also be considered alongside marital factors in improving job performance.

In their own study, Uko and Iwok (2021) explored the relationship between emotional support and job performance among married workers in Rivers State, Nigeria. The study adopted a correlational research design. The population consisted of 1,150 married workers, while a sample of 290 respondents was selected using the stratified random sampling technique. The instrument used was a questionnaire titled “Emotional Support and Job Performance Scale (ESJPS).” The instrument was validated and had a reliability coefficient of 0.82. Data were analyzed using Pearson Product Moment Correlation. The findings revealed that emotional support significantly improves psychological well-being and job performance among married workers. The study recommended that spouses should provide adequate emotional support to enhance work efficiency. Okafor (2022) investigated the influence of emotional factors on job performance among employees in South-East Nigeria. The study employed a descriptive survey design. The population consisted of 1,050 employees, with a sample of 263 respondents selected using a random sampling technique. The instrument used for data collection was a questionnaire titled “Emotional Factors and Job Performance Inventory (EFJPI).” The instrument was validated and yielded a reliability coefficient of 0.79. Data were analyzed using multiple regression analysis. The findings indicated that emotional support alone may not significantly predict job performance without supportive workplace conditions. The study recommended that both personal and organizational factors should be considered in enhancing job performance.

Despite numerous studies on marital adjustment and job performance, there is still limited research that specifically investigates how marital adjustment strategies predict the job performance of married female bankers, particularly in Akwa Ibom State. Most existing studies have focused on general employee populations without considering the unique demands of the banking sector and the dual roles of married women. This gap underscores the need for the present study to provide context-specific insights that can enhance both marital stability and job performance.

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## **Research Design**

A correlational research design was adopted for the study. According to Nworgu (2015), a correlational research design is used to determine the extent of relationship and prediction among variables as they naturally occur without manipulation. This design is therefore appropriate for investigating how marital adjustment strategies predict job performance of married female bankers in Akwa Ibom State.

## **Population of the Study**

The population of the study comprises 327 married female bankers and 85 bank managers in Akwa Ibom State working in 18 commercial banks in Akwa Ibom State (Central Bank of Nigeria, Akwa Ibom State, 2026). More so, the commercial banks have a total of 85 branches in Akwa Ibom State (Office of the Bank Managers, 2026).

## **Sample and Sampling Technique**

The sample for the study consisted of 327 married female bankers and 85 bank managers, totalling 412. A census sampling technique was used for the selection of the respondents because the population was relatively small and manageable, making it possible to include all members in the study. This technique ensured that every married female banker in the population had equal representation, thereby eliminating sampling bias and increasing the accuracy and generalizability of the findings. Additionally, the use of census sampling provided comprehensive data that enhanced the reliability of the results, since no subgroup within the population was excluded.

## **Instrument for Data Collection**

The instrument used for data collection in this study was a structured questionnaire by the researchers titled “Marital Adjustment Strategies and Job Performance Questionnaire (MASJPQ)” developed by the researcher. The questionnaire was divided into two sections, namely Section A and Section B. Section A consisted of 15 items designed to measure the independent variables (communication, conflict resolution, and emotional support), with five items for each variable. Section B consisted of 15 items that measured job performance. The items were structured on a four-point scale of Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD), weighted 4, 3, 2, and 1,

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respectively. While the items in section A were responded to by married female bankers, the items in section B were responded to by the bank managers.

## **Validation of the Instrument**

The instrument was subjected to face validation by three experts, comprising two experts in Guidance and Counselling and one expert in Measurement and Evaluation, Department of Psychological Foundations of Education, all from the Faculty of Education. The experts examined the instrument for clarity, relevance, appropriateness of language, and adequacy in measuring the variables under study. Their corrections and suggestions were incorporated into the final version of the instrument to ensure that it adequately measured marital adjustment strategies and job performance of married female bankers.

## **Reliability of the Instrument**

The reliability of the instrument was established using the internal consistency method. Although the census sampling technique was adopted for the main study, the instrument was pilot tested on respondents who possessed similar characteristics to the study population but were not part of the study area. Specifically, the instrument was administered to 30 married female bankers and 10 bank managers in commercial banks outside Akwa Ibom State. The reliability coefficients obtained were 0.79 for communication, 0.81 for conflict resolution, 0.78 for emotional support, and 0.84 for job performance, with an overall reliability coefficient of 0.81. With these values, the use of the instrument for the study was justified.

## **Method of Data Collection**

The researchers used a direct administration method in collecting data for the study. Permission was obtained from the management of the selected banks before administering the questionnaire. Copies of the questionnaire were distributed to the respondents in their respective workplaces. The purpose of the study was explained to the respondents, and they were assured of confidentiality and anonymity of their responses. The respondents were given sufficient time to complete the questionnaire, after which the completed copies were collected immediately. Out of the 412 copies of

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the questionnaire distributed, 406 were correctly completed and returned, while 6 copies were not returned. The 406 returned copies were used for the analysis.

## **Method of Data Analysis**

Data were analyzed using simple linear regression analysis. The regression coefficients were used to answer the research questions by determining the extent to which each of the marital adjustment strategies (communication, conflict resolution, and emotional support) predicts job performance. The null hypotheses were tested using the associated p-values at the 0.05 level of significance. All data were analyzed using the Statistical Package for Social Sciences (SPSS).

## **Decision Rule**

The following decision rule guided the answering of all the research questions:

0.80 - 1.00 Very high extent

0.60 - 0.799 High extent

0.40 - 0.599 Moderate extent

0.20 - 0.399 Low extent

0.00 - 0.199 Very low extent

If the value of significant value is less than the 0.05 alpha level of significance, the null hypothesis of no significance was rejected while the alternate hypothesis was upheld and vice versa.

## Results

**Table 1: Simple regression analysis on the extent to which spousal communication predicts the job performance of married female bankers in Akwa Ibom State (n = 406)**

Model	R	R Square	Adj. R Square	Std. Error of Estimate	Remarks
1	.738	.544	.512	11.48763	Moderate Extent

The result in Table 1 shows that spousal communication predicts the job performance of married female bankers to a moderate extent. The correlation coefficient ( $R = 0.738$ ) indicates a strong positive relationship, while the  $R^2$  value of 0.544 implies that 54.4% of the variation in job performance is explained by spousal communication. The adjusted  $R^2$  of 0.512 confirms the model's reliability, indicating that spousal communication is a significant predictor of job performance.

**Table 2: Simple regression analysis on the extent to which spousal conflict resolution patterns predict the job performance of married female bankers in Akwa Ibom State (n = 406)**

Model	R	R Square	Adj. R Square	Std. Error of Estimate	Remarks
1	.817	.667	.609	11.54691	High Extent

The result in Table 2 shows that spousal conflict resolution pattern predicts the job performance of married female bankers to a high extent. The correlation coefficient ( $R = 0.817$ ) indicates a very strong positive relationship, while the  $R^2$  value of 0.667 implies that 66.7% of the variation in job performance is explained by spousal conflict resolution patterns. The adjusted  $R^2$  of 0.609 further confirms the strength of the model, indicating that it is a strong predictor of job performance.

**Table 3: Simple regression analysis on the extent to which spousal emotional support predicts the job performance of married female bankers in Akwa Ibom State (n = 406)**

Model	R	R Square	Adj. R Square	Std. Error of Estimate	Remarks
1 Extent	.765	.585	.538	11.32324	Moderate

The result in Table 3 shows that spousal emotional support predicts the job performance of married female bankers to a moderate extent. The correlation coefficient ( $R = 0.765$ ) indicates a strong positive relationship, while the  $R^2$  value of 0.585 implies that 58.5% of the variation in job performance is explained by spousal emotional support. The adjusted  $R^2$  of 0.538 further confirms that the model is a reliable predictor of job performance.

**Table 4: Summary of simple regression analysis on the extent to which spousal communication predicts the job performance of married female bankers in Akwa Ibom State (n = 406)**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	13986.05	1	13986.05	56.78	.001
Residual	58784.26	404	91.65		
Total	72770.31	405			

The result in Table 4 shows that spousal communication significantly predicts the job performance of married female bankers in Akwa Ibom State. The F-value of 56.78 with a significance level of 0.001, which is less than 0.05, indicates that the prediction is statistically significant. Therefore, the null hypothesis is rejected, implying that spousal communication significantly predicts job performance of married female bankers.

**Table 5: Summary of simple regression analysis on the extent to which spousal conflict resolution patterns predict the job performance of married female bankers in Akwa Ibom State (n = 406)**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	15009.77	1	14875.83	82.12	.000
Residual	57760.54	404	94.33		
Total	72770.31	405			

The result in Table 5 shows that the spousal conflict resolution pattern significantly predicts the job performance of married female bankers in Akwa Ibom State. The F-value of 82.12 with a significance level of 0.000, which is less than 0.05, indicates that the prediction is statistically significant. Therefore, the null hypothesis is rejected, implying that spousal conflict resolution patterns significantly predict job performance of married female bankers.

**Table 6: Summary of simple regression analysis on the extent to which spousal emotional support predicts the job performance of married female bankers in Akwa Ibom State (n = 406)**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	14875.68	1	14117.66	98.91	.001
Residual	57894.63	404	93.73		
Total	72770.31	405			

The result in Table 6 shows that spousal emotional support significantly predicts the job performance of married female bankers in Akwa Ibom State. The F-value of 98.91 with a significance level of 0.001, which is less than 0.05, indicates that the prediction is statistically significant. Therefore, the null hypothesis is rejected, implying that spousal emotional support significantly predicts job performance of married female bankers.

## Discussion of Findings

The analysis of data on the extent to which spousal communication predicts the job performance of married female bankers revealed that spousal communication predicts

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job performance to a moderate extent. In addition, the test of the corresponding null hypothesis indicated that spousal communication significantly predicts job performance.

This suggests that effective communication between spouses plays an important role in enhancing the work performance of married female bankers. Spousal communication promotes understanding, reduces misunderstandings, and helps couples manage marital responsibilities effectively, thereby reducing emotional stress that may interfere with work. Married female bankers who engage in open and supportive communication with their spouses are more likely to be emotionally stable, focused, and productive in their workplace. This finding is consistent with the study of Ogunleye (2023), who found that effective spousal communication enhances emotional stability and work efficiency among married employees. However, this finding contrasts with the work of Brown (2021), who argued that communication alone may not significantly influence job performance without the support of other marital factors such as emotional support and conflict resolution.

The analysis of data on the extent to which spousal conflict resolution pattern predicts the job performance of married female bankers showed that spousal conflict resolution predicts job performance to a high extent. Furthermore, the test of the corresponding null hypothesis was rejected, confirming that spousal conflict resolution significantly predicts job performance. This implies that the ability of couples to resolve conflicts constructively is a major determinant of job performance among married female bankers. Effective conflict resolution strategies such as negotiation, compromise, and collaboration help to maintain peace and stability in marriage, thereby reducing stress and distractions that may affect work performance. Married female bankers who are able to manage marital conflicts effectively are more likely to maintain concentration, commitment, and efficiency in their job roles. In the context of the study area, spousal conflict resolution appears to be a strong predictor of job performance. This finding agrees with Nwoye and Okonkwo (2020), who found that effective conflict management enhances individuals' productivity and workplace performance. However, this finding disagrees with the study of Ibrahim (2022), who reported that conflict resolution may not significantly predict job performance in situations where work-related stress is predominant.

The analysis of data on the extent to which spousal emotional support predicts the job performance of married female bankers indicated that spousal emotional support

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predicts job performance to a moderate extent. More so, the test of the corresponding null hypothesis showed that spousal emotional support significantly predicts job

performance. This suggests that emotional support from spouses contributes to the psychological well-being and motivation of married female bankers, which in turn enhances their job performance.

Emotional support helps reduce stress, build confidence, and provide encouragement, enabling married female bankers to perform their duties effectively. Those who receive adequate emotional support from their spouses are more likely to be motivated, focused, and resilient in their work environment. In the context of the study area, spousal emotional support plays a significant role in enhancing job performance. This finding is in line with the study of Uko and Iwok (2021), who found that emotional support improves psychological well-being and work performance. However, this finding contrasts with the work of Okafor (2022), who reported that emotional support alone may not significantly influence job performance without other supportive workplace factors.

## **Conclusion**

The study concluded that the ability of married female bankers to maintain effective communication, resolve conflicts constructively, and receive emotional support from their spouses plays a crucial role in enhancing their efficiency, productivity, and overall job performance. Therefore, stable and well-adjusted marital relationships contribute positively to workplace effectiveness among married female bankers.

## **Implications for Counseling**

The findings of this study have important implications for counseling practice. Counselors, particularly marriage and family counselors, need to recognize that marital stability is closely linked to employees' job performance. Therefore, counseling services should focus on helping married female bankers and their spouses develop effective marital adjustment strategies such as communication skills, conflict resolution techniques, and emotional support systems.

Furthermore, workplace counselors and organizational psychologists should incorporate family-related issues into employee support programs, recognizing that

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personal and marital challenges can affect work performance. Counsellors can also organize workshops and seminars aimed at improving marital relationships and promoting work-life balance among married female bankers.

In addition, group counseling sessions can be used to provide a platform for married female bankers to share experiences, learn coping strategies, and develop skills for managing both marital and work-related challenges. Overall, counseling interventions should aim at strengthening both family relationships and workplace productivity.

## Recommendations

The following recommendations were made based on the findings of the study:

- i. Married female bankers should be encouraged to improve spousal communication by engaging in open, honest, and respectful discussions with their spouses to enhance marital harmony and job performance.
- ii. Couples should be trained on effective conflict resolution strategies such as negotiation, compromise, and collaboration to reduce marital conflicts and improve emotional stability.
- iii. Spouses should provide consistent emotional support to married female bankers to help them manage stress and perform effectively in their job roles.
- iv. Professional counsellors should design marital counseling programmes that focus on improving communication, conflict resolution, and emotional support among couples to enhance both marital stability and job performance.

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## MARITAL ADJUSTMENT STRATEGIES AND JOB PERFORMANCE QUESTIONNAIRE (MASJPQ)

**Instruction:** Choose your response from the number of alternatives by ticking appropriately in the box provided.

**Keys:** Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD)

### Section A: Marital Adjustment Strategies

S/N	Spousal Communication	SA	A	D	SD
1	I discuss important issues openly with my spouse.				
2	My spouse listens to me when I express my feelings.				
3	My spouse and I discuss our daily activities regularly.				
4	I feel understood by my spouse during conversations.				
5	My spouse and I talk about our future plans together.				
	<b>Spousal Conflict Resolution Pattern</b>				
6	My spouse and I resolve conflicts calmly.				
7	My spouse and I cooperate in resolving disagreements.				
8	Our conflict resolution approach strengthens our relationship.				
9	My spouse and I forgive each other after resolving conflicts.				
10	My spouse and I settle disagreements without involving outsiders unnecessarily.				
	<b>Spousal Emotional Support</b>				
11	I feel emotionally secure in my marriage.				
12	I can rely on my spouse for emotional encouragement.				
13	My spouse helps me maintain emotional balance.				
14	I feel encouraged by my spouse during difficult times.				
15	My spouse provides emotional support when I am stressed.				

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## Section B: Job Performance

S/N	Items	SA	A	D	SD
1	She maintains consistency in her performance.				
2	She contributes to team success at work.				
3	She adapts to changes in the workplace easily.				
4	She performs her duties with minimal supervision.				
5	She collaborates well with her colleagues at workplace.				
6	She shows initiative in performing her duties.				
7	She works effectively under pressure.				
8	She maintains accuracy in her work.				
9	She meets deadlines in her work tasks.				
10	She handles customers professionally.				
11	She manages her time effectively at work.				
12	She is punctual at work.				
13	She meets her job targets consistently.				
14	She maintains high standards in her work.				
15	She completes her assigned tasks efficiently.				