

## JOB STRESS AND EMPLOYEE PERFORMANCE IN SELECTED COMMERCIAL BANKS IN EDO STATE

**ISHAQ MUSAH (PhD)**

*Department of Business Administration and Management*

*School of Business Studies*

*Auchi Polytechnic, Auchi, Edo State, Nigeria*

*Tel: +2348033633379*

*e-mail: [muskilo77@gmail.com](mailto:muskilo77@gmail.com)*

### ABSTRACT

*The seeming enormous amount of stress employees go through in commercial banks and its effect on their performance and on the Nigerian economy necessitated this study to examine the nature of the relationship that exists between job stress and employee performance in selected commercial banks in Edo State. The work was anchored on the Pearson Environment fit (P-E Fit) theory propounded by French and Caplan in 1972. Survey research design was adopted for the study. The population of the study was 194 and total enumeration method was adopted. A five-point Likert scale questionnaire was used to collect data and it was tested using Pearson's Product Moment Correlation Coefficient. The result indicated that there is a significant negative relationship existing between work overload and employee commitment with a coefficient of  $-0.974$  and a  $p$ -value of  $.000$ . Hence, it was recommended that duties and task should be assigned in such a way that it will not put the employees in pressure so that they can perform well and that jobs should be reviewed frequently by the management of the selected organisations to take care of jobs that are too demanding and those that are too trivial.*

**Keywords:** Employee Commitment, Employee Performance, Job Stress, Work Over load, Commercial banks.

### 1.0 INTRODUCTION

The jobs individual do in the banks selected differ in responsibility and demands. Some are difficult and stressful while some are not. It was observed that the people working inside the banks especially the teller and people attending to customers are always under pressure to tend to customers in the most efficient and effective way. Their jobs put them under pressure as they appear to be overloaded with many tasks and duties. The ever changing demand of the working world can increase the level of stress, especially for those who are consistently working under pressure such as bank workers, medical workers, etc. while pressure has its positive side in raising performance in excessive it can lead to stress which has negative consequences (Al-Santiago, 2003).

Stress is associated with pressure to deliver; it could be physical or mental stress. Dhankar (2015) posits that stress is a feeling of strain and pressure. It is the physical, mental, or emotional strain or tension or a condition of feeling experienced when a person perceives that demands exceed the personal and social resources the individual is able to mobilize (Michie, 2015). Many negative things have been said about stress in the past. Cooper (2011) posits that over the years, a lot of research has been carried out in the realm of workplace stress and it has been emphatically proven that intense or prolonged stress leads to a negative impact on

ones mental and physical well being. Kazmi et al (2008) investigated the effect of job stress on job performance and found that there is a negative relationship between job performance, job satisfaction and job stress and found that higher stress levels are related to lower performance.

Commercial banks are in business to make profit through offering bank services to their customers. To offer services to different kind of customers, they need the collective effort of employees to different categories. Manufacturing firms depend heavily of their production capacity and equipment while service firms like banks depends more heavily on the capability and capacity of their employees to deliver and function maximally in their given assignments. When employees are brought into the organisations, they are assigned duties and responsibilities as individuals but when these duties employees carry out are lumped together, it helps the organisation to achieve their goals and objectives

Many things are associated with stress in a job setting like banks, things like work overload, role ambiguity, work family conflict and burnout. Manshor et al. (2003) posit that job stress is caused by lack of resources and equipment; work schedules (such as working late or overtime and organisational climates are considered as contributors to employees stress. Job stress often shows high dissatisfaction among employees, job mobility, burnout, poor work performance and less effective interpersonal relations at work. Christo and Pienaar (2006) opine that the causes of job stress include perceived loss of job, and security, sitting for a long period of time or hours, lack of safety, complexity or receptiveness and lack of autonomy in the job.

Every organisation most especially the banks contribute immensely to the economic wellbeing of the country, so whatever goes wrong in the banking system in Nigeria is capable of crippling the economy (Manshor et al., 2003). So also are the activities in the banks capable of lifting the economy from its present economic nightmare. The Nigerian economy is faced with a harsh economic reality where things are no longer the same. Inflation rate is high, prices of commodities are high, there is liquidity issue, companies are folding, firms are downsizing workers, and there is hunger in the land. All these are as a result of the recession Nigeria found itself. Fapohunda (2012) stated that Nigerian economy faces the rippling effects of the global economic crises resulting to breakdown and decline in economic vigour. In recession, there is usually a decline in certain macroeconomic indicators such as GDP, employment investment spending, capacity utilization, household income, business income, and inflation with the attendant increase in the rate of unemployment (CBN, 2012). Chinguwo and Blewit, combined to make life even more difficult for many working people and their families. According to Mallafia (2016), economic recession stagnates wage growth and increases the proportion of people on low pay, as well as swelling unemployment and underemployment. In a research by Bauer (2009), economic recession and the global financial crisis have inter-linkages with poverty incidence in developing countries. These economic realities have contributed to the stress workers in the banks are grappling with in addition to the overbearing workload in the firm. This is the reason this study was necessitated to examine the role of stress and employee performance in the banks selected.

Previous studies such as Sugumaran et al. (2016) has shown that job stress impacts negatively on employees as employees of the banks are usually observed to be stressed up at each end of a day's job due to multiple duties, tasks and responsibility. They go to work very early and go back home visibly exhausted and tired. This retards their ability to perform at their peak level as they do not show enough commitment to duties. If they perform well, their individual contribution will definitely lift the performance of their organisation leading to increase in their profitability and will metamorphose into the GDP of their nation. But with this condition of stress, the reverse seems to be the case.

It is in the line of the above problems that this study seeks to examine the extent to which job stress affects the overall performance of bank employee and by extension the economic performance of the nation in selected commercial banks in Edo State by seeking to know the nature of relationship between work overload and employees commitment.

The study came up with the research bellow:

- i) What extent does work overload impact the level of employee commitment in selected commercial banks in Edo State?

The broad objective of this study is to examine the nature of the relationship between job stress and employee performance in selected commercial banks in Edo State. Specifically, the study seeks to ascertain the nature of relationship between work overload and employee's commitment.

The studies hypotheses includes :

- i) There is no significant relationship between work overload and employee commitment

## **2.0 LITERATURE REVIEW**

### **Conceptual Review**

#### **Job Stress**

Job stress also known as work stress or occupational stress is the physical, mental or emotional pressure employees feel at work. Job stress is defined as the harmful physical and emotional responses that occur when job requirement do not match the workers capabilities, resources and needs (national institute of occupational safety and health 1999 cited in Jungwee, 2007). It is recognized worldwide as a major challenge to individual mental and physical health, and organisational health (ILO, 1986). It is the experience of negative emotional states such as frustration, worry, anxiety and depression attributed to work related factors (Kyriacou, 2001). It can result in psychological, physical and behavioural consequences for individuals. These outcomes, in their various forms, can prove quite costly to individuals and organisations to which they belong.

Many things are associated with causing stress in jobs. Christ and Pienaar (2006) for example argued that the causes of job stress include perceived loss of job and security, sitting for long periods of time or heavy lifting, lack of safety, work overload, complexity of repetitiveness and lack of autonomy in the job. In addition, job stress is caused by lack of resources and equipment, work schedules (such as working late or overtime and organisational climate are considered as contributors to employees stress. Job stress often shows high dissatisfaction among the employees, job mobility, burnout, poor work performance and less effective international relations at work and lack of commitment (Mansnor, et al, 2003).

#### **Work Overload**

Work overload happens when job demands exceed an individual's ability to deal with them exceed the time and resources available, the weight of hours and the sacrifice of time it breeds a sense of frustration with the inability to complete tasks in the time given (Heibllberg, 2008). Work overload according to Coetzee and Villiers (2010) refers to the amount of stress experienced by individuals due to the perception they are unable to cope or be production with the amount of work allocated to them. Hart and Staveland (1988) describes work load as "the perceived relationship between the amount of mental processing capability or resources and the amount required by the task". In an occupational setting dealing with workload can be stressful and serves as a stressor for employees.

### **Employee Performance**

Employee performance can be seen as an individual's ability to accomplish successfully the task assigned to him or her, subject to the normal constraints of the reasonable utilization of available resources (Coetzee & Villiers (2010)). Job performance is the ability of individuals to accomplish their respective work goals, meet their expectations, achieve bench marks or attain organisational goals. In most cases, performance is not one-dimensional that is, performance cannot be measured a long simple continuum from low performance to high performance, most jobs have multiple performance dimensions (Schmidt, 2008). Performance can be measured in terms of processes, behavioural, role expectations are presented in terms of procedures to be followed methods to be used and plans of how to get work done (Schmidt, 2008).

### **Employee Commitment**

Employee commitment is one of those concepts that is used in a number of different ways. In most cases, we used the term to refer to a type of employee, that is, an employee with high commitment, in this case, we often refer to three observable patterns of behaviour. The three components of commitment according to Schmidt are:

- i. Identification with the organisation's goal.
- ii. Long term membership in the organisation and the intention to remain with the organisation often termed by loyalty.
- iii. High level of extra role behaviour, that is, behaviour beyond required performance.

However, commitment exists when an individual maintains high levels of extra role behaviour in spite of low expectancy, low instrumentally, and/or low violence. Others include employee turnover intention, i.e., intention to quit ones job.

### **Theoretical Review**

There are various theories to the study of Job stress and employees performance. However, Person-Environment Fit (P-E Fit) theory and Transactional theory were reviewed.

This study is anchored on the Person-Environment Fit (P-E Fit) theory of French and Caplan in (1972), the P-E Fit theory argues that stress can be due to lack of fit between the individual's skills, resources and abilities on the one hand and the demand of the work environment, on the other hand. The theory makes explicit the interaction between the individual and the environment in shaping their response to work situation and events, but also highlight the importance of the individual's perception of the environment, and the interaction between them.

According to the theory logically this lack of fit can take three forms:

- i. The demands of the work-environment exceed the employees' abilities.
- ii. The employees needs consistently fail to be met by the work environment.
- iii. A combination of two situations exists (i.e. where an employees' needs are not being met while at the same time their abilities are over-stretched).

The theory is relevant to this study in the sense that abilities of employees of banks unarguably are over-stretched due to job overload which in turn affect their level of commitment.

P-E Fit theory assumes that people have an innate need to fit their environments and to seek out environment that match their own characteristics

### **Transactional Theory**

Transactional Theory of Stress by Richard Lazarus (1966). Richard Lazarus proposed the transactional stress theory in 1966; however, it has been modified multiple times, the most recent being in 1991 by Lazarus and Folkman. The theory posits that potentially stressful

situations will trigger a primary and secondary appraisal whereby an individual evaluates the extent of how challenging, threatening or harmful the situation is in relation to life or well-being and the degree to which the individual feels capable of coping with such situations. The theory emphasises that both individual and situational factors simultaneously influence the occurrence of stress. The theory is essential to this study because it recognises employees' individual and situational uniqueness when exposed to stress. This theory assumes that employees are motivated by reward and punishment

### **Empirical Review**

Usman and Muhammed (2015) investigated the relationship between job stress and job performance on bank employees of banking sector in Pakistan. The study used 144 sample size comprising of graduate, senior employees including managers and customer services officers of well reputed growing bank in Pakistan. The data was obtained by the use of questionnaire and analyzed by the use of correlation and regression analysis. The result reveals that a negative correlation between job stress significantly reduces the performance of an individual. The study suggests that organisation should facilitate supportive culture within the working atmosphere of the organisation.

Adunda and Patrick (2014) investigated the role of socio-cultural norms in workplace stress: an empirical study of bank employees in Nigeria. The data was drawn from a sample of 305 employees from 10 banks in Nigeria. The data collected with the use of questionnaire. The study revealed different conditions that exist for employees working in Africa when compared to banking staff operating in North America and European based organisations and that social cultural context is a key influential fact on the way people react to and with stress and represents the living stage on which stress is experienced and made sense of in our daily working lives. The findings also emphasized/indicate the potential value of developing a broader array of stress management techniques that are able to accommodate social processes and cultural aspects of workplace stress.

Trivellas et al. (2014) investigated the impact of job related stress on job satisfaction of nursing staff working in a Greek hospital in Athens. The paper examined the degree to which stressors such as conflict, work load, interpersonal relationships, career development, information access and feedback influence job satisfaction aspects such as physical environment, career opportunities, management style, job enrichment, reward and job security. The study adopted a survey design with a sample of 271 nurses operating in the hospitals. The result showed that conflict, heavy work load and lack of job autonomy are negatively associated with all job satisfaction dimensions, while a shortage in information access and feedback is positively related to employees satisfaction with reward and job security.

Ahmad (2014) investigate the effect of stress on job performance of 133 employees of private sectors universities in Karachi that are providing education in the disciplines of business administration, engineering, medicine, textile and fashion department. Data was collected through questionnaires based on closed ended questions. Multiple linear regression technique was used to test the hypothesis. The results obtained from the data revealed that work load and role are the prime reasons of causing stress in employees and this stress reduces their efficiency. Thus, it was recommended that employer should minimize stress lowering the work load abate the role conflict pay adequate salary and provide training and counseling to job satisfaction.

Nnabuife, et al (2012) examined stressed management capabilities as an imperative for improving performance among female lecturers in Nigerian universities. The study employed a descriptive survey. Questionnaire was used as instrument for data collection. One hundred and thirty five (135) respondents were selected from 7 universities in Nigeria. Data obtained

was analyzed using statistical summation techniques and z-test at 0.05 level of significance. The study revealed that occupational stress affects the performance of female lecturers in Nigeria universities. The study recommended that there should be an introduction of effectiveness stress management policies which should be founded and monitored frequently in order to ensure that its objectives are achieved on a constant basis.

### Gap in Literature

The gap in the study conducted by Nnabuike et al. (2012) lies in the lack of investigation into the specific relationship between work overload and employee commitment among female lecturers in Nigerian universities. While the study focused on stressed management capabilities and their impact on performance, it did not delve into the potential effects of work overload on the commitment levels of commercial bank. To address this gap, further research could be conducted to explore the nature of the relationship between work overload and employee commitment specifically in the context of commercial banks.

### 3.0 METHODOLOGY

This study adopted survey research design since it involves eliciting data from the questionnaire. The population of the study is 194 employees of five randomly selected commercial banks out of 19 banks in Edo State (Researchers Survey, 2023) and are as shown below:

*Table 1: Population Distribution*

S/N	Firms	No. of Employees
1	Access Bank	37
2	First Bank	40
3	Union Bank	38
4	Fidelity Bank	37
5	Zenith Bank	42
<b>Total</b>		<b>194</b>

*Source: Field Survey, 2023*

Sample size was statistically sampled from the population size of 194 staff selected from the banks. Using taro Yamane formula as cited in Omoankhanlen and Osagie 2007.

Thus

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n is sample size,

N is population

1 is constant and

e is the level of significance

$$\text{Therefore } n = \frac{194}{1 + 194(0.05)^2}$$

$$n = 130$$

The study adopted the stratified simple random sampling techniques in selecting sample unit. However, to avoid bias and significant error in estimation, the researcher utilized the Bourley (1964) proportion allocation formula to have a fair representation of the copies of the questionnaire distributed to each banks. The formular is stated below as follows:

$$nh = \frac{Nh}{N} \times n$$

Where;

$nh$  = number of units to the population

$n$  = total sample size

$Nh$  = number of students in each unit

$N$  = population size

A five point likert scale questionnaire was used in this regard. It was structured as followed: Strongly Agree (SA) – 5 points, Agree (A) – 4 points , Undecided (UN) – 3 points, Disagree (D) – 2points, and Strongly Disagree (SD) – 1 point. 194 copies of the instrument were distributed to the operations staff, after which 185 copies were returned and analyzed.

### Validity of the Instrument

The face and content validity of the instrument was used to ensure that the instrument measures what it is supposed to measure. Expert validators in Nnamdi Azikiwe University were used for this purpose. They reviewed the contents items of the questionnaire for clarity of words, content coverage, relevance and effectiveness in measuring the problem under study and also reviewed the appropriateness of the language expressions and instructions to the respondents.

### Reliability of the Instrument

Spearman-Brown Split Half reliability technique was used to ascertain the internal consistency of the research instrument. 39 copies of questionnaire was administered using a Pilot test(Zikmund, 2003).. The result was 0.938. Any reliability figure above 0.70 is regarded as reliable and therefore the instrument was confirmed reliable. The result is shown in the table below:

Table 2: Reliability Table

	Value	.890
	Part 1	
	N of items	4 <sup>a</sup>
Cronbach's Alpha	Value	.875
	Part 2	
	N of Items	4 <sup>b</sup>
	Total N of items	8
	Correlation Between Forms	.883
Spearman-Brown	Equal Length	.938
Coefficient	Unegual length	.938
	Gutman Split-Half Coefficient	.901

Source: Field survey, 2023

Computation: SPSS Version 20.

$$r_{SB} = \frac{2r_{hh}}{1 + r_{hh}}$$

Where:

$R_{hh}$  = Pearson correlation of scores in the two half tests.

Applying the formula, we would have:

$$r_{SB} = \frac{2 \times 0.883}{1 + 0.883}$$

$$r_{SB} = \frac{1.766}{1.883}$$

$$r_{SB} = 0.938$$

Pearson's Product Moment Correlation Coefficient was used in testing the hypothesis formulated. Statistical Package for Social Sciences version 20 (SPSS Ver. 20) was used in running the analysis.

**Decision Rule:** There is a positive relationship if the correlation coefficient is positive and a negative relationship if the correlation coefficient is negative and no relationship if the correlation coefficient is zero (0). Correlation is significant if the P-value is less than 0.05 in which case the research hypothesis will be accepted, otherwise the research hypothesis should be rejected.

#### 4.0 DATA ANALYSIS AND DISCUSSION OF FINDINGS

Table 3: Data Presentation

S/N	Questionnaire items	SA (5)	A (4)	UD (3)	D (2)	SD (1)	$\bar{X}$
1	<b>Work Overload</b> The number of things I do in the organisation is too much for me to handle.	54	78	8	20	25	3.63
2	I always witness increase in job duties in my organisation.	19	98	-	49	19	3.26
3.	I take unfinished tasks home to still meet up with my work schedule.	47	60	-	78	-	3.41
4.	I spend a lot of time on ..... due to increase job duties	79	39	-	40	27	3.56
5	My work is no longer motivating due to increase job demand.	79	41	3	19	43	3.51
6	I feel exhausted always when I am under pressure	54	45	-	49	37	3.16

7	If what I am asked to do aligns with what I can do, I will appreciate it.	88	99	-	-	-	4.48
8	Excess workload affects my commitment in the organisation	30	70	7	21	57	2.97

Source: Field Survey (2023)

### Test of Hypothesis

Table 4: Correlation table

		WKOD	EMPCOM
WKOD	Pearson Correlation	1	-.974**
	Sig. (2-tailed)		.000
	N	185	185
EMPCOM	Pearson Correlation	-.974**	1
	Sig. (2-tailed)	.00	
	N	185	185

\*\* Correlation is significant at the 0.05 level (2-tailed)

Source: Field Survey, 2023

Computation: SPSS Ver. 20.

Keys:

WKOD – Work Overload

EMPCOM – Employees Commitment

### Discussion of Findings

The findings revealed that workload has a significant negative relationship with employee commitment. This means that the more employees are given extra jobs and responsibility to do, the more it stresses them out and makes them less committed to their duty. This finding corroborates the findings of Usman and Muhammed (2010) whose result reveals that a negative correlation exists between job stress performance of an individual. Also, Trivellas, et al (2012) found that conflict, heavy work load and lack of job autonomy are negatively associated with all job satisfaction dimensions. Similarly, Ahmad (2014) indicated that work load and role are the prime reasons of causing stress in employees and this stress reduces their efficiency.

### 5.0 CONCLUSION AND RECOMMENDATIONS

The result shows that there is a significant negative relationship existing between work overload and employee commitment with a coefficient of .974 and a p-value of .000. The study concludes that the number of duties and tasks assigned to an employee go a long way in determining their level of commitment and by extension their performance level.

The study recommends that:

1. Duties and task should be assigned in such a way that it will not put the employees in pressure so that they can perform well.

## REFERENCES

- Adunda, C. and Patrick, K. (2014). Live to work or work to live? A quantitative study of gender and work-site balance among men and women in mid life. *Gender, Work and Organisation*, 16(1), 151-172.
- Ahmad, S. (2014). Tailored information about cancer risk and screening: A systematic Review patient. *Education and Counseling*, 77, 155-171.
- Bauer, B. (2009). Theory at a glance: a guide for health promotion practice. Bethesda, MD.: National Cancer Institute Adherence: A systemative review. *Journal of General Internal Medicine*, 25, 1090-1046.
- Chinguwo, S. and Blewit, T. (2012). Physician effectiveness in interventions to improve cardiovascular medication.
- Christo, S. Pienaar, J. (2006). The fraction of cancer attributable to lifestyle and environmental factors in the UK in 2010. *British Journal of Cancer*, 105 (suppl. 2) 577 -581.
- Coetzee, K. and Villiers, M. (2010). Facilitating progress in health behaviour theory development and modification: The reasoned action approach as a case study. *Health Psychology Review*, 8, 34-52.
- Cooper, A. (2011). Validation of the theoretical domains framework for use in behaviour change and implementation. *Science Research Implementation*, 7, 37-48.
- Dhankar, S. (2015). *Occupational Stress in Banking Sector*, New York: Wiley.
- Fapohunda, T.M. (2012). The global economic recession: Impact and strategies for human resources management in Nigeria. *International Journal of Economics and Management Sciences*, 1(6), 7-12.
- French, J.R. and Caplan, R.D. (1972). Organisation stress and strain. In A.J. Marrow (ed.), *The Failure of Success*, pp. 30-66, New York: Amacom.
- Hart, K. and Staveland, M. (1988). Clarifying differences between review designs and methods. *Systematic Review*, 1-28.
- Heiblerg, K. (2008). *Health behaviour and health educations theory: Research and practice*, San Francisco, CA: Bass Jossey.
- ILO (1986). A theory of social comparison processes. *Human Relations*, 7, 113-140.
- Jamal, V. (1984). Interventions for tobacco cessation in the dental setting, Cochrane. *Database of Systematic Review*, 6, CD00584.
- Jungwee, S. (2007). A comparison of two measures of stage of change for smoking cessation. *Addiction*, 94, 1881-1889.
- Kazmi, T. (2008). *Teenage pregnancy and parenthood: A review of reviews: Evidence briefing*, London: Health Development Agency.
- Manshor, S., Roderigue, T. and Chong, O. (2003). The impact of theory on the effectiveness of worksite physical activity intervention: A meta-analysis and meta-regression. *Health Psychology Review*, 6, 33- 73.
- Michie, S. (2015). Designing and implementing behavioural change interventions to improve population health. *Journal of Health Education and Behaviour*, 15, 351-377.

- Muhammed, K. (1999). Overcoming stress: Challenges for the workplace. Innovation solution, Better Health.
- Nnabuiife, E., Onyeizugbe, C. and Onwuka, E.M. (2012). Stress management and occupational performance among female lecturers in Nigeria. *African Journal of Social Sciences*, 2(3), 166-174.
- Omoankhanlen, S., and Osagie, M. M. (2007). FADS, techniques and control: the competing agendas of TPM and Tecax at the Royal Mail (UK). *Journal of Management Studies*, 37 (4), 499-519.
- Santiago, M. (2003). Investigated the impact of work stress on job performance: A study on textile sector of Faisabad. *Asia Journal of Business and Management Sciences*, (1), 20-28.
- Schmidt, K.H. (2008). Organisational commitment: A further moderator in the relationship between work stress and attain? *International Journal of Stress Management*, 1-4, 26-40
- Trivellas, K., Reklitis, B and Platis, H. (2014). Job insecurity review to international literature on publications, prevalence antecedents and consequences. *South African Journal of Industrial Psychology*, 31(4)1- 8.
- Usman, T. and Muhammed, S. (2015). Stage-based intervention for smoking cessation Cochrane. *Database of Systematic Reviews*, 11, CD004492.
- Zikmund, W. G. (2003). *Business research methods, (7th ed)*. London: Thompson South Western Publication.