

**WORK-RELATED STRESS AND PERFORMANCE OF EMPLOYEES  
IN NIGERIAN BANKING INDUSTRY: A SURVEY OF IKEJA  
BANKING DISTRICT.**

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***Abstract***

*This study examined the relationship between work-related stress and performance of employees in Nigerian banking industry. The relationship amongst the following antecedents of work-related stress: work-load, working-hours, work-life balance, respectively, and job performance of employees were investigated. A sample of one hundred and forty-two respondents was selected from employees in banks located at Ikeja banking district of Lagos State, Nigeria, with convenience sampling method. Data, collected with a structured questionnaire, were analysed using correlation technique. The results show that work-load, work-life balance, and working-hours, respectively, have negative relationship with employees' performance convenience. The study conclude that work overload, long working hours and inadequate work-life balance, respectively, lead to reduced employees' performance. It is recommended that bank management should reduce employees' job stress through rationalisation of work-load and working-hours of bank employees as this will improve their job performance. Bank employees should try to cope with stress by engaging in exercises, meditation. Furthermore, bank management should create opportunities for recreation as well as organise in-house courses on Time and Self-Management to instil stress coping skills in employees.*

**Keywords:** Work-related Stress, Employee performance, Work-life balance, Workload, Working hours.

**Introduction**

Work performance of individual employees is important to the success of an organization because it aggregates to corporate performance. Employees are the most important resources of an organization as they possess capability to utilize other resources and achieve organizational goals. Ahmed and Ramzan (2018) opined that "ultimate success or failure of an organization is determined majorly by the performance of its employees". However, employees' ability can be rendered ineffective when they are under stress (Botwe, Amoah-Binfoh and Masih, 2017). Stress affects feelings, attitude, and behaviour towards work, as well as health, and interpersonal relationship of employees (Kotteeswari and Sharief, 2014). Though employees need certain amount of pressure to put in good performance (positive stress), it becomes a

problem when the pressure is excessive or too frequent (negative stress) (Mai and Vu, 2016; Qadoos, Ayesha, Tayyab, Toqeer and Hafiz, 2015). Sheraz, Wajid, Sajid, and Rizwan (2014) argued that “Positive stress provides the opportunity to get something valuable to someone and it will act as motivation for better performance, while negative stress is when someone faces physical, emotional, social or organizational troubles”. Negative stress leads to employees’ absenteeism, emotional disorders, low-engagement at work, frequent accident, conflict, and poor performance (Qadoos, et al., 2015). Several banking reforms in the 1980s gave rise to geometric growth in deposit money banks in Nigeria with the emergence of new banks. The accompanying bank consolidation created intense competition in the industry, especially in the market for deposits. In situations of competition, employers tend to place more demands on employees’ work (Botwe, et al., 2017). For example, a common strategy adopted by all the deposit money banks for deposit mobilisation in Nigerian banking industry is mandatory deposit mobilisation target setting for bank employees. Also, as acknowledged in Lavuri (2018) “most of the time, bank employees spent their time at work”. Furthermore, very few studies have investigated job-related stress among Nigerian employees. This study, therefore, investigated the relationship between antecedents of work-related stress and performance of employees in Nigerian banking industry. Specifically, it examined the relationship of work-load, working-hours, and work-life balance, respectively, with job performance of bank employees.

### **Related Literature**

Stress refers to reaction from psychological, physical, situational factors that can overstretch the capability of an employee. Work stress is “the harmful, physical and emotional responses that occur when job requirements do not match the worker’s capabilities, resources, and needs” (The National Institute of Occupational Safety and Health, 1999). Also, (Mittal and Bhakar 2018) stated that Job Stress is a “condition within which employee is compelled to fulfil his/her duties beyond the person’s ability or beyond the availability of sufficient resources, therefore, there is an enormous difference between rewards and the demand of fulfilling the duties”.

Literature has identified some factors within work environments that affect employees’ behaviour negatively and lead to stress (Kozusznik, Rodriguez and Peiro, 2012). Alias et al. (2019) investigated the effect of the antecedents of job stress on job stress, in a survey of a sample of 113 employees in the manufacturing sector of Malaysia. The findings revealed that work overload; role ambiguity and role conflict has significant positive effect on job stress. Work-family conflict was found to exert no effect on job stress. Malik, Sajjad, Hyder, Ahmad, Ahmed, and Hussain (2013) assessed the effect of role overload on employee productivity. The finding was that “role overload has significant negative effect on employee productivity”. Employees’ role

overload leads to lower employees' productivity. Ashfaq and Muhammad (2013) evaluated the effect of job stress on job performance with a sample survey of senior employees of financial institutions in Pakistan and found "negative correlation between job stress and job performance" and concluded that "job stress reduces the performance of an individual significantly". Also, Kotteeswari and Sharief (2014) investigated job stress factors affecting the performance of employees working in Business Process Outsourcing (BPO) in India. The results indicated that "majority of the employees agree that job stress is affecting their performance". In the same vein, Yongkong, Weixi, Yalin, Yipeng and Liu (2014) examined the effect of role conflict, role ambiguity, and role overload on job stress, using a sample of mid-level government employees in China. The result of the study revealed "a significant impact of role ambiguity on role conflict and role overload which in turn has significant impact on job stress, job anxiety and job stress".

Ratnawat and Jha (2014) in a review of literature on job related stress and employee performance affirmed that most of the studies concluded that employees' productivity and performance are negatively affected by job stress. In a different research setting, Vanishree (2014) conducted a survey of employees of small and medium scale enterprises (SMEs) to determine if employee performance is affected by role overload. The study found that excessive employee workload leads to "employee working less than optimal results". The results of the study therefore generalised the foregoing research findings to small and medium scale enterprises (SMEs).

In another context, some studies investigated if demographic factors are antecedents of job stress because some persons can handle stress differently. Okeke, Adu, Drake and Duku (2014) found that age is correlated with job stress, while Affum, Osei, Agyekun, Addo, and Asante (2014) observed that "60.3 percent of staff between ages of 40 and 50 years experienced higher levels of job stress". In terms of marital status, Olatunji and Mokuolu (2014) revealed that "unmarried people were the most affected by job stress". The explanation of this is that "unmarried people lack social support and other social network resources, which make them unhappy and vulnerable to stress". Bhanu and Satish (2017) discovered significant influence of gender, age and education in the relationship between job stress and employee performance. In Ofosurhene and Boohene (2018) the findings revealed that employees' job stress levels are associated with gender and marital status but not with age and level of education of employees.

In the context of banking institutions, Belias, Koustelios, Sdrolia, and Asridis (2014) investigated the influence of role conflict on job satisfaction among employees of Greek banks. The results confirmed that "role conflict is negatively correlated with job satisfaction" among Greek banking employees. Goswami (2015) evaluated how occupational stress affects employees' performance in banks in Rajasthan State, India. The employee performance variables used in the study were: "inability to meet the demands of the job, mismatch with job profile, job insecurity, and

relationship with colleagues". The findings showed that occupational stress caused anxiety, fear, and anger among bank employees. Gurukula, Anuradha and Bhanu (2016) in another study in banking industry, also found that job stress has negative effect on employee performance and that the incidence is higher on private than public bank officers. Chaudhry, Mahesar, Pathan, Arshad, and Butt (2017) investigated predictors and outcome of workplace bullying and workplace incivility in Pakistan banking industry. The study found "association between the role stressors and workplace bullying and workplace and incivility"; and also that "workplace bullying and workplace incivility play a mediating role between role stressors and turnover intentions among banking employees of Pakistan".

Lavuri, (2018) examined if job stress has influence on employee's performance in Indian banking firms. The results revealed a significant negative effect of job stress on employees' performance. Ajayi (2018) evaluated the effect of stress on performance and job satisfaction of bank employees in Anambra state of Nigeria and also found that job stress is rising and negatively affects employee productivity. Ehsan and Ali (2019) investigated if employee productivity is affected by role conflict, workload, and role ambiguity in banking sector of Faisalabad, Pakistan, with a stratified sample of fifty respondents. It found that these antecedents of work-stress are significant explanatory variables of employees' productivity. .

Relationship between job-related stress and employees' performance in Mongolian telecommunication firms was also investigated (Oyungerel, Wang, Ehsan, and Bayandalai, 2015). The research design was a questionnaire survey of a simple random sample of one hundred and twenty employees. The findings revealed that excess workload caused stress among employees. Furthermore, it found that "absence of relaxation time for employees during working hours had negative impact on their job performance". Khuong and Yen (2016) evaluated the effect of work overload, role conflict, role ambiguity, working relationship, career development, and working environment on job stress and employee job performance in different industries in Vietnam. All the five factors "had significant positive effect on job stress and job stress had negative effect on employee job performance". career development affected employee performance, only, indirectly, through job stress. Al-Ghamdi (2017) investigated if role overload is a predictor of job stress among university teachers in Saudi-Arabia. The result of the study indicated that "role overload is a significant predictor of job stress". It found no difference in the impact of role overload on job stress between the married and unmarried female teachers. Murali, Basit, and Hassan (2017) investigated the impact of job stress on employee performance across Malaysian industries. Findings are: (1) "time pressure and role ambiguity have significant negative effect on employee performance, (2) work load and lack of motivation do not have any significant influence on employee performance., and (3) time pressure is the most important antecedent of job stress". Sutanto and Wiyono (2017) assessed the effect of role overload and role conflict on job performance with job stress as mediating variable in Cellular-phone trade- centres in Surabaya. It was found that "job stress is

positively affected by role overload and role conflict and that job performance is negatively affected by job stress". Furthermore, Botwe, et al. (2017) examined if work-related stress has effect on employees' performance. Systematic sampling was employed to select fifty respondents out of population of hundred employees. Workload, longer working hours were among the work-related stressors identified to have negative effect on employee performance. Gracious and Fouziya (2018) analysed the relationship between role conflict and role overload and intention to leave the job among women IT professionals in Kerala, India. The findings of the study reveal that "there is a significant relationship between role conflict (role overload) and intention to leave the job among women professionals in the IT industry". Hence, the conclusion is that "the intention to quit the job among women professionals is significantly and positively related with role stressors of role conflict and role overload". The effect of role overload on job stress, job satisfaction, and job performance, respectively, of married working women were examined in Mittel and Bhakar (2019). It found that "role overload has positive impact on job stress and negative impact on job satisfaction".

In yet other contexts, an analysis of the effect of workload on job stress of nurses was done by Kokoroko and Sanda (2019) in outpatient department of a hospital in Ghana. It examined the effect of workload on job stress of nurses and the moderating effect of co-worker support on the relationship. The findings were that "High levels of workload were associated with high levels of job stress of nurses", and this effect was more prominent for nurses who received high levels of co-worker support than those who received low levels of co-worker support. In yet another context, Ekienabor (2019) investigated the impact of job stress on employees' productivity and commitment among academic staff of a Nigerian University (Igbinedion University Okada) and affirmed that job stress negatively impacted on the productivity of university academic staff.

### **Conceptual and Theoretical Framework**

An employee experiences stress when demands of a job are inconsistent with his/her skills, resources and needs. There are four major types of stress: acute, traumatic, chronic and episodic stress (Ehsan and Ali, 2019; Taylors, 1995). Acute Stress is a stress situation which ceases when an individual has rested. It is short termed and causes no damage. Traumatic stress exists when there is a catastrophic situation such as natural disaster, sexual assault, life-threatening accidents, or when one is participating in a war situation, after which victims gradually recover. However, in cases where there is trauma, the psychological and physical symptoms do not go away. The life of the individual does not get back to normal. Chronic Stress is a constant situation where an individual lives and remains unwell. He is neither emotionally nor physically healthy and that could lead to death. Episodic Stress exists when the sufferer's health is characterised with sporadic depression and stressful situations once a while.

### **Theories of Stress**

The theories that underpin this study are Transactional and Interactional

paradigms.

**Transactional Theory:** In transactional paradigm, stress is determined by transaction between individuals and the work setting. The appraisal of the transaction by employees determines the process and incidence of stress (Lazarus et al, 2001). Aspinwall and Taylor, 1997) opined that “transactional experience leads employees to attempt to cope with the challenges of the work setting by making necessary psychological adjustments and behaviour”.

### **Interactional Theories of Work-related Stress**

Another theoretical foundation of employees’ work-induced stress is the interactional theory. Lazarus & Launier (1978) posited that the foundation of work stress is the “interaction of the environmental stimulus and the associated individual responses”. Person-Environment Fit theory, as an example, suggested that “work-related stress arises because of inconsistency between skills, resources and abilities of employees and the demands of the work setting” (French, Caplan and Van Harrison, 1982). Stress can also arise “when there is a lack of fit between either the degree to which an employee’s attitudes and abilities meet the demands of the job or the extent to which the job environment meets the workers’ needs” (French, Rodgers and Cobb, 1974).

Work performance of employees, consists of “the abilities and competencies of employees put in to achieve stated objectives” (Hanafi and Zunaidah, 2018). It includes the efforts and the capabilities made available by employees at work, all of which facilitates performance of employees. High performance of an organisation results from commitment, efficiency, effectiveness, and job satisfaction of its employees. Trivellas (2013) posited that organisations’ success is determined by the success and satisfaction of its employees in achieving their own goals. This is why organisations’ performance is negatively affected when there is an increase in employees’ stress.

### **Research Methods**

This study used a structured questionnaire adapted from Al Ghamdi (2017) as data collection instrument. Data was collected on demographic profile of the respondents and four variables: employee performance, workload, working hours, work-life balance. The respondents rated series of statements on 5-point Likert scale to reveal these four variables. Cronbach’s alpha of the variables ranged from 0.73 to 0.77, indicating that the Likert scales are adequate for collecting the required data. The sample for this study consisted of one hundred and forty-two employees of banks at Ikeja banking district, Lagos State, Nigeria. The sample was selected with convenience sampling method. Justification for this method is the absence of an adequate sampling frame. The questionnaire was self-administered at all the bank branches at Ikeja banking district. Pearson product moment correlation was used for data analysis.

**Definition of Variables**

**Employee Performance** is defined as “a measure of the quantity and quality of work done considering the cost of the resources it took to do the work,” (Mathis and Jackson, 2000).

**Job (Occupational) Stress** is defined as “the inability to cope with pressure in a job, because of a poor fit between someone’s abilities and his/her work requirements and conditions. It is a mental and physical condition which affects an individual’s productivity, effectiveness, personal health, and quality of work”, (Burman and Goswami, 2018).

**Role overload** is “the situation in which an individual has to meet high demands of roles, obligations or task to be fulfilled within a specific period of time and it is more than what they could perform” (Mittal and Bhakar, 2018).

**Work-Life Balance** refers to “employees’ ability to meet their work and family (personal) commitments as well as other non-work tasks and activities in a manner that brings congruence and balance to their lives. It is an equilibrium state in which a person’s professional and family (personal) life is equally balanced” (Khan and Agha, 2013; Akpa, Egbuta, Akinlabi, and Magaji, 2019).

**Working Hours** is the length of time an employee stays at work. A common feature of banking work as opined by Goveas (2011) “many (bank) workers are fatigued at the end of each working day, due to challenged responsibilities and the culture of long working hours”.

## RESULTS

**Table1: Respondent's Profile**

		Frequency	Percentage
Gender	Male	84	59
	Female	58	41
Age	21 – 30	61	43.0
	31 - 40	65	45.8
	Above 40	16	11.2
Educational Qualifications	S.S.C.E. / G.C.E.	23	16.2
	O.N.D. / N.C.E.	38	26.8
	B.Sc. / H. N. D.	59	41.6
	M.Sc. / MBA	16	11.3
	Professional Certificate	6	4.2
Marital Status	Single	60	42.3
	Married	78	54.9
	Widow/Widower	4	2.8
Total		142	100

Source: Field Survey 2019

### Demographic Profile of Respondents

Respondent's profile is presented in table 1 and shows that 59% were male while 41% were female. The age distribution of the respondents indicates that 43% were 21-30years, 45.8% were between 31-40years, and 11.2% were 40 or more years. The marital status of respondents shows that 42.3% were single, 54.9% were married, while 2.8% were widowed Educational qualification profile indicates that 16.2% possessed SSCE/GCE certificates, 26.8% possessed NCE/OND certificates, 14.1% possessed HND certificates, 27.5% possessed B.SC/BA degrees, and 11.3% possessed M.SC/MBA degrees while 4.2% possessed Professional Certificates. This implies that greater percentage of the respondents had post-secondary education.

### Tests of Hypotheses

#### Workload and Performance of Employees

**H<sub>0</sub>:** There is no association between employees' performance and workload.

**Table 2: Relationship between Workload and Performance of Employees**

		Workload.	Employees' Performance.
Workload.	Pearson Correlation	1	-0.646**
	p-value (2-tailed test)		.000
	N	142	142
Employees' Performance.	Pearson Correlation	-0.646**	1
	p-value (2-tailed test)	.000	
	N	142	142

\*\* Significant at 0.05 level.



Table 2 presents the results on relationship between workload and performance of employees. The correlation coefficient is negative (-0.646) and the p-value is 0.000. The null hypothesis is therefore rejected at 5% level of significance. This indicates that Workload has negative relationship with employees' performance, meaning that employees' performance will decline as workload increases.

### **Working Hours and Performance of Employees**

**H<sub>0</sub>:** There is no association between working hours and performance of employees.

Results in table 3 show that the relationship between employee performance and working hours is inverse as the correlation coefficient is negative (-0.591) and is significant at 5% level. The conclusion is that a negative relationship exists between working hours and employee performance. This means that extended working hours will lead to decline in employees' performance.

**Table 3: Relationship between Employees' Performance and Working Hours**

Variables		Working Hours.	Employee Performance.
Working Hours.	Pearson Correlation	1	-0.591**
	p-value (2-tailed test)		.000
	N	142	142
Employees' Performance.	Pearson Correlation	-0.591**	1
	p-value (2-tailed test)	.000	
	N	142	142

\*\*Significant at the 0.05 level.

### **Work-Life Balance and Performance of Employees**

**H<sub>0</sub>:** There is no relationship between work-life balance and performance of employees.

In table 4, the correlation coefficient is negative (-0.591) and p-value is 0.001, which is less than 0.05. The null hypothesis is rejected at 5% significance level. This result indicates that inadequate work-life balance decreases the performance of employees.

**Table 4: Relationship between Work-Life Balance and Performance of Employees**

Variables		Work-Life Balance.	Employee's Performance.
Work-Life Balance.	Pearson Correlation	1	-0.546**
	p-value (2-tailed test)		.001
	N	142	142
Employees' Performance.	Pearson Correlation	-0.546**	1
	p-value (2-tailed test)	.001	
	N	142	142

\*\* Significant at the 0.05 level.

### Summary of Findings and Discussion

The forgoing results revealed there are significant relationship between workload, working hours, work-life balance, respectively and employees' performance. Specifically, performance of employees is inversely related to workload. When faced with heavy workload employees encounter stress at work and perform tasks less efficiently. Another finding of the study is that working hours and employees' performance are negatively related. This finding is consistent with the observation in Murali, Basit, and Hassan (2017) that time pressure is the most important antecedent of job stress and has significant negative effect on employees' performance; and also the finding of Botwe, et al. (2017) that longer working hours is a work-related stressor and it has negative effect on performance of employees. Furthermore, Goveas (2011) observed that "many (bank) workers are fatigued at the end of each working day, due to challenged responsibilities and the culture of long working hours". The relationship between work-life balance and performance of employees is also negative. This indicates that inadequate work-life balance will lead to reduced employees' performance. This is consistent with observation in Hsu, Bai, Yang, Huang, Lin and Lin (2019) that "higher working hours caused higher levels of occupational (job) stress and greater work-life imbalance". Research findings in this study affirmed that workload, working hours, and work-life balance, respectively, have negative influence on performance of employees.

### Recommendations

Findings on the effect of working hours and work load on performance employees suggest that flexible working hours would reduce employee frustrations by eliminating over-crowded work schedule. In addition, work-life balancing gives employees the chance to harmonise their competing family activities and work duties and improve job performance. Maintaining flexible work hours reduces employee frustrations by eliminating over crowded schedule. It gives employees opportunity to harmonise family duties and work activities and thereby enhance their performance.

Based on the foregoing findings and conclusions, the study recommends that bank management in Nigeria should:

- i. Ensure that employees are not over crowded with heavy workload so that they can perform optimally.
- ii. Ensure that employees do not have extended working hours in order to keep them refreshed for the next day tasks.
- iii. Experiment with flexible working hours as it could reduce employee frustrations by eliminating over crowded schedule.
- iv. Make effort to introduce work-life balance as it gives employees the chance to balance their competing family and work duties; and
- v. Provide enabling work environment for their employees.
- vi. Provide opportunities for physical exercises and relaxation.

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