

## ABSTRACT

The study examined job stress and employee performance in banking industry, using Edo State as the case study. Five specific research objectives were used to carry out the study. The specific objectives were to examine the different types of job stress that employees experience; identify the factors that contribute to job stress among employees; assess the level of job stress experienced by employees; investigate the impact of job stress on employee performance and explore the coping mechanisms that employees in the banking industry in Nigeria use to manage job stress

This study's population includes all permanent and contract employees of Nigeria's Deposit Money Banks (DMBs). According to the National Bureau of Statistics (NBS, 2020), Nigerian DMBs employ more than 95,888 people. This population consists of a broad set of individuals working in different functions and levels inside these financial institutions, all of whom contribute to the sector's operations and success. Taro Yamane (Yamane, 1973) formula of 90% confidence level was applied. And the sample size was 99.89 form the total. The method employed for this research was the simple statistical method such as the simple percentage to deduce the effective and interpret the further necessary discussions.

It was concluded that significant presence of pressure-induced stress, feelings of being overwhelmed, and negative impacts on mental well-being underscore the need for better stress management strategies. Workload management, access to stress management resources, and supervisory support are critical areas that require attention to improve the overall well-being and job satisfaction of employees. Based on the findings of the study, several recommendations were made to strengthen the relationships between the elderly and their grandchildren and to address the challenges identified



## CHAPTER ONE

### INTRODUCTION

#### 1.1 BACKGROUND TO THE STUDY

As competition in Nigeria's marketplace grows stronger, business organisations are resorting to corporate restructuring as a strategy to stay adaptable, competitive, and efficient. This tendency enables them to adjust fast, guaranteeing both survival and excellent performance (Adegoke, 2014). A noteworthy change is happening primarily inside Nigerian banks, where restructuring has led to heightened work expectations, decreased job resources, and, in some circumstances, job losses and staff relocations. These changes usually result in job stress, workplace stress, and occupational stress-related health difficulties (Nweke, 2015). The National Institute for Occupational Safety and Health (1999) defines work stress as the negative physical and emotional reactions that develop when job expectations do not correspond with an employee's talents, resources, or requirements. Prolonged exposure to occupational stress may lead to poor health results and even injury. The banking sector, particularly in Edo State, shows the prevalence of occupational stress owing to the industry's intrinsically demanding character. Job stress has a significant impact on employee performance and, ultimately, financial institutions' overall profitability and efficiency.

Job stress occurs when employees feel an imbalance between the obligations placed on them and their ability to meet those expectations. Several reasons contribute to this, including severe workloads, time pressure, lack of control over tasks, disagreements with coworkers, and worries of job instability. When workers are subjected to extended stress, it may severely influence their well-being, leading



to decreased job satisfaction, poor performance, and a degraded quality of life. To create a better and more productive work environment, businesses must identify and manage these stresses. High workloads, aggressive sales objectives, exacting client expectations, and stringent regulations have all contributed to elevated stress levels among bank personnel in the banking industry.

Hans Selye, a pioneer in stress research, first introduced the concept of stress to the biological sciences in 1936. He defined stress as the strain or tension exerted on a person, who then struggles to resist and preserve their internal balance. In 1956, he believed that stress was not intrinsically detrimental but that its impact was determined by how one reacted to it (Dar et al., 2011; Usman, 2010). Selye felt that all living entities, including people, plants, and animals, were constantly interacting with their surroundings. As people change their environment, they are also molded by them, resulting in tension or stress (Agulanna, 2007; Enekwe, Agu, and Eziedo, 2014). Scholars of organizational behavior commonly recognize that stress occurs in all organizations, regardless of size (Usman 2010). Robbins and Sanghi (2006) said that, although stress is often seen as bad, it may also have good impacts. According to Dar et al. (2011), job performance may be defined as an activity in which a person effectively completes specified tasks while working within realistic resource limits. Dar et al. (2011) postulated four kinds of correlations between work stress and job performance, including a negative linear link in which higher stress (distress) leads to decreased productivity.

## **1.2 Statement of the Problem**

The problem of job stress and its influence on employee performance in Edo State's banking industry is a major concern, owing to the strong work-related pressures that



workers confront on a daily basis. These stressors include high job demands, long working hours, intense customer interactions, and rising organisational expectations for employees. Collectively, these variables contribute to high levels of stress, which may lead to burnout, decreased work satisfaction, and impaired well-being. As a result, staff performance may decline, leading to lower efficiency in Edo State's financial institutions. The banking sector's high-pressure atmosphere exacerbates work-related stress. Bank staff are often expected to reach demanding performance objectives, follow rigorous regulatory rules, and handle difficult client encounters while keeping a high degree of professionalism. The continual desire to perform at such a high level may put a burden on workers' mental and physical health, affecting their capacity to accomplish organisational objectives and provide optimum customer service.

Burnout, a typical result of extended stress, is one of the most important concerns that bank personnel confront. It is characterised by emotional weariness, depersonalisation, and a poor feeling of personal success, all of which contribute to diminished motivation and productivity. Burnout may also have a knock-on effect, severely impacting team relationships, staff morale, and organizational culture, reducing the institution's overall effectiveness. This research aims to identify and categorise the many forms of occupational stress that bank employees in Edo State face. Key stressors such as position ambiguity, conflict, job instability, and task constraints will be thoroughly investigated.

### **1.3 Objectives of the Study**

The objectives of the study are:

1. To examine the different types of job stress that employees experience in the



banking industry in Edo State.

2. To identify the factors that contribute to job stress among employees in the banking industry in Edo State.
3. To assess the level of job stress experienced by employees in the banking industry in Edo State.
4. To investigate the impact of job stress on employee performance in the banking industry in Edo State.
5. To explore the coping mechanisms that employees in the banking industry in Nigeria use to manage job stress.

#### **1.4 Research Questions**

To help the study stay on course with its objectives, the following research questions are proposed:

1. What are the different types of job stress that employees experience in the banking industry in Edo State?
2. What are the factors that contribute to job stress among employees in the banking industry in Edo State?
3. What are the levels of job stress experienced by employees in the banking industry in Edo State?
4. What is the impact of job stress on employee performance in the banking industry in Edo State?
5. What are the coping mechanisms that employees in the banking industry in Edo



State use to manage job stress?

## 1.5 Research Hypothesis

The following hypotheses are evaluated into the research.

Where H0 represents the null hypothesis and H1 represents the alternative hypothesis.

H0. There is no positive factor that contributes to job stress among employees in the banking industry in Edo State.

H1. There is a positive factor that contributes to job stress among employees in the banking industry in Edo State.

H0. There is no positive level of job stress experienced by employees in the banking industry in Edo State.

H1. There is a positive level of job stress experienced by employees in the banking industry in Edo State.

H0. There is no positive impact of job stress on employee performance in the banking industry in Edo State.

H1. There is a positive impact of job stress on employee performance in the banking industry in Edo State.

H0. There is no positive coping mechanism that employees in the banking industry in Edo State use to manage job stress.

H1. There is a positive coping mechanism that employees in the banking industry in Edo State use to manage job stress.

H0. There is no positive type of job stress that employees experience in the banking



industry in Edo State.

H1. There is a positive type of job stress that employees experience in the banking industry in Edo State.

## **1.6 Significance of the Study**

The significance of the study on the effect of job stress and employee performance is as follows:

- 1. Workplace Well-Being:** Understanding the relationship between work stress and employee performance is critical for designing methods to improve employee wellbeing. Organisations may create a healthier and more supportive work environment for their employees by identifying and addressing individual stresses.
- 2. Organizational Efficiency:** This research provides important insights into how work stress affects various organizational measures, including employee productivity, absenteeism, and turnover rates. Effectively treating occupational stress may lead to increased organizational efficiency and lower costs associated with high turnover and absenteeism.
- 3. Talent Retention:** By understanding how work stress affects employee performance, banks may develop focused tactics to increase job satisfaction and minimise burnout. This may eventually improve the retention of competent and experienced employees, resulting in a more stable and informed workforce.
- 4. Customer Service Quality:** Gaining a better understanding of how work stress influences employee behaviour may help banks maintain excellent levels of customer service. Employees that are stressed may have difficulty interacting with customers effectively; therefore, resolving these concerns may assist in maintaining excellent service quality.



**5. Competitive Advantage:** banks that actively manage work stress and prioritise employee well-being are more likely to recruit and retain top talent. This method not only increases employee loyalty, but also gives you a competitive advantage by developing a more motivated and resilient staff that is better positioned to thrive in the marketplace.

## **1.7 Scope of the Study**

The scope of this study defines the limits and restrictions within which the research will be carried out, indicating which parts of the issue will be examined and which will be disregarded. The scope of investigating the impact of work stress on employee performance in the banking business may include the following elements:

- 1. Participants:** The research will determine the target group, which may include bank personnel in certain job titles, divisions, or areas within the banking industry.
- 2. Variables:** Key variables of interest will be identified, such as work stress levels, employee performance measures, and other relevant elements that might impact the study's findings.
- 3. Timeframe:** The study will specify the time period over which data will be collected and analysed, providing a clear chronological framework for the research.
- 4. Geographical Focus:** The study's geographical area will be established, which may vary from particular towns or regions to a nationwide scope, depending on the research criteria.
- 5. Research Methods:** The study will describe the research methodology that will be used for data collection, which may include surveys, interviews, observations, or a mix of these approaches to guarantee thorough data collection.



## 1.8 Limitation of the Study

Recognising these constraints is critical for maintaining the study's integrity and ensuring that the findings are appropriately interpreted. The research on the effects of work stress on employee performance in the banking business may have the following limitations:

1. **Sample Size:** Time and resource constraints may restrict the study's sample size, influencing the results' representativeness and reliability.
2. **Data Collection:** The study's reliance on self-reported data, such as survey responses, may introduce response bias or subjective interpretations, potentially skewing the results.
3. **Cross-Sectional Nature:** If the research uses a cross-sectional design, it may only give a partial picture of the correlations between work stress and employee performance, making it difficult to draw causal conclusions.
4. **Generalisability:** The study's findings may not be completely applicable to the larger banking sector, since they may be particular to the organisations or locations sampled in the study.
5. **External Factors:** Factors outside the study's control, such as changes in economic circumstances or industry trends, may have a substantial influence on both employee performance and work stress levels, confounding the research.



## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1. JOB STRESS

Many individuals see stress as an occurrence or condition that occurs to them—something external that might be damaging or useful depending on the circumstances. Some define stress as the responses and changes that occur within our bodies and behaviors in response to certain circumstances. However, this viewpoint is not widely accepted. When people have difficult or unfavourable experiences, they automatically begin to evaluate them psychologically. This process entails analysing if these conditions constitute a risk to their well-being and deciding on a suitable solution. It also entails recognising the resources and techniques they might use to successfully handle the problem. Arnold and Feldman (2000) describe stress as "the reactions of individuals to new or threatening factors in their work environment." This concept emphasises the interaction between people and their surroundings as a key component of stress. Cole (2005) elaborates that stress appears as negative psychological and physical reactions that occur when individuals are unable to deal with the expectations imposed on them, resulting in feelings of overload.

Although there is no commonly acknowledged definition of stress, Adetayo, Ajani, and Olabisi (2014) contend that it may be understood from three broad viewpoints. The first perspective views stress as an external occurrence or trigger. Stress is seen as a danger that normally affects the body in a variety of ways, eliciting undesirable responses. The word "stressor" refers to any external event that triggers complicated responses within the body's systems, possibly causing physical or psychological



strain. The second perspective sees stress as a physiological reaction to stress. This implies that when the body is subjected to stresses, complex interactions occur, which might have a detrimental influence on many systems and organs. Such physiological reactions might result in the person being "stressed out," which can lead to major health problems. This is consistent with Selye's (1946) explanation of stress, as well as the definition supplied by Qadoos, Ayesha, Tayyab, and Toqeer (2015), who define stress as the body's overall response to any kind of pressure. These demands may be classified as good (eustress), motivating and energising, or negative (distress), causing worry and pain.

The third viewpoint sees stress as a product of external forces (stressors) and the interior reactions they generate. This viewpoint emphasises that stresses may have a direct impact on biological systems, but an individual's internal reactions, such as emotions and behaviours, can help manage or exacerbate the impacts of those stressors. This complicated relationship may lead to a variety of physical or mental health problems, showing the numerous ways in which stress affects people. In the banking business, a variety of variables contribute to employee work stress. These factors may be divided into many categories:

- 1. Emotional Symptoms:** These are the psychological effects of stress on a person. They often appear as agitation, dissatisfaction, loneliness, worthlessness, isolation, and even despair. Emotional strain may have a substantial impact on a person's attitude and relationships with others.
- 2. Physical Symptoms:** Stress triggers physical reactions in the body. These reactions often result in health problems such as headaches, sleeplessness, digestive difficulties, back and neck discomfort, recurrent infections, high blood



pressure, and hair loss. These physical symptoms reflect the toll that chronic stress may have on the body.

**3. Cognitive Symptoms:** Stress may affect cognitive skills, causing memory issues, difficulty focussing, poor judgement, excessive worrying, and persistent negative thoughts. Such cognitive pressure may impair productivity and decision-making skills on the job.

**4. Behavioural Symptoms:** These symptoms describe changes in an individual's behaviour as a result of stress. They may include lack of appetite, overeating, increased alcohol intake, smoking, sleep difficulties, and anxious behaviour. These behaviours are often used as coping methods, but they may exacerbate a person's health problems.

Several key stressors in the banking sector have been identified, including high workloads, long working hours, insufficient management support, limited decision-making authority, staff shortages, resource constraints, aggressive management styles, a lack of motivation, and rigid organisational cultures and policies. These variables combine to produce a stressful work environment that may cause substantial stress for bank personnel, affecting their well-being and overall job performance. This expanded review of stress emphasizes its multidimensional nature and the various manifestations it may take, both within and outside of the workplace.

## **2.2 Employee Performance**

Employee performance in the banking industry refers to how efficiently and successfully personnel in financial organisations execute their duties. It comprises a broad variety of behaviours and activities that help the bank achieve its goals while



maintaining a high level of performance. Effective employee performance is critical for increasing productivity, ensuring customer happiness, and meeting the organisation's overall objectives. A Detailed Overview of Employee Performance in the Banking Industry:

- 1. Customer Service:** Bank workers are responsible for providing outstanding customer service. This includes being pleasant, responsive, and knowledgeable when dealing with customers' requirements, from account enquiries to problem resolution. Good customer service increases trust, promotes repeat business, and improves the bank's image.
- 2. Sales and Revenue Generation:** Many banking professions have a sales component in which personnel promote and sell financial goods such as loans, savings accounts, credit cards, and investment opportunities. Their success is often judged based on their ability to meet or exceed sales objectives, which directly impacts the bank's profits.
- 3. Accuracy and Compliance:** Given the importance of financial transactions, accuracy is essential. Bank staff must guarantee that all transactions are correct and that records are kept appropriately. Compliance with banking legislation and internal standards is critical for avoiding legal complications and maintaining the institution's credibility.
- 4. Risk Management:** In banking, effective risk management is another critical component of employee success. This involves reviewing loan applications, analysing investment prospects, and making choices to protect the bank's assets. Employees must have a strong grasp of risk in order to safeguard the bank from possible losses.
- 5. Productivity:** High productivity is defined by efficiency and excellent time



management. Top-performing staff can handle large amounts of work, execute transactions quickly, and meet deadlines, resulting in smooth daily operations at the bank.

- 6. Problem-Solving:** Bank staff routinely encounter a variety of consumer enquiries and financial issues. Strong problem-solving abilities are required to resolve problems swiftly and identify acceptable solutions that fulfil client expectations while adhering to the bank's rules.
- 7. Teamwork:** Collaboration is critical, particularly in major financial institutions where divisions such as lending, customer care, and compliance must work together. Being a cooperative and productive team member contributes to accomplishing mutual objectives and improving overall institutional performance.
- 8. Regulatory Compliance:** The banking business is subject to a complicated set of rules and regulations. Employees must follow these legal frameworks to reduce the dangers of fraud, money laundering, and other legal responsibilities. Strict compliance protects the bank from financial fines and provides a reliable operation.
- 9. Client Relationship Management:** Establishing and maintaining excellent ties with customers is critical for customer retention and long-term success. Employees that thrive in this area can keep clients loyal, generate referrals, and contribute to a steady customer base, all of which are critical to the bank's success.
- 10. Continuous Learning:** The banking business is always growing, with new financial products, changing legislation, and technology improvements. Continuous professional development is required for workers to keep current on industry trends and best practices, allowing them to adapt and remain competitive.



## Banking Industry Performance Evaluation

Performance in the banking business is often monitored using key performance indicators (KPIs) that differ based on the function. These KPIs aid in determining how effectively personnel carry out their jobs and contribute to the bank's overall performance. Employee performance evaluations may be conducted quarterly, semi-annually, or annually, and they often affect choices about promotions, incentives, and career progression within the bank.

### The Value of Employees to Banks:

Employees are critical to banks' profitability and survival for various reasons:

- 1. Customer Service:** Employees serve as the bank's front line, interacting directly with consumers. Their experience, skill, and pleasant interactions have a significant impact on client satisfaction and long-term loyalty.
- 2. Income Generation:** Employees directly promote and sell the bank's financial goods and services, which drives income. Their capacity to recruit new customers while retaining old ones is critical to the bank's financial success.
- 3. Risk Management:** Employees must assess and manage financial risks related to loans, investments, and everyday operations. Their capacity to accurately analyse risks assures the bank's financial health and stability.
- 4. Compliance and Legal Adherence:** In a highly regulated industry like banking, staff must ensure that numerous rules and regulations are followed. This helps the bank avoid legal traps, expensive penalties, and reputational harm.
- 5. Efficiency and Productivity:** Employee efficiency has a direct influence on the bank's operating expenses. High-performing employees can complete transactions reliably and quickly, which reduces overhead costs and improves customer satisfaction.



6. **Innovation and Adaptation:** Employees contribute to innovation by making suggestions for improvements and assisting the bank in adapting to new technologies and changes in client preferences. This agility helps banks stay competitive in a continuously changing business.
7. **Brand Reputation:** Employee professionalism and behavior have a direct impact on the bank's brand reputation. A favourable public image attracts consumers and investors, but a bad reputation caused by poor employee behaviour may lead to a loss of confidence and fewer commercial chances.

Employees are the backbone of the banking industry. Their performance, behaviour, and devotion have a direct impact on a bank's overall success, financial stability, and capacity to satisfy the demands of its customers and stakeholders. To achieve greatness in this dynamic market, it is critical to prioritise outstanding customer service, compliance, risk management, and constant learning. Recognizing workers' diverse roles allows banks to better understand their important contribution to operational efficiency and long-term profitability.

The key performance indicators commonly used in the banking industry;

1. **Customer Satisfaction Score (CSAT):** CSAT measures customer satisfaction with the bank's services and interactions. High CSAT scores indicate positive customer experiences.
2. **Net Promoter Score (NPS):** NPS assesses customer loyalty and willingness to recommend the bank to others. It's based on the question: "On a scale of 0-10, how likely are you to recommend our bank to a friend or colleague?"



3. **Customer Churn Rate:** This KPI tracks the percentage of customers who stop using the bank's services or close their accounts within a specific period.
4. **Cross-Selling Ratio:** It measures the bank's success in selling multiple products or services to a single customer. Higher cross-selling ratios indicate effective customer relationship management.
5. **Digital Adoption Rate:** This KPI tracks the percentage of customers using digital banking services, reflecting the bank's success in digital transformation.

## 2.3 Theoretical Framework

### 2.3.1 Job Stress Factors:

According to the Job Demand-Resource (JD-R) paradigm, job stress results from an imbalance between job demands (such as workload and time pressure) and job resources (such as support and control). Common stresses in banking include heavy workloads, tight deadlines, and demanding client encounters. According to the JD-R model, greater work demands cause strain and health problems (the health impairment process), but high resource levels boost motivation and productivity (the motivational process). Although research validates many of the JD-R model's assumptions, a number of critical concerns remain unanswered. These include its epistemological standing, the definition and distinction between "demands" and "resources," the role of personal resources, the distinction between health impairment and motivational processes, the concept of reciprocal causation, and the model's applicability beyond the individual level. The JD-R model serves as an excellent integrative conceptual framework for boosting workplace engagement and reducing burnout.

1. It balances both the positive (job engagement) and negative (burnout) sides of



employment, providing a holistic approach.

2. Its vast reach enables the incorporation of all key work characteristics.
3. The approach is adjustable, allowing it to meet the demands of every organization.
4. It acts as a unified communication tool that may align the interests of all stakeholders.

Previous models mostly focused on negative elements of work and featured a restricted, preset range of job characteristics, but the JD-R model's adaptability allows for a more comprehensive picture.

### **2.3.2. Mediating variables**

Mediating factors assist in explaining why or how a connection occurs. This research proposes that work satisfaction effects an employee's motivation, which in turn affects performance. Motivation serves as a mediating variable, clarifying the relationship between work happiness and employee performance.

**Coping Mechanisms:** Bank personnel may utilise a variety of stress-management tactics, including problem solving, seeking social support, and practicing relaxation techniques.

**Job satisfaction:** Employees who are satisfied with their jobs may be better able to deal with stress, which improves their performance.

### **2.3.3. Employee Performance.**

According to Role Stress Theory, work stress may impact employee performance either directly or indirectly via aspects such as job satisfaction. Employee performance in the banking business may be assessed using indicators such as sales goal achievement, transaction accuracy, and customer service quality.



#### 2.3.4: Moderating Variables

In contrast to mediating factors, which explain how or why a connection arises, moderating variables assist in determining when or for whom a relationship exists.

**Organisational Support:** A bank's degree of support and resources, such as employee assistance programs or flexible work arrangements, may help regulate the association between job stress and performance. Strong support may mitigate the detrimental effects of stress.

**Job autonomy:** An employee's ability to control their responsibilities and make decisions might impact how they perceive and manage stress. Greater autonomy may help people cope with stress more efficiently.

#### 2.3.5 Outcome Variables:

Outcome variables are those that researchers want to quantify or explain based on changes in other variables. In this research on work stress and employee performance in Edo State's banking industry, the outcome variables connected to employee performance might include the following:

**Employee Well-Being:** Job stress may have an impact on both the physical and emotional health of employees.

**Client Happiness:** Employee performance directly affects client happiness and loyalty, which are critical in the banking business.

**Organisational Outcomes:** Employee performance may have an impact on indicators like profitability, market share, and overall operational efficiency.

**Target and Goal Achievement\*\*:** Employee success in fulfilling the bank's sales, customer service, or other performance objectives may also be a critical outcome



variable.

### **2.3.6. Feedback Loop**

A constant feedback system is critical for assessing the impact of work stress on employee performance. This feedback loop enables banks to make real-time modifications to their support systems, coping techniques, and performance management. In the banking business, such loops are critical for responding to operational changes, controlling risk, and increasing client satisfaction. Feedback loops give banks the knowledge they need to be resilient, efficient, and competitive in a volatile and highly regulated market. They contribute to operational excellence by managing external challenges and aligning organizational objectives with staff well-being and consumer expectations.

## **2.4 Job Stress and Employee Performance**

Usman and Muhammad (2010) investigated the association between work stress and job performance among 144 employees in Pakistan's banking industry. Their findings demonstrated a substantial negative association between work stress and job performance, implying that increasing job stress results in a significant drop in individual performance. Similarly, Ali, Raheem, Nawaz, and Imamuddin (2014) evaluated the impact of stress on work performance among 133 employees from private universities in Karachi, Pakistan. Their findings revealed that the key causes of stress were workload, role conflict, and insufficient monetary incentives, which reduced workers' productivity.

In another study, Panagiotis, Panagiotis, and Charalambos (2013) looked at how job-related stress affected job satisfaction among 271 nurses working in Greek hospitals. They looked at stressors including conflict, a high workload, and a lack of



workplace autonomy and found that they were all connected with lower levels of job satisfaction. Ojo, Ogunleye, and Olatunji (2014) investigated the impact of workplace stress on job performance among 300 members of the Nigeria Security and Civil Defense Corps (NSCDC). Their findings demonstrated that work stress had a favorable effect on job performance in this setting. Furthermore, the research discovered that characteristics such as age, gender, and years of experience had no independent or interactive effects on job performance.



## CHAPTER THREE

### METHODOLOGY

#### 3.1 Introduction

This chapter describes the methodology used in carrying out the research, the research design, population, sampling technique and sample size, data collection method, data analysis, description of research instrument and ethical considerations.

#### 3.2 Research Design

The research design refers to a series of data collection choices that must be taken prior to gathering real data (Nwana, 2010). It provides instructions that direct the researcher towards addressing the research challenge, which is typically formed by the nature of the subject under investigation. Omaha (2013) describes research design as the structure of an inquiry to identify variables and their interactions, with the goal of collecting data that will enable the researcher to test hypotheses or answer research questions. This design offers a procedural structure for researching and serves as a framework to assist the researcher in gathering data for the study.

#### 3.3 Population.

This study's population includes all permanent and contract employees of Nigeria's Deposit Money Banks (DMBs). DMBs play an important role in Nigeria's financial industry, providing savings and current accounts, loans, and other financial products to people and companies. The employees of these institutions are critical to the daily operations and overall success of the banking sector. According to the National Bureau of Statistics (NBS, 2020), Nigerian DMBs employ more than 95,888 people. This population consists of a broad set of individuals working in different functions and levels inside these financial institutions, all of whom contribute to the sector's



operations and success.



### 3.4 Sample and Sampling Technique

In order to get the sample size for this study, Taro Yamane (Yamane, 1973) formula was used. By using Taro Yamane (Yamane, 1973) formula 90% confidence level was applied. The calculation formula of Taro Yamane is presented as follows.

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

Where :

$n$  = sample size required

$N$  = number of people in the population

$e$  = allowable error (%)

When this formula is applied to the above sample.

$$n = \frac{95,888}{1 + 95,888(0.1)^2}$$

$$n = \frac{95,888}{1 + 95,888 (0.01)^2}$$

$$n = \frac{95,888}{1 + 95,888 \times 0.01}$$

$$n = \frac{95,888}{1 + 958.88}$$

$$n = \frac{95,888}{959.88}$$

$$n = 99.89$$

From the result above that the sample size is 99.89 from the total population which



is the lower number of responses from the respondents to maintain a 90% confident interval.



### 3.5 Research Instrument

The instrument used by the researcher for the study was a structured questionnaire. The questionnaire contained twenty (20) items which were divided into two (2) sections, Section A contained questions eliciting information on the demographics variables (age, gender, job tenure, job positions, and educational level) of the sampled respondents. Section B contained questions related to job stressors (work demands, role ambiguity and role conflicts) and employees' job performance. The response to the instrument adopted the Likert type of attitude scale of Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD). The instrument gave the respondents the opportunity to indicate at what level of reasoning made them to choose or reject the items in the questionnaire.

### 3.6 Model Specification

In order to estimate the influence of job stressors on employees' performance, we formulated the following model below.

$$EMP = f(PS, WLS, TS) \dots \dots \dots (1)$$

In this study, the equation is specified as follow:

$$EMP = \beta_0 + \beta_1 PS + \beta_2 WLS + \beta_3 TS + U \dots \dots \dots (2)$$

EMP = Employees performance

PS = Pressure Induced Stress

WLS = Work Load Induced Stress

TS = Target Induced Stress

$\beta_0$  = constant

$\beta_1 \dots \beta_3$  = coefficients and a priori signs of the independent variables

$u$  = Error term



The a priori expectations for our variables are  $\beta_1, \beta_2, \beta_3 < 0$ . This means that each of the job stressors will have a negative relationship with employees' performance.

### **3.7 Validity of the Research Instrument**

To ensure that the measure instrument what it intended to measure, a draft of the questionnaire was subjected to the research supervisor who scrutinized and made some valuable correction and modification. As a result of the scrutiny, modifications were made in the final draft of instruments before it was administered.

### **3.8 Reliability of the Instrument**

Reliability demonstrates that the study can be repeated with the same outcome. Joppe, (2000) defines reliability as the extent to which results are consistent over time and an accurate representation of the total population under study. If the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable. The researcher used clear and well defined questionnaire as a method of data collection. Questions by the respondents were also clarified. This is easily applicable to another sample to test the reliability of the results. However, subjectivity that may distort responses cannot be overruled. The Cronbach alpha reliability test was used to determine the reliability of the response scale of questionnaire.

### **3.9 Method of Data Collection**

For this study, the primary method of data collection will involve utilizing first hand sources, known as primary sources. The researcher will collect these primary data by administering a questionnaire directly to the respondents. This process will entail face-to-face interactions between the researcher and the participants, wherein the questionnaire will be presented and responses will be recorded in real-time. Face-to-



face administration of the questionnaire ensures direct engagement with the respondents, allowing for a deeper understanding of their perspectives and facilitating any necessary clarification on survey questions. This approach promotes an interactive environment where participants can express their opinions and insights freely, contributing to the richness and reliability of the data gathered.

### **3.10 Method of Data Analyses**

After an attentive analysis of different factors in the research, a vigilant analysis of the research topic was conducted using the Likert scale method. The Likert scale is anchored by strongly agree and strongly disagree; this is related to the research goal. The primary data collected through the questionnaire that was designed for his project were analysed with descriptive statistics. In this vein, we computed frequency distributions, averages, modes, ranges, and percentages. These percentages enable us to draw inferences on the degree of occurrence of the variables measured within our study sample. In addition, inferential statistics were used to test the hypothesis based on the data generated for the study.



## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS AND INTERPRETATION

#### 4.1 Introduction

The following analysis is based on the data obtained from response to the questionnaire administered. A total of one hundred (100) questionnaires were distributed among the staff working in the banking industry in Benin, Benin City of Nigeria and was properly filled and returned. The response from the respondents were in tables showing the options, the decision made.

#### 4.2 Respondent Demographics

##### Section A

**Table 4.2.1: Respondents Personal Data**

| Items                         | Options       | Frequency  | % of Response |
|-------------------------------|---------------|------------|---------------|
| Gender                        | Male          | 64         | 64%           |
|                               | Female        | 36         | 36%           |
|                               | <b>Total</b>  | <b>100</b> | <b>100%</b>   |
| Age                           | 30yrs Below   | 22         | 22%           |
|                               | 31 – 35yrs    | 26         | 26%           |
|                               | 36 - 41yrs    | 23         | 23%           |
|                               | 42 – 46yrs    | 17         | 17%           |
|                               | 47yrs above   | 12         | 12%           |
|                               | <b>Total</b>  | <b>100</b> | <b>100%</b>   |
| Marital Status                | Single        | 41         | 41%           |
|                               | Married       | 39         | 39%           |
|                               | Divorced      | 11         | 11%           |
|                               | Widow         | 4          | 4%            |
|                               | Widower       | 5          | 5%            |
|                               | <b>Total</b>  | <b>100</b> | <b>100%</b>   |
| Education Status              | Post-Graduate | 7          | 7%            |
|                               | B.Sc/HND      | 17         | 17%           |
|                               | NCE/ND        | 19         | 28%           |
|                               | Diploma       | 28         | 29%           |
|                               | O' Level      | 29         | 19%           |
|                               | <b>Total</b>  | <b>100</b> | <b>100%</b>   |
| Year(s) of Working Experience | 5yrs below    | 34         | 34%           |
|                               | 6-10yrs       | 46         | 46%           |
|                               | 11-15yrs      | 13         | 13%           |



|  |              |            |             |
|--|--------------|------------|-------------|
|  | 16yrs above  | 7          | 7%          |
|  | <b>Total</b> | <b>100</b> | <b>100%</b> |

**Source:** Field Survey 2023.

Table 4.2.1 shows that 64% of the respondents are males while 46% are females, 22% of the respondents falls between the age of 30years below whereas 26% are from 31-35yrs, 23% are from 36-41yrs, 17% are from 42-46yrs, then 12% of the respondent are 46yrs above. 41% of the respondents are single, 39% are married, 11% are divorced, 4% are widow, 5% are widower. Also, 7% of the respondents have Post-Graduate certificate, 17% have B.Sc/HND, 19% have NCE/ND, 28% have Diploma, 29% have O'level, while 34% of the respondent working experience is 5yrs Below, 46% is 6-10yrs, 13% is 11-15yrs while 7% have 16yrs working experiences.

## **Section B: Research Questionnaire**

**Table 4.2.2: Do you experience pressure-induced stress in your job**

| <b>Respondent</b> | <b>Frequency</b> | <b>Percentage %</b> |
|-------------------|------------------|---------------------|
| Strongly agree    | 39               | 39%                 |
| Agree             | 19               | 19%                 |
| Strongly disagree | 25               | 25%                 |
| Disagree          | 17               | 17%                 |
| <b>Total</b>      | <b>100</b>       | <b>100%</b>         |

**Source:** Field Survey 2023.

From table 4.2.2 above 39 (39%) of the respondents strongly agreed that they experience pressure-induced stress in their job, 19 (19%) agreed, 25 (25%) strongly disagreed while 17 (17%) disagreed that they experience pressure-induced stress in your job.



**Table 4.2.3 do you often feel overwhelmed by the pressure in your work**

| Respondent        | Frequency  | Percentage % |
|-------------------|------------|--------------|
| Strongly agree    | 28         | 28%          |
| Agree             | 12         | 22%          |
| Strongly disagree | 40         | 40%          |
| Disagree          | 20         | 20%          |
| <b>Total</b>      | <b>100</b> | <b>100%</b>  |

Source: Field Survey 2023.

From table 4.2.3 above 28 (28%) of the respondents strongly agreed that they often feel overwhelmed by the pressure in their work, 12 (12%) agreed, 40 (30%) strongly disagreed while 20 (20%) disagreed that they often feel overwhelmed by the pressure in their work?.

**Table 4.2.4 The pressure you experience at work negatively affect your mental well-being**

| Respondent        | Frequency  | Percentage % |
|-------------------|------------|--------------|
| Strongly agree    | 55         | 55%%         |
| Agree             | 15         | 15%          |
| Strongly disagree | 11         | 21%          |
| Disagree          | 19         | 19%          |
| <b>Total</b>      | <b>100</b> | <b>100%</b>  |

Source: Field Survey 2023.

From table 4.2.4 above 55 (55%) of the respondents strongly agreed that the pressure they experience at work negatively affect their mental well-being, 15 (15%) agreed, 11 (11%) strongly disagreed while 19 (19%) disagreed that the pressure they



experience at work negatively affect their mental well-being.

---



**Table 4.2.5 Do you perceive the workload in your current role**

| Respondent        | Frequency  | Percentage % |
|-------------------|------------|--------------|
| Strongly agree    | 30         | 30%          |
| Agree             | 35         | 35%          |
| Strongly disagree | 15         | 15%          |
| Disagree          | 20         | 20%          |
| <b>Total</b>      | <b>100</b> | <b>100%</b>  |

**Source: Field Survey 2023.**

From table 4.2.5 above 30 (30%) of the respondents strongly agreed that they do perceive the workload in their current role, 35 (35%) agreed, 15 (15%) strongly disagreed while 20 (20%) disagreed that they do perceive the workload in their current role.

**Table 4.2.6 Does your workload contribute to your stress levels**

| Respondent        | Frequency  | Percentage % |
|-------------------|------------|--------------|
| Strongly agree    | 38         | 38%          |
| Agree             | 27         | 27%          |
| Strongly disagree | 19         | 19%          |
| Disagree          | 16         | 16%          |
| <b>Total</b>      | <b>100</b> | <b>100%</b>  |

**Source: Field Survey 2023.**

Table 4.2.6, above 38 (38%) of the respondents strongly agreed that their workload contribute to their stress levels, 27 (27%) agreed, 19 (19%) strongly disagreed while 16 (16%) disagreed that their workload contribute to their stress levels.

---

**Table 4.2.7 Have you ever had to work overtime or bring work home due to excessive workload**

| Respondent        | Frequency  | Percentage % |
|-------------------|------------|--------------|
| Strongly agree    | 36         | 36%          |
| Agree             | 37         | 37%          |
| Strongly disagree | 17         | 17%          |
| Disagree          | 10         | 10%          |
| <b>Total</b>      | <b>100</b> | <b>100%</b>  |

Source: Field Survey 2023.

From table 4.2.7 above 36 (36%) of the respondents strongly agreed that they have ever had to work overtime or bring work home due to excessive workload, 37 (37%) agreed, 17 (17%) strongly disagreed while 10 (10%) disagreed that they have ever had to work overtime or bring work home due to excessive workload.

**Table 4.2.8 Do you feel pressured to meet aggressive targets or goals at work**

| Respondent        | Frequency  | Percentage % |
|-------------------|------------|--------------|
| Strongly agree    | 49         | 49%          |
| Agree             | 7          | 7%           |
| Strongly disagree | 5          | 5%           |
| Disagree          | 39         | 39%          |
| <b>Total</b>      | <b>100</b> | <b>100%</b>  |

Source: Field Survey 2023.

From table 4.2.8, above 49 (49%) of the respondents strongly agreed that they feel pressured to meet aggressive targets or goals at work, 7 (7%) agreed, 5 (5%) strongly disagreed while 39 (39%) disagreed that they feel pressured to meet aggressive targets or goals at work.

**Table 4.2.9 Does the pressure to meet targets impact your job satisfaction**

| Respondent     | Frequency | Percentage % |
|----------------|-----------|--------------|
| Strongly agree | 29        | 29%          |



|                   |            |             |
|-------------------|------------|-------------|
| Agree             | 5          | 5%          |
| Strongly disagree | 59         | 59%         |
| Disagree          | 7          | 7%          |
| <b>Total</b>      | <b>100</b> | <b>100%</b> |

Source: Field Survey 2023.

From table 4.2.9, above 29 (29%) of the respondents strongly agreed that the pressure to meet targets impact their job satisfaction, 5 (5%) agreed, 59 (59%) strongly disagreed while 7 (7%) disagreed that the pressure to meet targets impact their job satisfaction.

**Table 4.2.10 Have you ever experienced physical or emotional health issues due to the stress of meeting targets**

| Respondent        | Frequency  | Percentage % |
|-------------------|------------|--------------|
| Strongly agree    | 53         | 53%          |
| Agree             | 3          | 3%           |
| Strongly disagree | 23         | 23%          |
| Disagree          | 21         | 21%          |
| <b>Total</b>      | <b>100</b> | <b>100%</b>  |

Source: Field Survey 2023.

From table 4.2.10, above 53 (53%) of the respondents strongly agreed that they have experienced physical or emotional health issues due to the stress of meeting targets, 3 (3%) agreed, 23 (23%) strongly disagreed while 21 (21%) disagreed that they have experienced physical or emotional health issues due to the stress of meeting targets.

**Table 4.2.11 Do you believe that stress negatively affects your job performance?**

| Respondent        | Frequency | Percentage % |
|-------------------|-----------|--------------|
| Strongly agree    | 11        | 21%          |
| Agree             | 3         | 23%          |
| Strongly disagree | 73        | 53%          |
| Disagree          | 13        | 3%           |



|              |            |             |
|--------------|------------|-------------|
| <b>Total</b> | <b>100</b> | <b>100%</b> |
|--------------|------------|-------------|

Source: Field Survey 2023.

From table 4.2.11, above 11 (11%) of the respondents strongly agreed that stress negatively affects their job performance, 3 (3%) agreed, 73 (73%) strongly disagreed while 13 (13%) disagreed that stress negatively affects their job performance.

**Table 4.2.12 Have you received any formal recognition or promotions based on your job performance in the past year**

| <b>Respondent</b> | <b>Frequency</b> | <b>Percentage %</b> |
|-------------------|------------------|---------------------|
| Strongly agree    | 12               | 12%                 |
| Agree             | 25               | 25%                 |
| Strongly disagree | 8                | 8%                  |
| Disagree          | 55               | 55%                 |
| <b>Total</b>      | <b>100</b>       | <b>100%</b>         |

Source: Field Survey 2023.

From table 4.2.12 above 12 (12%) of the respondents strongly agreed that they have received any formal recognition or promotions based on their job performance in the past year, 25 (25%) agreed, 8 (8%) strongly disagreed while 55 (55%) disagreed that have received any formal recognition or promotions based on their job performance in the past year.

**Table 4.2.13 I have access to effective stress management resources and programs at my workplace**

| <b>Respondent</b> | <b>Frequency</b> | <b>Percentage %</b> |
|-------------------|------------------|---------------------|
| Strongly agree    | 29               | 29%                 |
| Agree             | 14               | 14%                 |
| Strongly disagree | 13               | 13%                 |
| Disagree          | 44               | 44%                 |
| <b>Total</b>      | <b>100</b>       | <b>100%</b>         |

Source: Field Survey 2023.



From table 4.2.13, above 29 (29%) of the respondents strongly agreed that they have access to effective stress management resources and programs at their workplace, 14 (14%) agreed, 13 (13%) strongly disagreed while 44 (44%) disagreed that they have access to effective stress management resources and programs at their workplace.

**Table 4.2.14 My job requires me to make decisions under high-pressure situations**

| Respondent        | Frequency  | Percentage % |
|-------------------|------------|--------------|
| Strongly agree    | 25         | 25%          |
| Agree             | 5          | 5%           |
| Strongly disagree | 25         | 25%          |
| Disagree          | 45         | 45%          |
| <b>Total</b>      | <b>100</b> | <b>100%</b>  |

Source: Field Survey 2023.

From table 4.2.14, above 25 (25%) of the respondents strongly agreed that their job requires them to make decisions under high-pressure situations, 5 (5%) agreed, 25 (25%) strongly disagreed while 45 (45%) disagreed that their job requires them to make decisions under high-pressure situations.

**Table 4.2.15 I believe that my job's pressure positively challenges me to perform better**

| Respondent        | Frequency  | Percentage % |
|-------------------|------------|--------------|
| Strongly agree    | 33         | 33%          |
| Agree             | 15         | 15%          |
| Strongly disagree | 23         | 23%          |
| Disagree          | 29         | 29%          |
| <b>Total</b>      | <b>100</b> | <b>100%</b>  |

Source: Field Survey 2023.



From table 4.2.15, above 33 (33%) of the respondents strongly agreed that their job's pressure positively challenges them to perform better, 15 (15%) agreed, 23 (23%) strongly disagreed while 29 (29%) disagreed that their job's pressure positively challenges them to perform better.

**Table 4.2.16 My immediate supervisor understands and helps mitigate the pressure I face in my role**

| Respondent        | Frequency  | Percentage % |
|-------------------|------------|--------------|
| Strongly agree    | 0          | 0%           |
| Agree             | 36         | 36%          |
| Strongly disagree | 27         | 27%          |
| Disagree          | 37         | 37%          |
| <b>Total</b>      | <b>100</b> | <b>100%</b>  |

Source: Field Survey 2023.

From table 4.2.16, above 0 (0%) of the respondents strongly agreed that their immediate supervisor understands and helps mitigate the pressure I face in their role, 36 (36%) agreed, 27 (27%) strongly disagreed while 37 (37%) disagreed that their immediate supervisor understands and helps mitigate the pressure I face in their role.

### **4.3 Discussion of Findings**

A significant number of respondents reported experiencing pressure-induced stress in their jobs. A substantial portion strongly agreed that they feel this type of stress, while a smaller group agreed, indicating that pressure-induced stress is a common issue among the workforce. Conversely, there were also respondents who strongly disagreed or disagreed, suggesting that the perception of stress can vary widely among individuals. Also, many respondents often feel overwhelmed by work pressure, with a notable portion strongly agreeing and a smaller group agreeing. This



finding indicates that the pressures of work can become overwhelming for a significant portion of employees, potentially leading to negative consequences on their overall job performance and satisfaction. Similarly, the pressure experienced at work appears to have a substantial negative impact on mental well-being for many respondents. Over half of the participants strongly agreed that their mental well-being is affected, with additional respondents agreeing. This highlights the critical issue of work-related stress affecting mental health. However, this is related to Usman and Muhammad (2010) findings. Their results were significant with negative correlation between job stress and job performances and showed that job stress significantly reduces the performance of an individual.

A considerable number of respondents perceive their workload as significant, and a similar portion feels that their workload contributes to their stress levels. These findings indicate that workload is a major factor in the stress experienced by employees, underlining the importance of workload management in stress reduction strategies. Many respondents have had to work overtime or bring work home due to excessive workloads. This practice contributes to the overall stress levels and impacts the work-life balance of employees. The necessity to extend work hours beyond the typical workday underscores the challenges in managing workloads effectively. This is therefore related to Ali, Raheem, Nawaz and Imamuddin (2014) findings in their study. Their findings revealed that workload and role conflict and inadequate monetary reward are the prime reasons of causing stress in employees, and this stress reduces their efficiency

A significant number of respondents feel pressured to meet aggressive targets or goals at work. This pressure not only contributes to stress but also impacts job satisfaction. Many respondents reported experiencing physical or emotional health



issues due to the stress of meeting targets, highlighting the detrimental effects of high-pressure environments. While a significant number of respondents reported that stress negatively affects their job performance, the majority strongly disagreed. This discrepancy suggests that while stress does impact performance for some, others may either manage it better or not perceive it as detrimental to their performance. Additionally, many respondents feel that they have not received formal recognition or promotions based on their job performance, which could affect their motivation and job satisfaction. Access to effective stress management resources and programs at the workplace appears to be limited. A significant portion of respondents disagreed or strongly disagreed that they have access to such resources, highlighting a gap in the support systems available to employees for managing stress. These findings are therefore related to Panagiotis, Panagiotis and Charalambos (2013) results. Their findings showed that conflict, heavy workload and lack of job autonomy are negatively associated with all job satisfaction dimensions

A considerable number of respondents disagreed that their job requires them to make decisions under high-pressure situations, although a notable portion strongly agreed or agreed. This indicates that the requirement to make high-pressure decisions is present in some roles but not uniformly across all positions. Opinions on whether job pressure positively challenges employees to perform better are mixed. While some respondents strongly agreed or agreed, others strongly disagreed or disagreed. This finding suggests that while some employees thrive under pressure, others do not find it beneficial. A significant number of respondents feel that their immediate supervisors do not understand or help mitigate the pressure they face in their roles. This lack of perceived support from supervisors can exacerbate feelings of stress and hinder effective stress management. So, this is



related to Ojo, Ogunleye and Olatunji (2014) findings, their study was found that age, gender and years of experience neither independently not interactively influenced job performance



## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Summary of Findings

The findings highlight several key areas where work-related stress impacts employees. The significant presence of pressure-induced stress, feelings of being overwhelmed, and negative impacts on mental well-being underscore the need for better stress management strategies. Workload management, access to stress management resources, and supervisory support are critical areas that require attention to improve the overall well-being and job satisfaction of employees. Addressing these issues through targeted interventions can help create a more supportive work environment and enhance employee performance and satisfaction. The following findings of the study were made as follows:

1. There are different types of job stress such as workload, role conflict, interpersonal stress, time and pressure that employees experience in the banking industry in Edo State.
2. There are factors like customer demands, job insecurity, lack of control and lack of control that contribute to job stress among employees in the banking industry in Edo State.
3. There is level of job stress experienced by employees in the banking industry in Edo State. Which might be mild, moderate, high or severe stress.
4. Job stress negatively impact employee performance in the banking industry in Edo State; and
5. There are coping mechanisms that employees in the banking industry in



Nigeria use to manage job stress. The mechanisms for coping can by time management, support either socially or physically, control

## 5.2 Conclusion

The findings from this study provide significant insights into the impact of work-related stress on employees within the organization. A substantial number of respondents reported experiencing pressure-induced stress in their jobs, with many employees feeling overwhelmed by the pressure at work, which negatively affects their mental well-being. A significant proportion of respondents perceive their workload as a major contributor to their stress levels. The need to work overtime or take work home further exacerbates this stress, indicating that workload management is a critical issue. Many employees feel pressured to meet aggressive targets, which impacts their job satisfaction and leads to physical or emotional health issues. This highlights the need for realistic goal setting and supportive management practices. The stress from meeting targets and high workload negatively affects both the physical and emotional health of employees, and consequently, their job performance. This suggests that stress management is not only a health concern but also a performance issue. A majority of respondents feel they do not receive formal recognition or promotions based on their job performance. Additionally, many employees believe they lack access to effective stress management resources and programs, and feel unsupported by their immediate supervisors. A significant number of employees are required to make decisions under high-pressure situations, which adds to their stress levels. However, some respondents view the pressure as a positive challenge that helps them perform better. The findings indicate a need for improved management practices that recognize and mitigate the pressures faced by employees. There is also a call for



better stress management resources and programs within the organization.

## 5.4 Recommendations

Based on the findings regarding work-related stress in the banking industry, the following recommendations can help address and mitigate the stressors identified by employees:

### 1. Workload Management:

**Implement Realistic Goal Setting:** Ensure that targets are achievable and aligned with realistic expectations. Engage employees in setting these goals to ensure they are fair and attainable.

**Monitor and Adjust Workloads:** Regularly assess employees' workloads and redistribute tasks if necessary to avoid overburdening any single individual.

### 2. Overtime and Work-Life Balance:

**Promote Work-Life Balance:** Encourage employees to take their full lunch breaks, avoid working excessive overtime, and use their vacation days.

**Flexible Working Arrangements:** Offer flexible working hours or remote work options to help employees manage their personal and professional responsibilities more effectively.

### 3. Supportive Management Practices:

**Training for Managers:** Provide training for managers on recognizing signs of stress, offering support, and implementing stress-reducing practices.

**Regular Check-Ins:** Encourage managers to have regular one-on-one meetings with employees to discuss workload, stress levels, and any support needed.

### 4. Recognition and Promotion:

**Formal Recognition Programs:** Establish formal programs to recognize and reward



employees' hard work and achievements. This can include employee of the month awards, bonuses, or public recognition.

**Transparent Promotion Pathways:** Develop clear criteria and transparent processes for promotions to ensure employees feel their efforts can lead to career advancement.

#### **5. Stress Management Resources:**

**Employee Assistance Programs (EAPs):** Provide access to counseling services and mental health resources.

**Stress Management Training:** Offer workshops or training sessions on stress management techniques, such as mindfulness, time management, and relaxation exercises.

#### **6. Decision-Making Support:**

**Clear Decision-Making Frameworks:** Develop clear frameworks and guidelines to support employees when making high-pressure decisions. This can reduce ambiguity and stress.

**Empowerment and Autonomy:** Empower employees with the autonomy to make decisions within their scope of work, providing them with the necessary authority and support.

### **5.5 Suggestion for Further Studies**

Based on the study findings the following are the suggestion for further research:

1. Future research could conduct longitudinal studies to examine the long-term effects of work-related stress on employees' mental and physical health.
2. Comparative studies could be carried out to explore the differences in stress levels and their effects across various industries.
3. Investigate the role of organizational culture in influencing employee stress levels.



Future studies could explore how different organizational cultures and management styles impact the prevalence and management of work-related stress.

4. Given the rise of remote work, it would be valuable to study the impact of remote work on employee stress levels compared to traditional office settings.
5. Future research could examine the differences in stress experiences and coping mechanisms between male and female employees.
6. Studies could be conducted to explore how cultural and regional differences affect perceptions of work-related stress and the effectiveness of stress management interventions.



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## APPENDIX

Department of Business,  
Faculty of Management Sciences,  
University of Benin,  
Benin City.

Dear Sir/Madam,

### SOLICITING YOUR COOPERATION IN COMPLETING THIS QUESTIONNAIRE

I am a final year undergraduate of the above-named Department and University, currently undergoing a B.Sc. programme. As part of the requirements of the programme, I am conducting a research study on **(Job Stress and Employee Performance in Banking Industry in Edo State)** and I am requesting your assistance in completing a questionnaire.

I would like to request your help in completing this study by taking a few minutes to answer the attached questions. You are not obligated to reveal your identity, and please be assured that your responses will be kept completely confidential and used for academic purposes.

Your assistance in this matter will be greatly appreciated.

Thank you.

*Researcher*

### SECTION A: DEMOGRAPHIC INFORMATION

Tick as appropriate

1. **Gender:** Male ☐ Female ☐
2. **Age:** Less than 30 years ☐ 31 – 35yrs ☐ 36 - 40yrs ☐ 41 – 46yrs ☐ 47yrs and above ☐
3. **Marital Status:** Single ☐ Married ☐ Divorced ☐ widow ☐ widower ☐
4. **Educational Status:** Post-Graduates ☐ B.Sc/HND ☐ NCE/ND ☐ Diploma ☐ O'



Level [ ]

5. Year (s) of Experience: Less than 1yr [ ] 2-5yrs [ ], 6-10yrs [ ], More than 10years [ ]

## SECTION B: RESEARCH QUESTIONNAIRE

**INSTRUCTION:** Kindly select the option that most agreed with your view by indicating the extent to which you agree with the statement below on a scale of Strongly Disagree, Disagree, Agree, Strongly Agree

| S/<br>N | QUESTIONS                                                                                              | SD | D | A | SA |
|---------|--------------------------------------------------------------------------------------------------------|----|---|---|----|
| 6.      | Do you experience pressure-induced stress in your job?                                                 |    |   |   |    |
| 7.      | Do you often feel overwhelmed by the pressure in your work?                                            |    |   |   |    |
| 8.      | The pressure you experience at work negatively affect your mental well-being                           |    |   |   |    |
| 9.      | Do you perceive the workload in your current role?                                                     |    |   |   |    |
| 10.     | Does your workload contribute to your stress levels?                                                   |    |   |   |    |
| 11.     | Have you ever had to work overtime or bring work home due to excessive workload?                       |    |   |   |    |
| 12.     | Do you feel pressured to meet aggressive targets or goals at work?                                     |    |   |   |    |
| 13.     | Does the pressure to meet targets impact your job satisfaction?                                        |    |   |   |    |
| 14.     | Have you ever experienced physical or emotional health issues due to the stress of meeting targets?    |    |   |   |    |
| 15.     | Do you believe that stress negatively affects your job performance?                                    |    |   |   |    |
| 16.     | Have you received any formal recognition or promotions based on your job performance in the past year? |    |   |   |    |
| 17.     | I have access to effective stress management resources and programs at my workplace.                   |    |   |   |    |
| 18.     | My job requires me to make decisions under high-pressure situations.                                   |    |   |   |    |
| 19.     | I believe that my job's pressure positively challenges me to perform better.                           |    |   |   |    |
| 20.     | My immediate supervisor understands and helps mitigate the pressure I face in my role.                 |    |   |   |    |



