

An Assessment of Stress on Employees' Performance in Some Deposit Money Institutions in Benin and Asaba

Apepe, Victor Mesimevwo¹

¹Wellspring University Benin City

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Abstract: This research evaluated how stress affected workers' performance in a few commercial banks in the cities of Asaba and Benin. Estimating the impact of workplace pressures on bank workers' performance was the main goal of this study. The study's precise goals were to ascertain how employees' performance was impacted by unusual employment variables, their allocated roles, relationships at work, career progression, and work-life balance. A representative sample size of 200 was drawn from the 395 target population for the study, which employed a cross-sectional descriptive research survey design. While main data was gathered using a two-section structured questionnaire, secondary data was obtained from pertinent academic papers, the internet, and textbooks. The demographics of the respondents were analyzed using frequency tables and percentages, and the hypotheses were tested using multiple regressions. The findings demonstrated a substantial association between employee performance and unusual job variables, assigned roles, relationships at work, career progression, and work-life balance. Among other things, the research comes to the conclusion that a nice physical workspace, set operating hours, job autonomy, and reasonable work volumes will all improve employee performance. In order to eliminate job stressors, the study advised banking organizations to review their policies, procedures, programs, and processes; give careful thought to stress prevention and management strategies; instill the new psychological theory of work engagement in employees during hiring and onboarding; and use stress therapists and counselors to treat mild cases of stress symptoms in their workforce.

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I. INTRODUCTION

➤ Overview

Given its detrimental effects, it is not implausible that studies and discussions on work stress have become more and more popular in recent years. In almost every job, it takes many different shapes. Job-stress related inefficiencies may have a detrimental impact on the Gross National Product (GNP), a key indicator of economic progress. According to a 2007 research, over three-quarters of American workers experience physical signs of stress as a result of their occupations. According to the research, a significant portion of Americans claim that their jobs are the primary cause of their stress. The situation for Nigerian workers is no different; according to a recent study, 75% of them experience various stress-related ailments as a result of the nation's workforce being negatively impacted by economic instability. According to that research, 30% of Nigerian workers really lose sleep as a result of worrying about their jobs; as a result, the country's stress-related sickness figures are higher than the worldwide average. Businesses cannot be held accountable for imposing harsh penalties on underperforming employees who are seen as a clog in their wheel of advancement since their primary goal is to make money

because doing so increases their competitiveness and sustainability.

This is due to the fact that each employee's success inside the company adds up to the overall performance of the company. Profitability is one of the most crucial indicators of an organization's effectiveness, thus each worker must be seen as making a contribution. As beneficial as this may seem, it begs the question of why employee skill, qualification, and experience gaps are always linked to poor performance without taking into account the possibility that workplace stressors could also have a detrimental effect on performance even in the absence of these gaps. Numerous research and current events have shown that technological advancements, rivalry and competitiveness, quality pressure, and the exponential speed at which business is performed have all increased the impact on the business sector. All of these have raised the demands placed on workers, which has made them more stressed. Employees may experience stress from a variety of causes in addition to that which results from their jobs. Stress does not always have a negative impact on an employee's performance, despite its disadvantages. Some people think that a little bit of stress, also known as "good

stress" or challenge, may motivate a worker to perform at their best.

However, when stress levels get too high for the worker to manage both emotionally and physically, it can have devastating consequences. Stress has the ability to boost performance when it is applied sparingly. Regardless of the kind of job stress, it often starts when people are assigned to work settings that don't fit with their temperament and way of life. Unexpected obligations and demands that are out of line with a person's abilities might make it difficult for him to handle things and cause irritation at work, which can subsequently turn into stress. Stress is having an alarmingly detrimental impact on individual and organizational performance, and many businesses throughout the globe are implementing solutions to either reduce or lessen its effects, particularly in developed countries. The main reason of poor performance at work is diseases brought on by stress. It might originate from a single incident or from a variety of sources, but regardless of its cause, it negatively affects both the individual and the company as a whole. Job stress has been seen as a "third world war" phenomena due to the destructions and tragedies it has caused in both established and developing economies, which has led to the need for strict laws in industrialized countries. Job stress is a component of the 2008 Seoul Declaration on Safety and Health at Work, which recognized Occupational Safety and Health (OSH), a longstanding ILO goal, as a basic human right.

To honor the World's Day for Safety and Health at Work and to increase awareness of occupational safety and health, the ILO sets aside April 28th each year. It has been said that the 2015 topic, "Workplace Stress: A Collective Challenge," is appropriate given the growing demands employees have to deal with on a daily basis. A number of internal environmental elements have a major role in the development of stress responses or symptoms. Individuals, groups, organizations, and extra-organizational actors are all linked to stress. Career phases may cause stress on an individual basis, while interpersonal and intergroup conflict, a lack of social support, and a lack of group cohesion can cause stress on a group level. On the organizational level, contradicting regulations, unclear roles and duties, and unfavorable physical working circumstances may all lead to stress.

On the extra-organizational level, stress can be brought on by changes in society and technology, family issues, and subpar living situations. Job stress is now taking on a pitiful proportion in most poor countries of the globe, including Nigeria, due to the lack of robust laws prohibiting employers from creating stressful situations. This is the driving force for this research. The proxies of the independent variable (job stress) include peculiar job variables, assigned duty, relationships at work, career progression, and work-life balance. All of these would be statistically used to quantify their impact on the dependent variable, which is employee performance.

➤ *Statement of Problem*

According to credible empirical study, there is a great deal of anxiety in the Nigerian banking sector since there are

many situations that might cause stress (Ogunloye, 2005). Nigerian banks prioritize increasing profits and staying competitive above the well-being of their workers, who are the "goose that lay the golden eggs." All is not well in this industry with the recent death of the head of banking operations in a branch of one of the major commercial banks. According to his wife, he was diagnosed with acute stress and their family doctor advised him to take time off work and rest properly, but he was unable to do so due to the demands of his office.

Corporate prostitution is another graphic representation of what goes on behind the scenes in the majority of Nigerian banks. Employees, regardless of their gender or marital status, are either directly or indirectly urged to engage in unethical behavior in order to draw deposits that are illogical and obviously unrealistic, which has traumatized them. How can a recently hired female banking assistant be instructed by her branch manager to utilize "every means necessary" to earn a 600 million naira deposit in two months, despite the fact that the economy is in recession? The pursuit of objectives is, in fact, the source of all problems in this industry.

Many commercial banks wind up overloading their employees with work (one person assigned tasks previously performed by two or three workers) as a result of right-sizing, downsizing, restructuring, and cost-cutting measures. This has a negative impact on the psychological and physical well-being of bank employees and leads to job stress. Due to the unpredictable nature of sacking, which is so severe that bankers go to work not knowing whether that day will be their last day at work because the sector has become overrun with contract or casual workers, moving up the ranks and reaching the top of the profession—every employee's ultimate goal—has become a mirage. In addition to "e-sacking," "exam sacking," and "verbal sacking," some banks fire employees without paying them their full salary. Employees at banks are deprived of work-life balance, suitable relaxation and sleep, leisure and exercise, a healthy social life, and even correct dietary habits because of the physical demands of their professions, as well as the exploitative and ambiguous operating hours. Many of them turn to junk food instead. These workers are under constant pressure to provide exceptional customer service, and those who fall short of expectations face termination and other penalties including demotion, pay reductions, stagnation, and benefit termination.

Poor customer service, compromised work ethics, negative workplace behaviors, increased data entry errors, low self-esteem, loss of concentration, criminal tendencies, gross inefficiencies, abysmal performance, absenteeism, presenteeism (performing below one's capabilities), and other health issues ranging from aches and pains, insomnia, depression, and cardiovascular problems are all signs of disillusionment, psychological subjugation, and disillusionment brought on by workplace stressors. Job stress is on the rise in the banking industry since excellent positions are hard to come by in Nigeria, and many bank workers,

notwithstanding their dissatisfaction with their jobs, are breaking under this weight.

Given these circumstances, the purpose of this study is to evaluate the impact of stress on worker performance, pinpoint the reasons behind job stress among bank workers, and provide useful tactics that would assist both employers and workers in preventing or managing work-related stress in order to improve worker performance.

➤ *Hypotheses of the Study*

The following null hypotheses were developed to direct this investigation in light of the goals and research questions:

- HO1: Employee performance and odd work characteristics do not significantly correlate.
- HO2: Employee performance and allocated job do not significantly correlate.
- HO3: Employee performance and relationships at work do not significantly correlate.
- HO4: Career progression and employee performance do not significantly correlate.
- HO5: Work-life balance and employee performance do not significantly correlate.

II. A REVIEW OF LITERATURE

After subjecting animals to a variety of unpleasant stimuli and finding that they all had similar responses, endocrinologist Hans Selye coined the word "stress" in the 1930s. In his use, stress refers to a situation and the stressor to the stimuli creating it. He defined stress as the incorrect physiological reaction to any demand (Dwamena, 2012). Stress encompasses a variety of phenomena, ranging from little annoyance to severe malfunction that may lead to serious health problems.

According to Robbins (2004), stress is a dynamic state in which an individual is faced with opportunities, constraints, or demands related to his wants, for which the result seems to be both significant and unclear. Stress is an individual's adaptive reaction to stimuli that puts demands on his body and mind (Moorhead and Griffen, 1998). Sherman, Bahlander, and Snell (2006) defined stress as any demand that a person must adapt to due to physical, emotional, or mental causes and that necessitates the employment of coping mechanisms. According to Taylor Shelley (2005), stress is a negative emotional experience that is followed by predictable changes in the body, mind, and behavior that are either intended to modify the events or adapt to their consequences.

According to Benneth (2004), stress is a broad category of mental and physical symptoms brought on by challenges that person has while trying to adjust to their surroundings. This indicates that stress may arise when an external circumstance poses a demanding condition that surpasses an individual's capacity and assets. Among other things, stress might be defined as pressure, tension, or concerns brought on by a difficult circumstance in a person's life (ibid).

Stress typically consists of both internal and external factors, according to Naemah (2007). The internal factors include emotional and psychological wellbeing, while the external factors include the physical environment, such as expectations, challenges, and difficulties that people face. According to Kotteeswari and Sheriff (2014), stress is the strain caused by an individual's conflict with their external environment, which results in physical and emotional pressure. The definition of the word stress becomes increasingly mysterious the more widely it is used. All contemporary definitions of stress acknowledge that it is a subjective experience brought on by expectations or pressures placed on an individual, which affects that person's capacity for coping—or rather, how that capacity is seen by that individual (Richardo, Amy, and Rohit, 2007).

The problem of stress cannot be ignored, regardless of whether it is misinterpreted or misused, real or imagined, uncommon or common, even though it is arguable that the term is ubiquitous and has been completely removed from both professional and real-life experiences (ibid). According to Kabat-zin (2003), stress is created when forces acting on a structure, system, or organism cause strain or upset homeostasis. People experience stress when they believe they are unable to handle the expectations placed on them or when their wellness is in danger (Gianakos, 2002). According to Ofoegbu and Nwadiani (2006), stress is a process wherein environmental factors or occurrences endanger the welfare of members of the community.

According to Nweze (1984), referenced in Ofoegbu and Nwadiani (2006), stress is a disruption of an individual's emotional stability that results in a condition of disarray in the personality and conduct of the individual. It is a biological process wherein the body mobilizes its energy, disease-fighting, and survival responses in an effort to adapt to a challenge. In other words, it is the body's general reaction to whatever demands placed on it (Arnold and Feldman, 2000). It is a dynamic situation in which a person encounters a resource, opportunity, or demand related to their desires, for which the anticipated consequence is both uncertain and crucial (Ashfaq and Muhammad, 2014). It is the force, pressure, or tension applied to a person who tries to determine its actual condition and opposes these forces (ibid). According to the Health Safety Executives (2005), stress is an unwelcome reaction people experience to extraordinary expectations or circumstances.

➤ *The Nature of Stress and its Effects*

Murphy (2007) asserts that stress is a multifaceted, highly individualized phenomena that may differ significantly under the same circumstances for many causes. An inevitable aspect of life is stress. It is beneficial in moderation; it may inspire and boost output. Stress in moderation may provide you the drive and inspiration you need to tackle everyday obstacles, objectives, and deadlines. But excessive stress or a negative reaction to it might be detrimental (Klinic Community Health, 2012). The impact of a stressful incident on an individual's health depends on how he interprets it and responds to it.

According to some academics, stress is good when it lasts a short time, motivates, and enhances performance; however, it is bad when it lasts a long time, causes anxiety, impairs coping mechanisms, produces unpleasant emotions, impairs performance, and results in mental and physical issues (Dwamena, 2012). Stress arises at the interaction between an individual and their surroundings, causing emotional tension that affects their mental and physical health.

According to Gilboa, Shiron, Fried, and Cooper (2008), stress has primarily been explained in terms of external factors, typically physical forces acting on an individual. However, they also believe that an individual's perception of and reaction to stimuli or events plays a significant role in determining how they may react to stress. They see stress as a reaction to both internal and external processes, which can reach levels that exceed the limits of physical and physiological capability. The human body is prepared to withstand the severe conditions of its surroundings. Blumenthal (2003). An adrenaline surge would ready a person to fight or run in the face of danger. Numerous stimuli in the urban environment trigger the fight-or-flight response in the neurological system.

Stress makes it difficult for individuals to keep important factors—which might be biological, psychological, or social in nature—within reasonable bounds. A challenging event and the subjective suffering felt in response to it are both components of the stress experience (ibid). When individuals consider an incident to be unpleasant, they may see it as stressful. An individual's psychosocial orientation determines whether or not an incident is seen as stressful, with factors such as values, beliefs, culture, and experiences impacting the assessment. Stressful events are more likely to be seen as overpowering, frightening, unsatisfactory, and contradicting (Smith, 2011).

The environment, social stressors, physiological variables, and thoughts are the four primary causes of stress that the Clinic Community Health Centre (2012) identified.

- **The Environment:** A person may be inundated with conflicting and intense requests to adapt from their surroundings. Environmental stresses include things like traffic, pollution, noise, congestion, weather, and crime.
- **Social stresses:** The responsibilities of various social roles, such as those of a parent, spouse, caregiver, employer, and employee, may cause a person to suffer a variety of stresses. Deadlines, money issues, job interviews, presentations, conflicts, demands for time and attention, the death of a loved one, divorce, and co-parenting are a few instances of social pressures.
- **Physiological:** Events and situations that impact the body might be considered physiological stresses. These include menopause, accelerated adolescence, diseases, aging, childbirth, accidents, inactivity, poor diet, and sleep problems.
- **Thoughts:** The human brain interprets events as pleasurable, unpleasant, stressful, or challenging. There are stressful events in life, but whether or not they

constitute a problem for a person depends on their mentality. According to Blumenthal (2003), stress has the following four effects:

- **Subjective Effects:** Stress causes poor self-esteem, anxiety, despair, frustration, and exhaustion.
- **Behavioral Effects:** Stress causes drug misuse, slurred speech, restlessness, forgetfulness, and an increased risk of accidents.
- **Cognitive Effects:** These start in the brain and move to other bodily organs. The adrenaline medulla's catecholamine induces the liver to release sugar into the bloodstream and the kidneys to increase blood pressure.

A short amount of stress may be resisted by the pituitary gland stimulating the production of corticosteroids, but if this process is maintained for an extended length of time, the immune system is suppressed. (4) **Health Effects:** Long-term stress has a significant negative impact on a person's health. In addition to direct problems, stress may contribute significantly to or worsen illnesses. The three phases of alarm, resistance, and exhaustion are how the body reacts to stress, according to Selye (1946), referenced in Adetayo, Ajani, and Olabisi (2014).

- **The Alarm Stage:** This phase is known as the alarm response. The body is getting ready for a possible emergency at this point. The body's stress response system is triggered as soon as the stressor is detected; breathing becomes deep and quick, heart rate increases, blood vessel dilatation occurs, and digestion slows down. Together, all of the body's organs generate adrenaline, which gives you the most energy possible for fighting or running.
- **The Resistance Stage:** The body develops a resistance to the effects of stress if and when it persists. The body adjusts to the stress's effects and launches a defense mechanism to regain homeostasis. By doing this, the body uses its adaptive energies as a stress-reduction strategy; if this defensive mechanism is ineffective, the third stage will result.
- **The Exhaustion Stage:** The body can no longer sustain normal function at this stage since its adaptive energies have been exhausted. The original symptoms of the autonomous nervous system (heart palpitations, profuse perspiration, etc.) resurface. Long-term harm may result from this as the immune system would be helpless, which would cause the body to decompose and show up as a variety of diseases.

➤ *Various forms of Stress*

Acute, chronic, traumatic, and episodic stress are the four main categories of stress that the American Psychological Association (2012) recognized.

• *Acute Stress*

The body's sympathetic nervous system reacts temporarily to acute stress. It is succinct and tailored to the requirements and stress of a certain circumstance, such as a deadline, performance review, overcoming a challenging

task, or a terrible experience. The length of time varies depending on the person, but it prepares them for a fight-or-flight reaction (APA, 2012). In this kind of stress, the person is aware of the reason, and the body returns to normal when the stressful event is over, meaning that no long-term harm is done.

- *Permanent/Chronic Stress*

According to Taylor (2005), is characterized by persistent demands and pressures over what seems like endless amounts of time. Day after day, it wears the person down with no apparent way out. It has an impact on the person's health and emotions, which might lead to a breakdown. When the body is always on guard due to persistent acute stress reactions, chronic stress results. The pituitary gland and hypothalamus produce a substance called ACTH (adrenocorticotrophic hormone) as a result of this continuous stress reaction. The adrenal gland is stimulated to create and release cortisol by this stress hormone. One of the chemicals linked to waking and sleeping is cortisol. Naturally, cortisol levels fluctuate throughout the day. It is at its lowest at night and at its peak during the day. Insomnia results from a disruption in the daily cycle of cortisol levels, which causes cortisol levels to be high at night due to chronic stress stimulating cortisol production (Kabat-Zin, 2003). During the day, a greater amount of cortisol keeps us alert. Furthermore, weight gain may be a result of elevated cortisol levels.

- *Traumatic Stress*

It is an extreme stress response brought on by a traumatic incident or emotional experience, such as a natural catastrophe, a potentially fatal accident, or fighting in a war (Dwamena, 2012). Many trauma survivors here start to recover after the initial shock and emotional fallout, but for some, the physical and psychological symptoms brought on by the trauma do not go away, the body does not regain equilibrium, and life does not return to normal. This condition is called Post-Traumatic Stress Disorder (PTSD).

- *Acute Episodic Stress*

Episodic acute stress is a kind of recurrent acute stress episode brought on by a string of very genuine stressful situations (APA, 2012). It combines a propensity to function as a stress machine with actual difficulties. The person's life becomes very disorganized, unmanageable, and constantly filled with unpleasant circumstances. He constantly takes on too many tasks, manages too many expectations, is late, and is in a hurry. Most people who are susceptible to this kind of stress are unaware of it or do not acknowledge it. They are associated with a stress-inducing lifestyle. They find it so ingrained that they don't want to change their way of life until they have a serious health breakdown (Robbins, 2004).

III. THE IDEA OF WORK STRESS

A mismatch or misfit between the demands of the circumstance and the individual's resources is included in almost all definitions of stress at work (Quilan, 2001). A key component of work stress research is the emphasis on misfit, including what it is, how it manifests, and how to assess it. It

emphasizes the transactional character of the interaction between the individual and their environment as well as the mechanisms that underpin it. Cooper and Dewe (2004) developed the "cybernetic model," which emphasizes person-environment interaction as a system in which people continuously alter their surroundings while also modifying and changing their behavior to fit the world they live in.

The prevailing theoretical theories of workplace stress place a strong emphasis on the need of a good match between an individual's talents, competencies, and degree of control and decision-making latitude and the demands, complexity, expectations, and difficulties of the workplace. Stress results from a bad match in either direction—too many expectations and inadequate competence, or too many skills and insufficient demands. In the discussion of stress management, the idea of "fit" is crucial. According to Basir (2010), workplace stress is the negative mental and physical reactions that may arise when job expectations and an employee's level of control over fulfilling them diverge. It is the result of a job's high demands combined with the degree of situational control.

According to Locke & Lathan (2009), job stress is the emotional reaction that happens when a worker's needs, resources, or talents are not met by the demands of their job. Although the terms challenge and work stress are often used interchangeably, they are not the same thing. Physically and mentally, challenge is invigorating. People may master their occupations and acquire new talents thanks to it. There is a sense of fulfillment when a challenge is accomplished, and this is related to productive and healthy work. When people suggest that a little amount of stress is beneficial, they often mean challenge (Benjamin and Olajumoke, 2013). Stress associated with one's employment is known as occupational stress. It often results from unforeseen obligations and demands that are out of line with an individual's expectations, knowledge, or abilities and may make it more difficult for them to handle work-related stress (Wikipedia Encyclopedia, 2012). When employees believe they have little influence over work procedures or do not feel supported by their managers or coworkers, job stress rises (Robbins, 2004). According to Oke and Johnson (2008), job stress is characterized by negative behavioral responses shown in social or professional contexts. According to Ricardo, Amy, and Rohit (2007), occupational stress occurs when there is a discrepancy between the expectations of the job and the resources and talents of the particular worker to achieve those needs. According to Arnold and Feldman (2000), job stress is a person's response to novel or dangerous elements in their workplace.

According to the definition, occupational stress is unavoidable since the workplace often involves novel circumstances. The concept also emphasizes how each person's response to stressful situations is unique and may lead to changes in perception, emotion, behavior, and physiology.

According to Ongori and Agolla (2008), there are certain key parallels between contemporary conceptions of

job stress. To a greater degree, they all agree that job stress contains the following characteristics:

- It's an individual experience.
- It results from pressure or demands.
- It affects the person's capacity for coping, or at least how capable they believe they are. High degrees of distress and arousal, as well as a common sense of not being able to cope, are characteristics of this condition, which is the emotional, behavioral, cognitive, and physiological response to unpleasant and detrimental features of work, work environments, and work organizations (European Commission, 2010).

Since there is no universal theory of occupational stress, there is no consensus on how it should be precisely defined. The fact that work stress research involves so many different fields with disparate viewpoints, is one of the primary causes of the lack of consensus. According to Marshall and Cooper (1967), quoted in Cole (2004), CEOs often do not want to take any action about stress in their firms because they incorrectly believe that it is a good thing. They contend that this is partially because of the nomenclature and stress that job stress is separate from challenge, but many managers fail to make this difference.

Workplace stress goes beyond simple pressure. Strong overtones of the collapse of typical human functioning are there. They proposed the analysis that follows:

- Since stress at work is a result of both the individual and his surroundings, it is ultimately a personal definition that needs to be understood in light of both.
- People are subject to a wide range of external forces.
- There are also significant differences in personality (for example, phlegmatic personality types are more likely than neurotic ones, or A and B personality types, to respond calmly to a variety of circumstances).
- People respond differently to pressure, which may have long-term negative impacts in certain situations and contribute to the capacity to handle in others.

IV. REASONS FOR WORK STRESS

According to Murphy (2007), the main negative work stresses include increasing need for overtime owing to staff reductions, layoffs brought on by an uncertain economy, and fear of redundancy. He also divided the reasons for job stress into the following categories:

➤ *Factors Inherent to the Job:*

- Work volume (under or overloaded)
- Job pace, diversity, and significance
- Lack of autonomy (the inability to decide on one's own work or particular duties)
- Modify working and operating hours.
- Capabilities or skills that don't align with work requirements
- Insufficient technical and social training

- Absence of collaboration
- Environmental conditions (noise, air quality, etc.)
- Workplace isolation

➤ *Assigned Position Inside the Company:*

- Conflicting work expectations, having many bosses and supervisors, and role conflict
- Role ambiguity, or unclear expectations and responsibilities c. Degree of accountability

➤ *Professional Growth:*

- Too little or too much marketing
- work insecurity
- Unhappiness at work

➤ *Workplace Relationship:*

- Supervisors' lack of support
- Conflict and a lack of solidarity among coworkers
- Conflict with subordinates and a lack of support
- Sexual harassment or threats of violence
 - a. Absence of procedures to address inappropriate conduct

➤ *Climate and Organizational Structure:*

- Employees' lack of involvement in decision-making
- Style of management
- Ineffective information flow and communication style
- Not including employees in organizational change. Perceived unfairness in the procedures, who receives what, and when

➤ *Work-Life imbalance According to Gilboa, Shiron, Fried, and Cooper (2008), high-risk occupations, the effects of downsizing, the influence of technology, problematic workstations, and demand/control difficulties are some of the factors that contribute to work-related stress.*

➤ *Five Categories of Job Stressors were Established by Dwamena (2012):*

• *Elements Inherent in the Job;*

- ✓ Unfavorable working circumstances
- ✓ Work shifts
- ✓ Extended working hours
- ✓ Danger and Risk
- ✓ Modern technology
- ✓ Perform tasks while being overloaded and under load.

• *Position within the Company;*

- ✓ Ambiguity in roles
- ✓ Conflict of roles
- ✓ Overly accountable

• *Workplace Relationship*

- *Professional Growth*

- The environment and structure of the organization Focusing on the Nigerian workplace, Regus (2009), the world's biggest supplier of Innovative Workspace Solutions, provided a thorough analysis of workplace stress and its impacts on Nigerian workers. According to their research, 75% of Nigerian employees have stress-related ailments of some kind as a result of the nation's workforce being negatively impacted by economic instability. In fact, 30% of Nigerian workers are missing sleep due to work-related worries, according to the Regus survey. They claim that Nigeria has a greater rate of stress-related ailments than the rest of the world.

Oche (2016) supported this claim by claiming that millions of workers across many industries in Nigeria are facing an increasingly insecure work environment as a result of heightened competition, elevated performance expectations, job instability, and the weakening economy. Nigerian workers are losing their lives as a result of a lack of knowledge about occupational safety and health, which includes stress at work (Ovia 2016; Michael Oche, 2016).

Managers must understand how job stress impacts workers' performance in order to come up with strategies to stop it (Kotteswari and Tameen, 2014). People who are under stress at work are more prone to concentrate on the unpleasant emotions and sentiments connected to that stress than the job at hand, which impairs their performance (ibid). Long-term stress has a negative impact on workers' health, which hinders their ability to operate at their best (Jose, 2009). Numerous studies show that task performance may first enhance but eventually start to decline when stress-induced arousal rises (Dwamena, 2012). Workplace stress in the banking sector is becoming a major problem (Aliah, 2011; Nweke, 2015; Ashfaq and Muhammad, 2008; A.Oke and Patrick, 2008). Both employers and workers are impacted, and their productivity and performance suffer (Neill and Davis, 2009).

Stress at work has a negative impact on the company as well as the individual employee (Salleh, 2008). Because job stress has a detrimental effect on both the individual's and the company's performance, it is the most pertinent problem regarding employee health (ibid). According to Midi Bank Private Inc. (2008) and Ghaleh and Thuria (2008), a high degree of occupational stress might result in cardiovascular illnesses, musculoskeletal ailments, gastrointestinal disorders, anxiety, depression, tension, and tension. Because the expenses associated with job stress are so significant, it is important to understand how workers in these firms perceive the unfavorable impact that job stress is having on organizational performance (Dhar and Bhayat, 2008). Employees are impacted by job stress in both good and bad ways. In the beginning, it has a favorable impact by inspiring workers, but if it persists, it has a negative impact by raising annoyance, anxiety, and tardiness (Jing, 2008). Ignoring stress in the workplace eventually reduces the company's profitability (Ongori and Agolla, 2008).

It has been shown that excessive stress is the cause of psychological and physical illnesses that impair employees' performance (Shah, 2003). In general, it has been shown that one of the main factors contributing to employees' deteriorating job performance is stress related to their jobs (Gilboa, Shirom, Fried and Cooper, 2008; Lepine, Lepine and Jackson, 2004).

V. PREVENTION AND MANAGEMENT OF JOB STRESS

Employers and organizations have responsibilities to play in managing and preventing job stress, according to a large body of research. The first step in offering solutions is identifying the stress's origin and symptoms (Salleh, 2008). The most effective strategy for reducing and controlling workplace stress is a mix of organizational change and employee lifestyle changes. There are ways that the company and its workers may use to cope with workplace stress. The state of organizational life produces a number of paradoxes that demonstrate the need of equilibrium and balance. By creating an ideal environment and performing well in areas like performance, planning, role analysis, work redesign, job enrichment, ongoing feedback, ecological consideration, and interpersonal skill training, management can maintain an appropriate level of stress (Kabat-Zin 2003).

There are essentially three ways to handle stress in an organization: alter the individual, address the symptoms, and eliminate the source of the stress. For a person is already experiencing the effects of stress, determining the severity of the stress and offering medical attention and psychological therapy should be the top priorities for treating the symptoms. The second strategy is to assist people in developing their ability to handle stress (Gilboa et al, 2009). Employee Assistance Programs (EAP) and changes to employment procedures are often included in organizational level initiatives. Individual-level tactics include taking time off and obtaining a realistic job preview to understand the typical work schedule and workload in order to assess whether the position is a good match (Neils and Davis, 2009).

According to the Wikipedia Encyclopedia (2012), a company can prevent job stress by: Making sure that the workload is appropriate for the employees' abilities and resources; designing jobs that offer opportunities for employees to use their skills, meaning, and stimulation; clearly defining the roles and responsibilities of employees; keeping an eye on employees' workloads and informing them to notify management when they are feeling stressed by their jobs; and providing opportunities for employees to participate in decisions and actions that affect their jobs. improve communication by dispelling rumors about future job chances and professional advancement; provide employees a chance to socialize; establish work schedules that are compatible with obligations and demands outside of the office; fight discrimination in the workplace on the basis of gender, ethnicity, national origin, religion, and language; bring in other experts to provide novel solutions for enduring issues; use a participatory leadership approach to address stress-inducing issues by including as many subordinates as

possible; maintain work-life balance by implementing family-friendly policies and perks.

According to Health Advocate Incorporated (2005), stress may be decreased by providing supporting services and creating work schedules that are in line with obligations and demands outside of the workplace. They provided several important coping mechanisms, such as: Flex time, which allows employees to begin or end the workday at any time, which can help reduce work/life stress, particularly for working parents, and the stress of commuting in rush hour traffic; Job sharing, which allows at least two people to be trained to perform each job, allowing each employee to take time off without losing productivity; and Work from home, which boosts employee satisfaction and morale while lowering stress and turnover. The main advantages of working from home, according to an analysis of two decades of research involving almost 13,000 employees conducted by researchers at Pennsylvania State University, are that it gives employees greater control over their work habits and helps them better balance work and family obligations; longer lunch breaks may also deter fast food and snacking. A healthier and more contented workforce will be maintained by jobs that promote skill diversity, importance, task identity, autonomy, and feedback while meeting demands for development and existence (Dhar and Bhayat, 2008).

According to Blumenthal (2003), job stress may be effectively managed via stress management training, employee assistant programs, and organizational transformation (designing measures to decrease or remove recognized stressors). The first step in managing job stress is to raise general awareness of the causes, costs, and controls of job stress; secure top management support and commitment for the program; incorporate employee input and involvement in all program phases; and establish technical capacity to conduct the program (e.g., specialized training for in-house staff or use of Job stress consultants) (Taylor, 2003). Pascale, Jan, and Wilmar (2005) state that job stress prevention and reduction interventions focus on three levels: the organization, which changes the work environment through organizational-based interventions, addressing the root of the issue and reducing the employee's negative reaction; the individual/organizational interface, which increases the employee's resistance to particular job stressors, reducing the employee's vulnerability; and the individual, who learns to cope better with stress in general, preventing the negative psychological effects of job stressors.

The following techniques were suggested by Kotteeswari and Sharief (2014) as ways to reduce workplace stress and improve worker performance. These tactics fall into two categories: individual coping methods and organizational coping strategies. While individual coping strategies include relaxation, work-home transition, cognitive therapy, networking, and physical exercises, organizational coping strategies include a supportive work environment, job enrichment, role clarity, career planning and counseling, stress control workshops, Employee Assistant Programs, flexible work schedules, and job sharing. Flexible work schedules that allow employees to work after hours or from

home for a portion of the day have been shown in several studies to lower job stress, boost productivity, and save businesses money (Regus, 2009).

According to Cole (2004), there are two main categories of techniques for managing stress at work: organizational strategies and personal strategies. While the latter consists of various organizational measures that can be taken to reduce the likelihood of stress due to style and structural issues, the former consists of activities that people can do both at work and outside of it to improve their capacity to adapt under prolonged pressure and thereby avoid the symptoms of stress. He divided individual stress-reduction techniques into two categories, which are:

A. Assertive Rights Negotiation, Including Both General and Employment-Related Rights. Among the General Rights are:

- To be respected as an individual
- To be dedicated to expressing one's own thoughts and beliefs
- To get a fair hearing during a debate or conversation
- To be allowed to make errors.

➤ *The Rights Associated with the Job Include:*

- To be explicit about my expectations
- To be granted the power and resources necessary to do the task effectively
- To be able to do the task as I see fit, according to the requirements and achieving the goals
- To be consulted as necessary on issues impacting my team and my career.
- To sometimes commit errors

B. Personal Planning and Time Management may be Summed up as Follows:

- Establish your priorities and get consensus on them.
- Be aggressive by asking for help and communicating that you are overworked.
- Recognize your personality type, namely its A or B traits, and behave appropriately.
- Act immediately rather than putting things off.
- Review your due dates and let people know if you anticipate being late.
- Approach large projects gradually rather than attempting to do them all at once.
- Discuss your issues with others. 8) Avoid taking yourself too seriously.
- To handle the difficulties of meetings, paperwork, interruptions, etc., use time management strategies.
- Take up a hobby, sport, social activity, or relaxation method.

➤ *Additionally, he Listed some Organizational Coping Mechanisms, Such as:*

- *Creating work with people in mind.*

- *Ensuring sufficient resources, particularly discretion and/or power.*
- *Reducing the quantity of rules and processes and bureaucracy.*
- Establishing suitable channels of communication, particularly within the person's job set. 5) Encouraging workers to take their vacations and making sure they get enough rest throughout the workday. 6) Offering counseling services as a fallback option when required. 7) Offering suitable training opportunities, particularly in the areas of teamwork, assertiveness, and skill upgrading. The performance of employees A key concept in contemporary organizational structure is performance. Various meanings have led to its identification. Performance is defined by the process perspective as the transformation of efforts into productivities in order to achieve certain outcomes. Dilani (2004) used the three E's (economy, efficiency, and effectiveness) of a particular activity to explain performance. He believed that performance revealed the link between economy and economy, between economy and economy, between efficiency and productivity, and between effectiveness and the outcomes that were achieved. According to Shalini and Ira (2013), the organizational context of performance is the extent to which an employee contributes to the accomplishment of organizational objectives.

According to Bruce (2008), work performance is an essential activity that offers the means of accomplishing organizational objectives as well as the degree of output attainment. Challenger (2000) defined it as an employee's endeavor to accomplish a certain objective. Muhammad (2014), however, has defined performance as the real outcomes that are objectively monitored by the company. According to Ajala (2012), evaluating and controlling employees' work performance is the most demanding activity and is regarded as the organization's most difficult applied challenge (Austin and Villanova, 1992; Campbell, 1990; Campbell et al., 1970).

Even if an employee's performance is crucial in determining how well he performs in his workplace, evaluating him based on these kinds of characteristics is very subjective. Very little research has been done to provide a generalized framework to evaluate performance, as noted by Larson (2004). Since performance levels are thought to differ from one job to another, a variety of performance indicators may be used to gauge work performance. Performance throughout a work may be evaluated by looking at the results or by analyzing how well processes and procedures are being implemented. While the tasks for which the goals and objectives are intended are unclear and difficult to evaluate or measure, there are instances in which work performance evaluation is quite simple because to the vivid performance targets and goals. According to Cascio (2006), performance is the extent to which an employee satisfies the organizational purpose at work. Although different academics have varied perspectives on performance, the majority of studies link performance to the measuring of transactional effectiveness

and efficiency toward organizational objectives. The idea of performance has several dimensions (Ugbonihe and Odia, 2014).

It is both a behavioral and an outcome process. The behavioral component pertains to the actual activity that workers do while working (ibid). It characterizes conduct as goal-oriented, that is, the behavior that the company hires the employee to do effectively and that is particular. Performance is defined as just measurable accomplishments (David Hakala, 2008). Employee performance is defined as the tasks that are required of an employee and the quality of those tasks. Many companies evaluate their employees' performance on a quarterly or yearly basis to assist them pinpoint areas that might need improvement. The outcome component of performance is the consequence of each individual's actions.

According to empirical research, there is no total overlap between the behavioral and outcome elements since the latter are influenced by different factors than the former (Neil and Daves, 2009). Therefore, it stands to reason that when employee performance improves, organizational performance would also improve. Certain organizational elements, such as management style, work expertise, and general job happiness, may have an impact on an employee's performance (Ngiwa, 2009). He said that some elements, such as creativity, contentment, career orientation, and goal orientation, might help with issues pertaining to an employee's success in a company. Organizations use education programs and techniques in an effort to improve employee performance.

These initiatives have been implemented in a variety of ways in contemporary businesses, ranging from long-term professional development to tools for highly specialized work skills. Employee performance is primarily determined by three factors: motivation, declarative knowledge, and procedural knowledge (skill). Important employee performance metrics that might have a significant impact on the job performance setting are the ratio of speed to accuracy and typical to maximum performance. According to Armstrong and Baron (2000), there are seven ways that companies evaluate an employee's performance: customer surveys, random inspections, quality of work, personal habits, attitude toward work, and timeliness.

Similarly, David Hakala (2008) identified sixteen methods for measuring employee performance: quantity, quality, timeliness, cost effectiveness, absenteeism/tardiness, creativity, policy adherence, personal habits, grooming, manager appraisal, self-appraisal, team appraisal, assessment center, 360-degree or full circle appraisal, and management by objective. The assessment of an individual's work performance is known as performance appraisal. It's a sensitive and complicated process (Gerald Cole, 2004).

➤ *Theoretical Framework*

The many aspects of job stress, which is the study's independent variable, and its impact on workers' performance, which is the dependent variable, are usually

captured by this model. The following diagram shows the five components of the independent variable (job stress) and how

they relate to the dependent variable (employee performance):

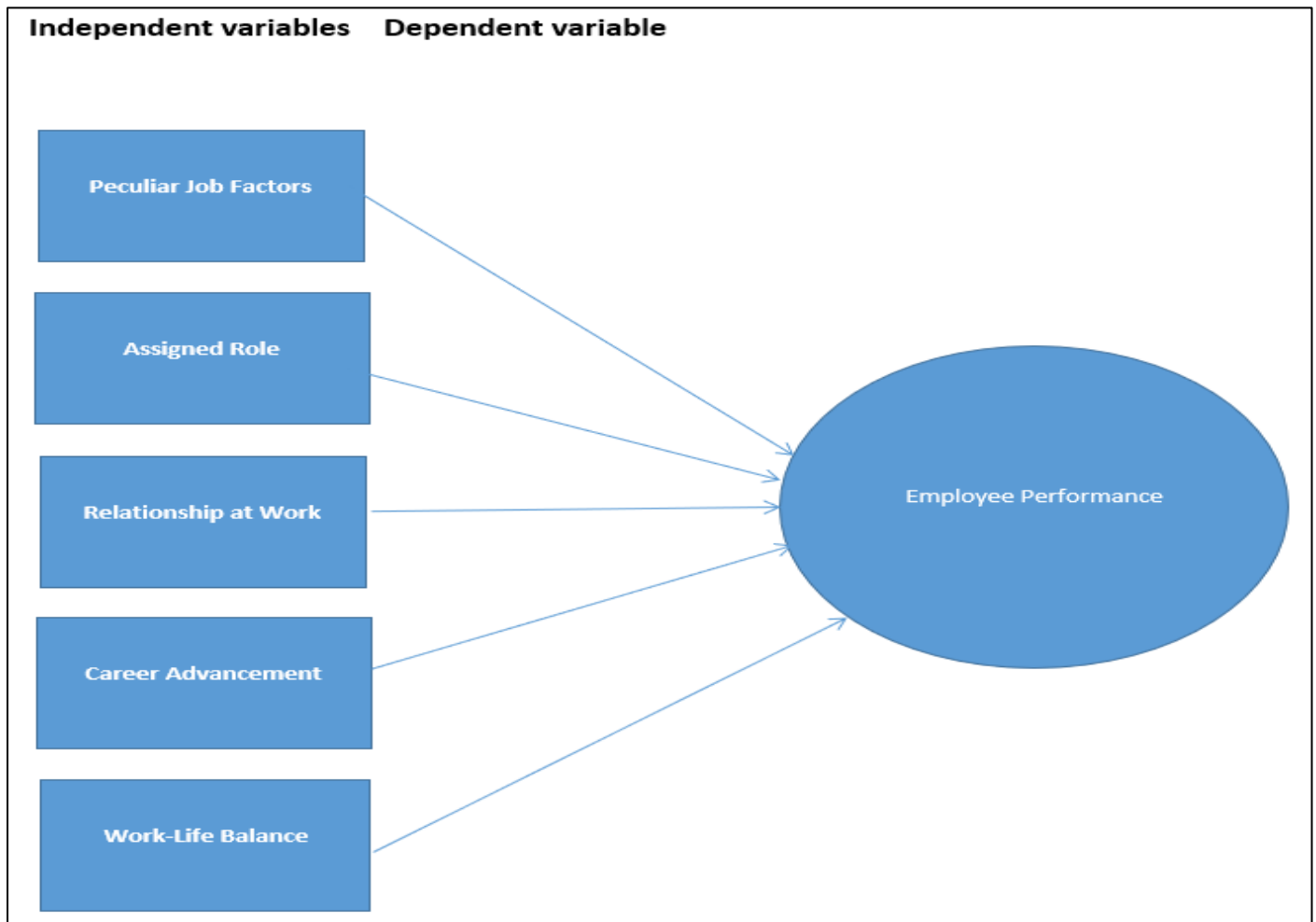


Fig 1 Theoretical Framework

VI. THEORETICAL REVIEW

The conservation of resources theory and symbolic interactionism theory serve as a solid foundation for this investigation as they both address the primary goal and supporting goals of the research.

➤ Symbolic Interaction Theory

The sociological viewpoint known as symbolic interactionism was created in the middle of the 20th century and has been significant ever since. It is particularly important in microsociology and social psychology (Hall, 2007). The American pragmatist philosophy and, most notably, George Herbert Mead's 1955 work are the sources of symbolic interactionism. Developed from practical concerns, this American idea makes references to people's unique use of dialect to create pictures and typical implications for deductions and communication with others. Mead's pupil and translator Herbert Blummer first used the word in 1969 and provided a significant synopsis.

The idea holds that individuals respond towards things depending on the meaning that things have for them and these meanings are generated from social interactions and changed

via interpretation. The foundation of symbolic interactionism is the idea that a large portion of human conduct is dictated by the subjective interpretations that participants in an interaction assign to an action rather than by the objective facts of the circumstance. To put it simply, this theory holds that meanings are not innate to particular acts but rather are assigned by the participants in a joint activity depending on the symbols they associate with the action.

The fact that different individuals react differently to the same stresses depending on the subjective symbols they associate with them illustrates the significance of this theory to the idea of job stress. Since the theory holds that workers give employment conditions in their workplace symbolic meanings, it helps us better comprehend this study. While one employee may see a scenario as normal, another may perceive it as hostile and hence stressful. The key to identifying coping mechanisms meant to alleviate workplace stress is an individual's perception of that stress.

➤ Theory of Resource Conservation

The Conservation of Resources (COR) hypothesis, which was created by Stevan Hobfoll in 1989, is another well recognized theoretical model of the stress process. This

approach exhibits notable similarities with the Person-Environment fit model, notably in that both methodologies investigate the interaction of the person and the environment, and the level of correspondence between demands in the environment and the individual's resources to cope with those demands.

According to Hobfoll, one significant distinction is that the P-E fit model focuses mostly on an individual's impression of fit, while the COR theory incorporates more objective elements of real fit. However, there is a lot of overlap between these methods.

The core tenet of COR theory is that individuals work to acquire, preserve, retain, and cultivate the things they value; in other words, they attempt to collect resources and protect them in order to better navigate the demands and obstacles of life. Anything that is pertinent to the person, enhances their wellbeing, and enables them to adjust is considered a "resource." Hobfoll demonstrated that 74 distinct resource kinds have been found via study in his summary of COR theory and its application. While some of them are environmental characteristics (external resources), others are what he called "personal" resources. Personal values (such the importance of success), psychological characteristics (including resilience, dispositional optimism, internal locus of control, and generalized self-esteem), and other qualities, like positive affection, are examples of personal resources.

The kind of workplace a person works in will determine the environmental resources available to them. Examples of environmental resources in the workplace include things like job autonomy, the quantity and kind of feedback one receives on one's performance, and the degree of incentives one receives for doing tasks successfully. Social support from coworkers and organizational assistance for people (meeting their needs) are also important environmental elements that may improve positive well-being and lessen stress and burnout.

As previously stated, one of the main characteristics of COR theory is its simultaneous consideration of environmental factors and an individual's cognitive processes. According to this idea, these magnitudes are given about equal weight when deciding whether or not the person would benefit from resource preservation. According to Hobfoll, Lazarus' transactional model places too much emphasis on individual assessments (of danger) and little consideration of the reasons behind people's particular evaluations of occurrences. According to him, the transactional model places too much emphasis on cognitive functions while paying insufficient attention to the environment. Hobfoll contends that COR theory is more useful since it explores environmental characteristics that support resource preservation. The core tenet of COR theory is that resource losses occur under stressful situations. Conflict with coworkers, for instance, may drain a person's energy, require time to resolve, and divert them from their primary responsibilities, all of which lead to resource losses. Favorable circumstances, on the other hand, will result in

resource benefits. For example, when employees get good comments on their work from their supervisor, it will boost their self-esteem and reaffirm that their job performance is satisfactory. The main focus of COR theory is on losses, even if it also accounts for resource gains (from good events happening) and losses (from stressful environmental situations).

Hobfoll has also suggested that when a person is under adverse (stressful) situations, resource losses should take precedence over resource gains since they pose a major danger to existence. Additionally, he said that individuals often focus more on resource losses than gains since, once again, losses might make it harder for a person to live and prosper in their environment. However, resource gains are essential for the individual's growth and improvement of their general psycho-social well-being.

Resource spirals and resource caravans are two COR theory concepts that are important to consider. The premise behind spirals is that individuals are not only more vulnerable to difficult situations when they lack the means to handle them, but that "loss begets further loss" of resources. This cascading loss of resources has been supported by a number of research. For example, King, Foy, Keane, and Fairbank (1999), referenced in Evans and Johnson (2000), discovered that the lack of resources that combat troops in Vietnam faced "spilled over" into a diminished capacity to manage post-war stress, hence diminishing their chances for recuperation. Resource gains may also spiral, for example, when a good performance results in more accomplishments. In addition to gain/loss spirals, COR theory also includes the idea of resource caravans, notwithstanding Hobfoll's suggestion that loss spirals often have a greater impact on people's well-being than gain spirals. According to this theory, resources may be pooled and expanded upon. Hobfoll gave the caravanning of optimism and self-efficacy as an example. For instance, people will grow more confident in their capacity to work well in the future if their self-efficacy is raised by successful job performance. In a similar vein, having access to social support may boost people's sense of self-worth and make them feel more at ease approaching others for assistance in the future. According to Hobfoll (2001), who extended the caravan metaphor, "unless some inner or outside forces are specifically directed to alter the constellation of resources," "the entourage of resources appears to travel together over time." As previously said, the COR theory has a lot of empirical backing since it has contributed significantly to both theoretical and practical research.

VII. A REVIEW OF EMPIRICAL

The impact of job stress and motivation on employees' performance at Dublin Airport was the title of a research conducted by Adebimbe, Adeola, and Olaniyi (2013). Her study's goal was to investigate the connection between motivation and workplace stress and how it impacts workers' performance in the hotel sector. Frequency distribution and Pearson distribution were used to examine her data, which was gathered via questionnaires and interviews. Her research indicates a positive linear link between employee

performance, motivation, and job stress. In order to manage stress at work, she suggested, among other things, that managers watch for indicators that workers are being overworked and take corrective action, which can improve worker satisfaction, motivation, and output.

An Overview of the Impacts of Job Stress on Employee Performance in Nigerian Tertiary Hospitals was the title of a study conducted in 2014 by Adetayo, Ajani, and Olabisi. Their study's goals were to identify the elements that make up workplace stress, investigate how job stress affects performance, and investigate coping mechanisms for employees. The Seven Day Adventist Hospital in Ile-efe, Osun State, Nigeria, was the only focus of their investigation. Using an 18-item questionnaire as the instrument for data collection, the results of their analysis were analyzed using both descriptive and inferential statistical techniques. The results show that when work conditions are perceived as presenting a demand that threatens to exceed workers' capabilities, there is a risk of poor performance; stress is a real problem with all organizational pressures; workers would prefer a stress-free working environment to palliative treatment they would receive as a result of stress; work overload, lack of career development, and work-life conflict are thought to likely have a disruptive effect on performance; fatigue, worry, unhappiness, weakness, anger, absenteeism, and sleeping on duty are all signs of stress. Based on these findings, they recommended that workers' workloads be reduced to a more manageable level, that work and family obligations be balanced, that rank-and-file communication be liberalized, that workers make sure they protect themselves from stress, that they attend mental health seminars, and that they adopt stress-reduction techniques like relaxation, getting enough sleep, eating a balanced diet, and exercising.

The research "Job Stress and Employee's Productivity: Case of Azad Kashmir Public Health Sector" was conducted by Syed, Muhammad, Aftaqadir, and Shabana (2013). Their research aimed to identify the factors that contribute to job stress in the public health sector in Muzaffarabad and the Poonch region of Azad Jammu and Kashmir. It also aimed to examine the effects of job stress in these areas. Five dimensions of the independent variable (job stress)—financial incentives, inflexibility in work hours, personal concerns, and a lack of control over the work environment and management system—had an impact on the dependent variable of their research, employee productivity. This study tested five hypotheses: employees' productivity is negatively correlated with a lack of financial rewards; employees' productivity is negatively correlated with increased work-hour rigidity; employees' productivity and personal issues are negatively correlated with each other; and finally, employees'

productivity and bureaucratic management systems are negatively correlated. Physicians, nurses, vaccinators, and midwives who were specifically selected from the public health sector in this area were given a set of 400 questionnaires. With the use of SPSS version 20, the collected data was statistically examined using both descriptive (mean and standard deviation) and inferential (Pearson correlation and linear regression) statistical methods.

Since all of their findings supported their hypotheses, they made the following recommendations: management must implement corrective measures to permanently reduce the impact of job stress by conducting research programs to develop employees' managerial and technical skills; an efficient monitoring system is necessary to monitor employees' activities at work; In addition to conducting a need assessment program to determine the needs of employees and implementing job security plans to alleviate job insecurity, managers and supervisors should provide workers with the proper attention and foster a friendly work environment that may encourage them to be responsible and productive. Additional suggestions include: appropriate and flexible work schedules; a welcoming workplace; sufficient facilities to guarantee unreserved work; employment independence; and investments in stress management techniques to reduce their negative impacts on worker productivity.

VIII. THE METHODOLOGY OF RESEARCH

➤ *Design of Research*

For this study, the survey research design—more especially, the cross-sectional survey—was used, which entails analyzing a sample and extrapolating the findings to the whole population from whom the sample was taken.

The cross-sectional survey research design method was chosen for this study for the following reasons: it provides a photographic representation of the current state of a group or unit at a specific moment in time; it is frequently used in social and management science research that deals with complex relationships between variables; it uses individuals as units of analysis without attempting to manipulate them, as in experimental research situations; and it guarantees accuracy in data collection and analysis.

➤ *Assimilation for the Study*

Employees (contract and permanent) from five commercial bank branches in Asaba and 10 commercial bank branches in Benin City comprise the study's population. The breakdown of the 395 participants in this research is as follows:

Table 1 Assimilation for the Study

Bank Name	Number of Employees
Access Bank (Asaba)	25
FCMB (Asaba)	22
Union Bank (Asaba)	23
Ecobank (Asaba)	29
Sterling Bank (Asaba)	17
GTB (Benin City)	35

UBA (Benin City)	41
First Bank (Benin City)	47
Diamond Bank (Benin City)	19
Zenith Bank (Benin City)	37
Skye Bank (Benin City)	18
Stanbic IBTC Bank (Benin City)	19
Unity Bank (Benin City)	20
WEMA Bank (Benin City)	21
Fidelity Bank (Benin City)	22
TOTAL	395

Source: Branch HR/Human Capital desk of the fifteen (15) listed bank branches in Benin City and Asaba used for the study.

➤ *Determination of Sample Size*

The Yaro Yamane formula was used to determine a sample size that is representative of the population under study. It goes by the formula:

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

Where n = Sample size

N = population of study

1 is a constant

e is the estimated standard error which is 5% (0.05) for 95% confidence level.

Substituting into the formula,

$$n = \frac{395}{1+395(0.05)^2}$$

$$n = \frac{395}{1+395(0.0025)}$$

$$n = \frac{395}{1.985}$$

$$n = 200$$

n = 200 is the adopted sample size for this study. A sample size is termed suitable when it is representative of the entire population. With a target population of 395, a sample size of 200 which is 51% of the target population is suitable.

➤ *Sampling Technique*

For this investigation, stratified random sampling—a kind of probability sampling—was used. Bias-free samples may be obtained by stratified random sampling. Random selection is carried out from each stratum of the sampled population. Two groups were used to stratify the sampled population: contract employees up to senior banking officers and assistant managers and above. The study's use of the stratified random sampling approach is justified by its accuracy, impartiality, and equal probability of selection.

➤ *A Tool for Research*

A validated structured questionnaire served as the research tool for gathering primary data for this investigation.

There were two sections on the questionnaire used for this study: A and B. While Section B concentrates on the actual study variables and includes a five-point Likert scale with 5 representing highly agree, 4 representing agree, 3 representing uncertain, 2 representing disagree, and 1 representing strongly disagree, Section A comprises questions about the respondent's profile.

➤ *Research Instrument Validation*

The reliability of the instrument used in this research was determined by evaluating the internal consistency of the variables using the CA-recommended reliability coefficient of 0.700 in order to guarantee that the results are both valid and reliable. Twenty members of the sample size were given copies of the questionnaire, and SPSS version 22 was used to calculate their answers in relation to the suggested CA coefficient threshold. The reliability test is shown below.

• *Tabulation:*

Table 2 Tabulation

Reliability Statistics	
Cronbach Alpha	N of Items
.854	6

Source: SPSS version 22 output (as computed from researcher's survey data)

According to the reliability test above, the alpha value is higher than the Cronbach test of reliability criteria value, indicating an acceptance measure. Therefore, it can be concluded that the research tool demonstrated a high degree of dependability.

• *Data Collection Method*

This research made use of both primary and secondary data. While the secondary data came from scholarly publications, study results and reports, etc., the main data came from the validated questionnaire that was sent to

respondents and that they had to fill out and return within three weeks.

- *Variable Operationalization*

Dependent and independent variables are the two categories into which the variables assessed in this research fall. The dependent variable in this research is employee performance, whereas the independent variable, job stress, was operationalized using the following proxies: unusual job variables, assigned role, relationships at work, career development, and work-life balance.

Simple percentages were used to examine the profile of the respondents at the first level of statistical analysis. At the second level of statistical analysis, survey results were analyzed using frequency, mean, and simple percentage. Multiple regressions were also used to test the hypotheses using SPSS version 22. Multiple regressions are used because they demonstrate the link between variables and forecast one variable's result based on another. The model specification below shows the hypothesis formulation of this study:

$$EP = \alpha_0 + \alpha_1PJF + \alpha_1AR + \alpha_1RAW + \alpha_1CA + \alpha_1WLB$$

EP = Employee Performance

PJF = Peculiar Job Factors

AR = Assigned Role

RAW = Relationship at Work

CA = Career Advancement

WLB = Work-Life Balance

α_0 = Constant coefficient

α_1 = Coefficients

IX. RESULTS AND DISCUSSIONS

The presentation and analysis of data gathered by administering a structured questionnaire to 200 workers of 15 commercial bank branches in Asaba Metropolis and Benin is the focus of this component.

The data presentation and analysis is divided into two sections: the first part involves analyzing the profile of the respondents using simple percentage, and the second part is dedicated to analyzing survey responses using frequency, simple percentage, and mean, as well as testing hypotheses using multiple regression analysis.

One hundred and ninety-eight (198) of the 200 sets of questionnaires that were sent were returned; six (6) of these were not correctly completed and could not be utilized, leaving 192 (192) usable, representing an acceptable return rate of around 96%.

➤ Analysis of Respondents' Profile

- *Data Presentation*

Table 3 Data Presentation

S/N	Variable	NO. of Respondents	Percentage (%)
1	Gender: Male Female Total	85 107 192	44.3 55.7 100
2	Age (years): 30yrs and below 31-40yrs 40yrs and above Total	36 84 72 192	18.8 43.8 37.5 100
3	Marital Status: Single Married Total	54 138 192	28.1 71.9 100
4	Educational Qualification: OND/NCE BSc./HND MSc./MBA Total	44 104 44 192	22.9 54.2 22.9 100
5	Years on the Job: 5yrs 5-10yrs >10yrs Total	46 68 78 192	24 35.4 40.6 100
6	Level of Management Cadre: Contract staff to senior officer Assistant manager and above Total	119 73 192	62 38 100

Source: Field Survey, 2017.

More over half of the respondents (107) representing 55.7% were female, while 85 representing 44.3% were male, according to the results of the sex distribution of respondents in table 1 above.

In terms of age, it was found that just over two-fifths of the respondents (43.8%) fall within the 31–40 year age range, 37.5% fall within the 40 year and older age range, and 18.8% fall within the 30 year and under age range.

Regarding educational background, 104 respondents (54.2%) have an HND or B.SC., 44 respondents (22.9%) have an MBA or M.Sc., and 104 respondents (54.2%) have an O.N.D. or N.C.E. certificate.

In addition, it was found that 78 respondents, or 40.6% of the sample, had worked for the company for more than ten years, 68 respondents, or 35.4%, had worked there for five to ten years, and a minority, or 24%, had been there for five years. Regarding management cadre, 119 respondents, or 62% of the sample, are contract employees of senior officers, whereas 73 respondents, or 38% of the sample, are assistant managers and above.

➤ Section 2: Presentation of Research Questions

- *Research Question One: How do peculiar job factors affect employee performance?*

➤ Peculiar Job Factors and Employee Performance

Table 4 Peculiar Job Factors and Employee Performance

S/N	Items	Scale					
		1	2	3	4	5	\bar{x}
7	Moderate work volume enhances work quality	6 (3.1)	15 (7.8)	28 (14.6)	86 (44.8)	57 (29.7)	3.90
8	Control over one's job (job autonomy) fosters creativity thereby boosting work quality	16 (8.3)	17 (8.9)	33 (17.2)	72 (37.5)	54 (28.1)	3.68
9	Undefined and extreme operational hours lead to frustration and diminishes work quality	12 (6.3)	18 (9.4)	32 (16.7)	70 (36.5)	60 (31.3)	3.77
10	Good physical working environment enhances work quality	15 (7.8)	14 (7.3)	32 (16.7)	70 (36.5)	61 (31.8)	3.77

Source: Field survey, 2017.

➤ NB: The Figures in Bracket are in Percentage.

According to Table 2 above, slightly more than three-quarters of the respondents (74.5%) agreed that a modest amount of effort improves the quality of the job, 14.6% were unsure, and 10.9% disagreed. According to the item's mean score of 3.90, respondents think that a modest amount of labor improves the quality of their output.

More than half of the respondents (65.6%) agreed with the statement that "Control over one's job (job autonomy) fosters creativity thereby boosting work quality," while 17.2% disagreed and 17.2% were unsure. According to the item's mean score (3.68), respondents think that having autonomy over one's work encourages innovation, which raises the caliber of output.

Additionally, it was found that the majority of respondents (67.8%) agreed that unclear and excessive

operating hours cause dissatisfaction and lower the quality of work, while 16.7% were unsure and 15.7% disagreed. The average score of 3.77 suggests that ambiguous and excessive operating hours cause annoyance and lower-quality work.

The majority of respondents (68.3%) agreed with the statement that a good physical working environment improves the quality of work, 16.7% were unsure, and 15.1% disagreed. According to the item's mean score (3.77), respondents agree that a pleasant physical workspace improves the quality of work produced.

The second research question is: How does an assigned role affect an employee's performance?

➤ Assigned Role and Employee Performance

Table 5 Assigned Role and Employee Performance

S/N	Items	Scale					
		1	2	3	4	5	\bar{x}
11	Conflicting work roles inhibits efficiency at work	15 (7.8)	14 (7.3)	32 (16.7)	70 (36.5)	61 (31.8)	3.78
12	When job demand is compatible with employee's skills, there would be work efficiency	14 (7.3)	16 (8.3)	70 (36.5)	58 (30.2)	58 (30.2)	3.74
13	Clearly defined work roles leads to timely achievement of operational targets	15 (7.8)	18 (9.4)	32 (16.7)	71 (37)	59 (30.7)	3.77
14	Ambiguous tasks makes employees confused thereby leading to procrastination	15 (7.8)	15 (7.8)	33 (17.2)	68 (35.4)	60 (31.3)	3.75

Source: Field Survey, 2017.

According to table 3 above, the majority of respondents (68.3%) concur that having contradictory responsibilities at work reduces productivity, while 16.7% were unsure and 15.1% disagreed. According to the mean score (3.78), respondents believe that having contradictory positions at work hinders productivity.

More than half of the respondents (60.4%) agreed with the statement that work efficiency results when job demands are consistent with an employee's talents, while 30.2% were unsure and 15.6% disagreed. The mean score (3.74) indicates that respondents think work efficiency will occur when job demands align with employees' skill sets.

Additionally, the majority of respondents (67.7%) agreed that having clearly defined job positions helps to meet

operational objectives on time; 17.2% disagreed, and 16.7% were unsure. The respondents' belief that well-defined job responsibilities result in the timely accomplishment of operational goals is shown by the item's mean score of 3.77.

Additionally, the replies showed that although 15.6% disagreed, 17.2% were unsure, and over half (66.7%) agreed that unclear duties cause workers to get confused and procrastinate. The average score for this question suggests that respondents believe that workers get perplexed by unclear duties, which causes them to put them off. **Research Question Three:** To what extent does relationship at work affect employee performance?

➤ Relationship at Work and Employee Performance

Table 6 Relationship at work and employee performance

S/N	Items	Scale					
		1	2	3	4	5	\bar{x}
15	Bullying and harassment makes employees develop attitude problems.	12 (6.3)	16 (8.3)	34 (17.7)	90 (46.9)	40 (20.8)	3.68
16	Lack of cordial relationship and support from superiors and subordinates leads to isolation at work	16 (18.3)	15 (7.8)	34 (17.7)	80 (41.7)	47 (24.5)	3.66
17	Effective system of conflict resolution enhances positive workplace behavior	13 (6.8)	16 (8.3)	32 (16.7)	84 (43.8)	47 (24.5)	3.71
18	Subordinates participation in decision making and liberalized communication system prevents employees from dodging responsibility	14 (7.3)	14 (7.3)	33 (17.2)	86 (44.8)	45 (23.4)	3.70

Source: Field survey, 2017.

According to table 4 above, almost three-fifths of the respondents (67.7%) agreed that bullying and harassment cause workers to develop attitude issues, while 17.7% were unsure and 14.6% disagreed. The item's mean score of 3.68 suggests that respondents believe that harassment and bullying cause attitude issues in workers.

The majority of respondents (56.2%) agreed with the statement that a lack of friendly relationships and support from superiors and subordinates causes isolation at work, slightly more than one quarter (26.1%) disagreed, and 17.7% were unsure.

The item's mean score of 3.66 indicates that respondents generally think that isolation at work results from a lack of friendly relationships and assistance from superiors and subordinates.

It was found that although 15.1% disagreed, 16.7% were unsure, and more than half of the respondents (68.3%) agreed

that an efficient dispute resolution mechanism promotes healthy workplace behavior. The respondents' belief that an efficient dispute resolution mechanism fosters good workplace behavior is shown by the item's mean score of 3.71.

A significant portion of respondents (68.2%) indicated agreement with the statement that workers are prevented from avoiding responsibility by subordinates' involvement in decision-making and liberalized communication systems, 17.2% were unsure, and 14.6% disagreed. The mean score of 3.70 suggests that respondents agree that workers cannot avoid accountability when they participate in decision-making processes and have access to a more open communication system.

The fourth research question asks how career development affects worker performance.

➤ Career Advancement and Employee Performance

Table 7 Career advancement and employee performance

S/N	Items	Scale					
		1	2	3	4	5	\bar{x}
19	Opportunity to reach career apex makes for creative and competent employees	20 (10.4)	15 (7.8)	32 (16.7)	67 (34.9)	58 (30.2)	3.67
20	Job security makes employees committed to organizational goals	14 (7.3)	19 (9.9)	35 (18.2)	67 (34.9)	57 (29.7)	3.70
21	Glass-ceiling negatively affects diligence and dedication to duty	11 (5.7)	19 (9.9)	36 (18.8)	66 (34.4)	60 (31.3)	3.76

22	Stagnation, demotion and early retirement makes employees redundant	12 (6.3)	19 (9.9)	34 (17.7)	68 (35.4)	59 (30.7)	3.74
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Source: Field survey, 2017.

Table 5 above shows that 65.1% of respondents agreed that workers who have the option to attain professional pinnacle are more likely to be innovative and competent, while 18.2% disagreed and 16.7% were unsure. Given the item's mean score of 3.67, we can infer that respondents agreed that having the chance to advance to the top of the professional ladder makes for innovative and capable workers.

The majority of respondents (64.6%) agreed with the statement that job security motivates workers to work toward organizational objectives, while 18.2% were unsure and 17.2% disagreed. With a mean score of 3.70, we can infer that respondents agree that job security increases workers' dedication to company objectives.

Additionally, it was found that the majority of respondents (65.7%) agreed that glass ceilings had a negative impact on diligence and attention to duty, while 18.8% were

unsure and 15.6% disagreed. The respondents' support for the idea that glass ceilings have a detrimental effect on diligence and attention to duty is shown by the item's mean score of 3.76.

Additionally, it was found that although 16.2% of respondents disagreed with the statement, 17.7% were unsure, and over half (66.1%) agreed that workers became redundant as a result of stagnation, demotion, and early retirement. We may infer from the respondents' mean score of 3.74 for this question that they agree that early retirement, demotion, and stagnation render workers obsolete.

- *Research Question Five: How does work-life balance affect employee performance?*

➤ *Work Life Balance and Employee Performance*

Table 8 Work life balance and employee performance

S/N	Items	Scale					
		1	2	3	4	5	\bar{x}
23	Family assistance organizational policies discourage involvement in vices at work.	11 (5.7)	22 (11.5)	36 (18.8)	88 (45.8)	33 (17.2)	3.58
24	Flexible working arrangements prevents employees from disregarding ethical principles at work	11 (5.7)	21 (10.9)	34 (17.7)	70 (36.5)	56 (29.2)	3.72
25	Working from home prevents lateness to work and absenteeism	10 (5.2)	16 (8.3)	36 (18.8)	82 (42.7)	44 (22.9)	3.71
26	Good leisure and social life policy enhances employees' quality of life at work	8 (4.2)	15 (7.8)	28 (14.6)	73 (38)	63 (32.8)	3.90

Source: Field survey, 2017.

According to the respondents' answers, the majority (63%) agreed that family help organizations' rules prevent engaging in vices at work, while 18.8% were unsure and 17.2% disagreed. The respondents' agreement that family assistance organization rules prohibit participation in vices at work is shown by the item's mean score of 3.58.

More than half of respondents, or 65.7%, agreed with the statement that flexible working arrangements prevent workers from ignoring ethical standards at work, 17.7% were unsure, and 16.6% disagreed. The respondents believe that flexible work arrangements prevent workers from ignoring ethical values at work, as shown by the item's mean score of 3.72.

Additionally, it was found that the majority of respondents (65.6%) agreed that working from home reduces absenteeism and tardiness to work, while 18.8% were unsure and 13.5% disagreed. The respondents' support for the idea that working from home reduces absenteeism and tardiness to work is shown by the item's mean score of 3.71.

A substantial majority of respondents (70.8%) agreed with the statement that a good leisure and social life policy improves workers' quality of life at work, 14.6% were unsure, and 12% disagreed. According to the item's mean score of 3.90, respondents believe that a good policy for leisure and social life may improve workers' quality of life at work.

➤ *Influence on Employee Performance*

Table 9 Influence on Employee Performance

S/N	Items	Scale					
		1	2	3	4	5	\bar{x}
27	Employee performance is enhanced when actors peculiar to the job are devoid of stressors	9 (4.7)	16 (8.3)	32 (16.7)	71 (37)	64 (33.3)	3.86
28	Employee performance is retarded due to stressors emanating from assigned role	8 (4.2)	16 (8.3)	32 (16.7)	73 (38)	63 (32.8)	3.87
29	Positive workplace relationship is a booster to employee performance	7	16	32	74	63	

		(3.6)	(8.3)	(16.7)	(38.5)	(32.8)	3.89
30	Employee performance is enhanced when career advancement procedures are stressed-free as well as existence of balance between work and private life	7 (3.6)	15 (7.8)	31 (16.1)	76 (39.6)	63 (32.8)	3.90

Source: Field survey, 2017.

It is evident from the above table that a substantial portion of respondents (70.3%) agreed that stressor-free work environments improve employee performance, 16.7% were unsure, and 13% disagreed. With a mean score of 3.86, it can be inferred that respondents think that stress-free work-related aspects improve employee performance.

A substantial majority of respondents (70.8%) agreed with the statement that stresses originating from the given position cause employee performance to be delayed, 16.7% were unsure, and 12.5% disagreed. The respondents' agreement that pressures originating from assigned roles slow down employee performance is shown by the item's mean score of 3.87. 71.3% of respondents agreed with the statement that a good working connection improves employee performance, 16.1% were unsure, and 11.9% disagreed. According to the item's mean score of 3.89, respondents

believe that good workplace relationships improve employee performance.

Employee performance is improved when career progression processes are stress-free and there is a balance between work and personal life, according to the item. A substantial majority of respondents (71.4%) agreed, 16.1% were unsure, and 11.4% disagreed. Respondents seem to agree with the preceding statement based on the mean score of 3.90.

➤ Coefficient of Correlation

A correlation study was carried out to find connections between the variables. The most used bivariate test is the Pearson correlation test. Figure table 4.8 below displays the results of the correlation test:

Table 10 Correlation Coefficient

		PJF	AR	RAW	CA	WLB	EP
PJF	Pearson Correlation	1	.856**	.581**	.574**	-.027	.440**
	Sig. (2-tailed)		.000	.000	.000	.707	.000
	N	192	192	192	192	192	192
AR	Pearson Correlation	.856**	1	.815**	.787**	.007	.583**
	Sig. (2-tailed)	.000		.000	.000	.923	.000
	N	192	192	192	192	192	192
RAW	Pearson Correlation	.581**	.815**	1	.860**	.065	.768**
	Sig. (2-tailed)	.000	.000		.000	.371	.000
	N	192	192	192	192	192	192
CA	Pearson Correlation	.574**	.787**	.860**	1	.069	.781**
	Sig. (2-tailed)	.000	.000	.000		.339	.000
	N	192	192	192	192	192	192
WLB	Pearson Correlation	-.027	.007	.065	.069	1	-.043
	Sig. (2-tailed)	.707	.923	.371	.339		.552
	N	192	192	192	192	192	192
EP	Pearson Correlation	.440**	.583**	.768**	.781**	-.043	1
	Sig. (2-tailed)	.000	.000	.000	.000	.552	
	N	192	192	192	192	192	192

**Correlation is significant at the 0.01 level (2-tailed).

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

Several strong connections may be seen at a significance level of 0.01. Table 4.7 above shows that employee performance is positively and strongly correlated with peculiar job factor (0.440), assigned role (0.856), relationship at work (0.581), and career advancement (0.574). At the 0.01 level of significance, however, work-life balance (-0.027) has a negative correlation with employee performance.

➤ Multiple Regression Analysis

Multiple regression was conducted to determine the effect of job stressors on employee performance. The results are shown in the tables below.

Table 11 Model Summary of Multiple Regression Analysis

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.834 ^a	.695	.687	1.846	2.021
a. Predictors: (Constant), PJF, AR, CA, RAW, WLB.					

b. Dependent Variable: EP

Source: SPSS output (version 22) of field survey data, 2017

The size of the R^2 (.695) in Table 4.9 above implies that the independent variables (peculiar job factors, assigned role, relationship at work, career advancement and work-life balance) collectively explained 69.5% of the variation in the dependent variable (employee performance). Thus, 69.5% of

variance in employee performance is accounted for by the joint predictive power of variables (peculiar job factors, assigned role, relationship at work, career advancement, work-life balance), while 30.5% is explained by other variables not included in the model.

Table 12 ANOVA Table

ANOVA ^a						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1442.307	5	288.461	84.675	.000 ^a
	Residual	633.646	186	3.407		
	Total	2075.953	191			
a. Dependent Variable: EP						
b. Predictors: (Constant), PJF, AR, RAW, CA, WLB						

The p value for the F statistic (.000) is < .05. This means that at least one of the independent variables is a significant predictor of the dependent variable (Employee performance).

➤ Presentation and Testing of Hypotheses

The five stated null hypotheses for this research are presented and tested in this section. Multiple regression analyses were used to test the hypotheses, as shown in table 10 below.

• Rule of Decision

The alternative hypothesis will be rejected and the null hypothesis accepted if the computed probability value is larger than (>) the critical level of significance, and vice versa. We determine that the supplied parameter is statistically significant if the probability value of 0.00 is less than the critical value of 5% (i.e., $0.00 < 0.05$). It is acknowledged that in this case, the alternative must be accepted and the null hypothesis rejected. As a result, the threshold of significance is set at 5% because the p-value for the hypothesis testing is at 0.05 (5%) or the acceptable error.

Table 13 Multiple Regression Coefficients Analysis

Coefficients ^a						
	Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.111	.900		6.794	.000
	PJF	.226	.080	.243	2.841	.005
	AR	-.529	.114	-.572	-4.638	.000
	RAW	.552	.085	.596	6.506	.000
	CA	.505	.072	.588	7.042	.000
	WLB	-.118	.043	-.112	-2.745	.007
a. Dependent Variable: EP						

Source: SPSS output (version 22) of field survey data, 2017.

➤ Hypothesis One

- *H0: There is no Significant Relationship between Peculiar job Factors and Employee Performance.*

The findings indicate that employee performance is favorably impacted by the unusual job component ($\beta = 0.243$, $p = 0.005$). The outcome suggests that employee performance rises by 0.243 units for every unit increase or modification in odd work characteristics. This is due to the fact that unique job characteristics are closely linked to an individual's work and, as such, are essential to their performance. Maximum performance on the workplace cannot be ensured when an employee is overburdened by stresses resulting from unusual employment elements including as enormous workload, exploitative and ambiguous operating hours, a lack of job autonomy, and a dilapidated physical work environment.

There is a strong correlation between employee performance and distinctive work factors, as shown by the sample data. Stated differently, employee performance is favorably impacted by unusual employment factors, and this effect is statistically significant. As a result, we accept the hypothesis that there is a strong association between employee performance and unusual work variables and reject the null hypothesis, which claims that there is no such relationship.

➤ Second Hypothesis

- *H0: Employee Performance and Assigned Job do not Significantly Correlate.*

The assigned job result (-0.572) suggests that employee performance is negatively impacted. Employee performance

and allocated role have a negative but statistically significant connection ($\beta = -0.572$, $p = 0.000$). After adjusting for other factors, the results show that employee performance changes or declines by -0.572 units for every unit increase in assigned function.

The coefficient's sign indicates that employee performance is adversely affected by the allocated function. With a p-value of $0.000 < 0.05$, we accept the hypothesis that there is a significant association between employee performance and allocated position and reject the hypothesis that there is no significant relationship.

➤ *Third Hypothesis*

- *H0: Employee Performance and Relationships at Work do not Significantly Correlate.*

The findings indicate a favorable and substantial association between employee performance and relationships at work ($\beta = 0.596$, $p = 0.000$). The outcome suggests that employee performance will rise by 0.596 units for every unit increase in relationships at work. There is a strong correlation between employee performance and relationships at work, as shown by the sample data. As a result, we accept the hypothesis that there is a strong link between relationships at work and employee performance and reject the null hypothesis, which claims that there is no such relationship.

➤ *The Fourth Hypothesis*

- *H0: Career Progression and Employee Performance do not Significantly Correlate.*

The findings showed a strong relationship between employee performance and career progression ($\beta = 0.588$, $p = 0.000$). The findings indicate that employee performance will rise by 0.588 units for every unit increase or modification in career development. There is a strong correlation between career development and employee performance, as shown by the sample data. As a result, we accept the hypothesis that career progression and employee performance have a substantial link and reject the null hypothesis, which holds that there is no meaningful association between the two.

➤ *The Fifth Hypothesis*

- *H0: Work-life Balance and Employee Performance do not Significantly Correlate.*

The work-life balance result ($\beta = -0.112$, $p = 0.007$) suggests that employee performance is negatively impacted. Employee performance and work-life balance have a negative but statistically significant association. This suggests that employee performance will alter or decrease by -0.112 units for every unit rise in work-life balance. Nonetheless, sample data provide compelling proof that employee performance and work-life balance are strongly correlated. Therefore, we accept the hypothesis that there is a substantial link between work-life balance and employee performance and reject the null hypothesis, which holds that there is no significant relationship between the two.

X. ANALYZATION OF THE OUTCOMES

The evaluation of stress's effects on workers' performance in a few chosen commercial banks in Asaba Metropolis and Benin is the main focus of this research. As indications of workplace stress, the research primarily looks at odd employment aspects, assigned roles, relationships at work, professional progression, and work-life balance. Multiple regression coefficients were used to statistically assess the five hypotheses for this research in order to demonstrate the relative influence of stress measurements or indicators on worker performance. Since the results demonstrate that there is a statistically significant link between the independent and dependent variables, all of the null hypotheses were rejected. The results also indicate that two of the independent variables—assigned role and work-life balance—had a negative impact on the dependent variable, while three of them—peculiar job aspects, relationships at work, and career advancement—had a favorable impact.

➤ *Employee Performance and Odd Job Factors*

According to the results of hypothesis one, employee performance and peculiar job factors were found to be positively and significantly correlated ($\beta = 0.243$, $p = 0.005$). This means that for every unit change or increase in peculiar job factors, employee performance also increases or changes by 0.243 units.

The most plausible explanation for this outcome is that unique job characteristics are closely related to an individual's work and, as such, are crucial to their success. Optimal performance on the workplace may be ensured when a person is free from stresses originating from unusual employment elements including work volume, operating hours, job autonomy, and physical work environment. For example, if an employee's operational hours are clearly defined, normal, and non-exploitative, and he is aware of the eight working hours required by ILO convention, he will not only be content at work but will also be able to allocate time for both organizational and personal activities. This is in contrast to employees who are only aware of when to sign in and out, which means he spends nearly all of the day working for the company and has little time for personal pursuits.

Although the organization's interests must come first, employees are social agents who also need time to pursue their own interests outside of the company they work for. Employees put a high value on punctuality, just as the company does.

Because the observed probability value was substantial, the null hypothesis was rejected, and a significant correlation between employee performance and distinctive work characteristics was accepted.

This finding is consistent with studies by Asfah and Muhammad (2013), who discovered that an excessive amount of work can have negative effects and affect an employee's performance; Syed, Muhammad, Aftaqadir, and Shabana (2013), who discovered that there is a significant

relationship between working conditions and employee performance; Shalini and Ira (2013), who conducted a study on the Effect of Job Autonomy on Organizational Commitment of Employees at Different Hierarchical levels, who discovered that there is a significant positive relationship between job autonomy and employees' commitment to the organization; and Asiegele (2012), who discovered that physical aspects of the workplace, such as office space (building) and furniture, have an impact on an employee's performance.

➤ *Role Assignment and Worker Performance*

According to the results of hypothesis two, employee performance is negatively impacted by assigned role and is statistically significant with $\beta = -0.572$, $p = 0.000$. This means that for every unit increase or change in assigned duty, employee performance falls by -.572 units.

Employees will perform better when their roles within the company are well-defined, devoid of ambiguity, aligned with their qualifications and talents, and rewarded appropriately. This will reduce stress and burnout. Despite this, the outcome showed a detrimental impact on worker performance.

It is not implausible to attribute this negative effect to the fact that an average employee, based on his or her job description, has a clear understanding of his or her roles within the organization (the expectations of the organization). He or she may have programmed his mind to operate within the parameters and around the boundaries of his or her assigned role, so that any other role that is conflicting and ambiguous and goes against what his or her mind has been programmed for can cause stress and will always have a negative impact on his or her performance.

The stated null hypothesis was rejected due to the considerable probability value that was found, and a significant correlation between employee performance and assigned function was accepted.

Although this result differs from Omolara's (2008) research, which found a positive significant relationship between assigned role and employee job performance, it is consistent with Dwamena's (2012) finding that job description and employee performance are significantly correlated. This suggests that workers are more productive when their job roles and responsibilities are well-defined.

➤ *Workplace Relationships and Employee Performance*

Employee performance and relationships at work were shown to be positively and significantly correlated ($\beta = 0.596$, $p = 0.000$). This means that for every unit increase in relationships at work, employee performance rises by .596 units.

The likely explanation for this outcome is that since the workplace is centered on communication and interactions, it would be easier for employees to concentrate and focus on their work if there were supportive and positive relationships between subordinates and superiors. These relationships

should be free from bullying, discrimination, biased opinions, autocratic leadership and decision-making, hearsay, disparaging remarks, and internal volatility. Negative workplace connections may lead to irritation, drama queen behavior, instability, and isolation, all of which cause stress in the worker and inevitably impair performance.

Because the observed probability value was substantial, the null hypothesis was rejected, and it was accepted that there was a significant correlation between employee performance and relationships at work.

This outcome is consistent with the research of Coetzer and Rothmann (2006), who discovered that positive social interactions and relationships determine an employee's true performance. This demonstrates that a positive working connection between bosses and subordinates, as well as between employees and employers, can bridge any gaps that may have occurred and increase employee productivity since feedback is simple to provide and receive.

➤ *Employee Performance and Career Advancement*

The results of hypothesis four, which examined the relationship between career advancement and employee performance, showed a positive and significant relationship ($\beta = 0.588$, $p = 0.000$). This means that for every unit increase or change in the factors that make up career advancement, employee performance also changes or increases by 0.588 units.

Every person in a business aspires to rise through the ranks and reach the top of the hierarchical structure, which naturally improves their socioeconomic standing. This is one of the clear reasons for this outcome. They work hard and are dedicated to the organization's purpose in the hopes that the organization will recognize their abilities and promote them to higher positions. An organization's employees believe they have a future with it and are prepared to go above and beyond when its policies, both explicit and implicit, promote career advancement and are free from early retirement, glass ceilings, demotion, and frequent layoffs. This is known as organizational commitment.

Because the observed probability value was substantial, the null hypothesis was rejected, and it was accepted that there was a significant correlation between employee performance and career progression.

This outcome is consistent with research by Mwanje Sarah (2010), who examined the effect of career development on employee performance in Uganda's banking industry and found that career progression significantly and favorably affected worker performance.

This finding suggests that workers get value from professional development, which raises performance and productivity.

➤ *Employee Performance and Work-Life Balance*

The results of hypothesis five, which examined the relationship between work-life balance and employee

performance, indicated that while work-life balance is positively correlated with employee performance, it also has a negative impact on it ($\beta = -0.112$, $p = 0.007$), with an increase or modification in WLB initiatives resulting in a -.112 unit drop in employee performance.

Although work-life balance (WLB) is a commendable initiative that is highly sought after by employees, particularly in developed economies around the world, due to its many benefits, such as reduced stress and burnout caused by fewer conflicts between work and family responsibilities, more leisure time, improved physical and mental health, a higher quality of life, a supportive and positive work environment where everyone is valued and needed, job satisfaction and increased passion for the job, decreased absenteeism and tardiness, decreased staff turnover, increased organizational capacity to attract and retain top talent, improved employee performance and motivation leading to increased productivity, Better teamwork, communication, and customer relations; increased efficiency and cost effectiveness due to fewer overheads or downtime (employees working from home); improved competitiveness and competitive edge creation and maintenance; improved employee image; increased work motivation, job satisfaction and morale, greater employee commitment, cooperation, and loyalty; these factors are not prioritized in the majority of developing-nation organizations.

Given its intrinsic misuse by workers, it may not be implausible that the above finding, which shows a negative impact on employee performance despite its statistical significance when all other parameters are held constant, might be the cause. Consider the topic of working from home, which is one of the most well-known components of the WLB project and is being adopted by prosperous businesses in the world's developed nations. Although this initiative might help theory Y employees who might still be able to focus and concentrate on their assigned tasks in non-traditional office settings without supervision from superiors, theory X employees might misuse it by losing focus and concentration on their assigned tasks in non-traditional office settings and turning to frivolities as a result of the absence of supervision from superiors.

Because the observed probability value was substantial, the null hypothesis was rejected, and it was accepted that there was a significant correlation between employee performance and work-life balance.

XI. OVERVIEW, DEFINITIONS, AND ADVICE

➤ Overview

This study evaluated the impact of stress on workers' performance at a few chosen commercial banks in the cities of Asaba and Benin. Primary data for the research came from workers at five commercial banks in Asaba, Nigeria, and ten commercial banks in Benin City.

Five constructs—pique job variables, assigned function, connection at work, career development, and work-life balance—were used to operationalize job stress, the study's

independent variable. All of these were used statistically to assess their impact on the study's dependent variable, employee performance.

In order to support the research, five research questions, five sub-objectives, and five hypotheses that were all consistent with the study's main goal of determining how workplace pressures affected bank workers' performance were put forward.

The goal of the study was to alter the prevalent perception in business organizations that associate employee underperformance with deficiencies in skills, credentials, and experience, failing to consider the possibility that workplace stressors could impair performance even in the absence of these deficiencies.

The study's background and problem statement effectively convey the current state of stress-inducing situations and their detrimental effects on workers' performance in other parts of the world. They also highlight the types of stressors that Nigerian bank employees deal with on a daily basis because the pursuit of better opportunities seems to be a pipe dream as the economy struggles with recession.

By studying pertinent academic literature on the topic, stress in general was first supported before focusing on the topic of occupational stress in order to provide a clear conceptual, theoretical, and empirical foundation for the research. Scholars were found to have a clear consensus on the concept of job stress, what stressors are in the workplace, how stressors affect employees' health, performance, and organizational performance, and where they differ in terms of prevention and management.

According to sociocultural orientation, personality traits, and cognitive interpretation of the stressful stimuli, job stress—which is commonly defined as a mismatch between the demands of the job and the resources of the individual employee to meet the demands—has varying effects on people. For example, a job that is stressful and inhibits performance for one employee may be enjoyable and motivating for another.

The idea of challenge was clearly stated in the discourse; challenge is invigorating both physically and mentally. This helped to clear up the uncertainty around the distinction between work stress and challenge, which is often a topic of discussion among most researchers. People may master their occupations and acquire new talents thanks to it. There is a sense of fulfillment when a task is accomplished, and this is crucial for productive and healthy work. When people suggest that a little amount of stress is healthy, they often mean challenge. Executives often see stress in their firms as positive, which is one of the reasons they are reluctant to take any action.

This study supports a positive psychological theory of work engagement in which employees view every new challenge as enjoyable and cultivate a positive attitude toward

it, even though it shares the views of job stress researchers who aim to completely remove stressors from the workplace so that workers can be completely free of its symptoms and thereby perform optimally. This is because there can never be a utopian workplace that is completely free of stressors.

In addition to taking initiative and creating their own positive feedback loops, engaged workers are proactive agents that seek out new challenges at work and switch professions when they feel unchallenged. Additionally, as a result of their commitment, they are dedicated to delivering high-quality work, which often results in good feedback from both their clients (such as appreciation, gratitude, and contentment) and supervisors (such as praise, promotions, pay raises, and fringe benefits).

Additionally, engaged workers seem to be involved in extracurricular activities and their beliefs align rather well with those of the company they work for. Lastly, since they have interests outside of work, engaged workers are not dependent on their jobs. They work hard because it's pleasurable, not because they have an overwhelming, irresistible desire like workaholics do.

Although Nigeria lacks effective legislation on the topic of job stress, in countries where it does exist, employers are required to take steps to reduce, prevent, or mitigate work environments that could lead to job stress due to the repercussions that would follow if their employees' general health and well-being were impacted by workplace stress.

By advocating for a cooperative approach between the employer and the employee, the research took a mediating stance on the prevention and management of work-related stress.

During the literature review process, a conceptual model that clearly depicts the five proxies of the independent variable (job stress) and their relationship to the dependent variable (employee performance) was developed.

The research was grounded on two theoretical frameworks: conservation of resources theory and symbolic interactionism theory. According to the theory of symbolic interactionism, when promoting the idea of job stress and its impact on workers' performance or productivity, the employee's perception is crucial because, depending on how one person perceives it, the same job stress situations that may motivate one worker to perform may hinder another. According to this notion, it is necessary to treat workers differently in order to determine their strengths and shortcomings.

The conservation of resources theory, on the other hand, is pertinent to this study because it helps employers understand that the "costs" of workplace stress are disastrous for both the employee and the company because they can divert resources that could have been used for profitable endeavors that could have boosted the company's competitiveness and profitability.

The cross-sectional survey research design was part of the study's research methodology. A two-sectioned thirty (30) item structured questionnaire was used as the instrument for gathering primary data from respondents after the instrument underwent the necessary validity and reliability tests. The target population consisted of 395 bank employees, and the representative sample size was 200, who were randomly stratified into two categories.

Both descriptive and inferential statistical methods were used to assess the main data that was gathered. In the first level of statistical analysis, the demographics of the respondents were examined using simple percentages. In the second level, survey responses were analyzed using frequency, mean, and simple percentages, and multiple regressions were used to test the stated null hypotheses using SPSS version 22.

The results of the study, which were consistent with earlier studies on the topic, showed that the independent variables (peculiar job factors, assigned role, relationship at work, career advancement, and work-life balance) and the dependent variable (employee performance) had a significant relationship. As a result, all of the stated null hypotheses had to be rejected because the estimates were statistically significant and the statement of alternate ones.

XII. CONCLUSION

Stressed-free employees have the potential for performing at optimum capacity. There is no gainsaying the fact that workplace stressors emanating from factors peculiar to the job, assigned role, relationship at work, career advancement and work-life balance are inhibitors to performance.

Though two major capital cities (Benin City and Asaba) of two states (Edo and Delta) were used for the study, it was discovered that the work environment in the banking sectors were practically the same in that the same job stressors exits among all the bank employees that provided primary data for the study irrespective of geographic location. Outside the banking work environment, stressors or stress-inducing circumstances such as transportation cost, house rent, market prices for goods and services and general standard of living in these two capital cities may differ, but since the study was restricted to the banking work environment in these two cities, stress-inducing circumstances or stressors within the banking environment were relatively the same.

Individuals experiencing stress at work tend to focus on the unpleasant feelings and emotions associated with that stress rather than the task at hand and as a result their performance suffers. Prolonged exposure to stress has harmful effect on employee's health and thus interferes with optimal performance. Large bodies of research indicate that as arousal due to stress increases, task performance may at first rise, but at some point begins to fall.

The possible effects of job stress which are categorized into behavioral, emotional, physical and psychological does

no good to the employee and the organization. The Cognitive effect includes; memory problems, inability or difficulty in concentrating, poor judgment, seeing only the negative, being anxious, and constant worrying. The Emotional effects include; moodiness, irritability or short tempered agitation and inability to relax, feeling overwhelmed, sense of loneliness and isolation, depression and general unhappiness. The Physical Effects includes; aches, pains, muscle tension, nausea and dizziness, chest pain and rapid heartbeat, and shallow breathing. The behavioral effects includes; eating more or less, sleeping too much or little, isolation from others, procrastination, neglecting of responsibilities and nervous behavior.

Job stress in the banking industry is becoming a very serious issue. It affects both employers and employees alike and declines their performance and productivity. The effect of Job stress is not only destructive to the individual employee but to the organization. It is the most important issue in employee's health because it has adverse or negative effect on the performance of the employee and the organization.

High level of job stress can cause nervousness, tension, strain, anxiety, depression, cardiovascular diseases, musculoskeletal disorders and gastrointestinal disorders.

Job stress is having undesirable effect on organizational performance and it is to be understood in the perspective of employees working in these organizations because costs regarding job stress are very high. At the initial stage, it influences positively by motivating employees, but if it is consistent, it influences in negative ways by increasing frustration, anxiety and tardiness. In the organization, if stress is ignored, then it destroys the profitability of the organization gradually. Hyper stress is found to be responsible for physical and Psycho-physiological disorders which lead to poor performance among employees. Generally, stress related to job has been found to be a major factor which leads to declining job performance of employees.

The "costs" of workplace stress is devastating both to the employee and the organization in that in terms of resources, it can sap the organization of valuable resources that would have been channeled to productive ventures capable of catapulting the organization to higher profitability and competitiveness.

Though, phlegmatic personality individuals are much more likely to react calmly to a range of stressful situations than neurotic individuals, it is only a matter of time before the effect of stress breaks through personality features.

Since the absence of law is the absence of transgressions; with the absence of strong legislations against employers who perpetuate stress-inducing circumstances in the name of making profit and maintaining competitive edge in the workplace, employers in developing countries cannot be held accountable for whatever their employees go through unlike developed countries. This is why, apart from developing a positive psychological mindset for their jobs,

employees must also avail themselves of personal prevention/management of stress techniques.

Owing to the cumulative devastations of job stress to organizational performance, they are bound by the principles of efficiency to adopt stress prevention and management techniques.

Since the findings of the research indicate that a significant relationship exists between the aforementioned dimensions of job stress and employee performance, it is therefore appropriate to conclude thus: moderate work volumes, job autonomy, defined operational hours and good physical working environment which are all proxies of peculiar job factors, would enhance employee performance; un-conflicting work roles, compatible job demands, defined work roles and unambiguous tasks which are all proxies of assigned role would enhance employee performance; absence of bullying and harassment, support and cordial relationship between superiors and subordinates, effective mechanism for resolving interpersonal conflict, liberal communication processes with participatory decision making which are proxies of relationship at work would enhance employee performance; opportunity to reach career apex, absence of job-loss fear, shattering of glass-ceiling, and policies against stagnation, early retirement and demotion which are all proxies of career advancement would enhance employee performance; family assistant policies, flexible working arrangement, working from home, good leisure and socialization programs which are proxies of work-life balance would enhance employee performance.

RECOMMENDATIONS

➤ *Based on the Findings of this Research, the Following Recommendations were put Forward:*

- Management of banking organizations in Nigeria should take into account the several dimensions of job stress that negatively affects performance of employees as depicted in this study and evaluate its policies, processes, procedures and programs to eradicate them within the organization. This is because, if stress-inducing situations are left un-attended to, irrespective of the skills, qualifications and experiences of employees, optimal performance would be a wild goose chase.
- Job stress management and prevention procedures that were explicitly buttressed in this study should be taken into keen consideration by both employers and employees of banking organizations in Nigeria. This is because the costs of the effects/consequences of stressors both to the employee and the organization are far in excess of the cost of preventing it.
- In the management of job stress, banking organizations should engage the services of stress therapist as part of its workforce to detect and handle mild cases of stress symptoms in the workplace. This is because when the symptoms degenerates, they may stand the risk of losing competent personnel, hence it is better to nip it in the bud.
- The new psychological thinking of work engagement, whereby employees have positive mindset and fun for

their job no matter how challenging it is, should be inculcated in the employees at the point of recruitment and induction into the organization as this would go a long way in eradicating workplace stressors which is aggravated in most cases by human perception and interpretation of stressful stimuli. This is because it is difficult or almost impossible to have a utopian organization where employees are completely free of stressors. Work engagement might just be a buffer.

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