

Effect Of Job-Related Stress on Employee Performance at Selected Banks in Ghana

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Abstract

This study investigated the effect of job-related stress on employee performance in the banking sector. The study adopted a cross-sectional study design. The population of the study was 320 employees from 7 selected banks with a sample size of 160 respondents. Simple random sampling was used in selecting the respondents for the study. The data was solicited using closed-ended questionnaires. Descriptive statistics were used to find out the level of stress and work-related stressors of participants. An inferential statistic of regression was used to analyse the effect of job stress on performance. The study found a high level of job-related stress among employees in the banking sector. Job stress was found to have a significant effect on employee performance at the selected banks. The study also established that stress management on the part of the management of the selected banks was low, which contributed to the high level of the negative effect of job-related stress on employee performance at the banks. It was recommended that the management of the banks should conduct a stress audit to identify the level of stress of its staff and put measures to alleviate or curtail them.

Keywords: *Job Stress, Employee Performance, Banking*

Introduction

The competitive nature of the work environment globally has drastically increased the level of pressure on every individual, especially bank employees to meet the strategic goals and objectives of their firms (Devi & Sharma, 2013). Stress has become a universal element of most working environments globally. Stress is a global employment issue with several implications for employees, organisations, and economies. Stress relates to the adaptive response to a situation that is seen as challenging or threatening to a person's wellbeing (McShane & Glinow, 2008). Omolara (2008) described stress as an adverse psychological, emotional and physical reaction that an individual experiences due to the inability to cope with situations in the environment.

According to Dwamena (2012), the demands on employees has increased considerably with accompanying stress, especially among workers found in the banking sector. The reasons for the intense stress level among banks' staff could be attributed to the economic environment and competition compelling banks and other firms to restructure, downsize, lay off employees or merge to efficiently and effectively utilise their resources to maintain their positions. Also, the expectations of employers are intensifying and increasing the responsibility of employees. The banking sector is one of the most demanding fields as employees are under constant employment demands and stress due to the complex nature of their work schedules (Michie, 2002). Stress can have a negative impact on work performance in terms of absenteeism, inability to meet targets, low productivity among workers (Mesko, Erenda, Videmsek, Karpljuk, Stihec, & Roblek, 2013). For example, the International Labour Organization (ILO) reports that inefficiency resulting from role-related stress can cost up to 10% of a country's gross domestic product (GDP) (Midgley, 2006).

Many banks in Ghana struggle to meet the minimum capital requirement of the recapitalisation programme by the Central Bank of Ghana (BoG) to improve the stability in the banking industry while growing the industry (Ofosu-Adarkwa, 2018). To survive and remain in business, the demands have mounted much pressure on employees of these banks. As a result, Ofosu-Adarkwa opined those employees have to work beyond their recommended working hours to maintain their jobs. The overtime working among staff of these banks thus, pose a very unbearable stress on employees in the banking industry. A great number of employees are suffering from burnout and stress which undermine the achievement of goals and objectives for both employees and firms (Dartey-Baah & Ampofo, 2015).

Competition leading to policy changes, the entrance of new private banks into the industry, and the use of new technologies have not only enhanced the

performance of banks but rather contributed to increased work-related stress among workers in the banking industry. The costs of job-related stress have been found to be very high in the financial sector (Ofosu-Adarkwa, 2018). Meanwhile, the performance of the banks and ability to meet their targets largely depends on the staff or their human resource.

The banking situation in Greater Accra Metropolis in Ghana (study area) could pose several stress-related challenges to workers because the metropolis housed the headquarters of all banks which increases work demand among workers at the head office. Additionally, the metropolis is also characterised by high level of human and vehicular traffic which does not only give business opportunities for the banks but also demand that workers leave their homes early and spend longer time in traffic to and from work. All these have the potential to serve as stressors among bank workers in the metropolis and could influence the performance of the individual workers and the respective banks. The challenge is that a high level of stress accumulation has the propensity of causing physiological illnesses, increased arousal of restlessness or uneasiness among bank workers in the metropolis (Adriaenssens *et al.*, 2011). The possibility of these bank workers recording higher rates of absenteeism and sick leave, reduced performance at work (Adriaenssens *et al.*, 2011), more work-home conflicts leading to high turnover is also possible (Yuwanich, Sandmark & Akhavan, 2017). Meanwhile, it is not clear how the work performance of bank workers in the Greater Accra Metropolis is being influenced by work-related stress.

Earlier studies on work-related stress among workers in Ghana by Yeboah, Ansong, Antwi, Yiranbon, Anyan and Gyebil (2014); Quaicoe (2018); Kokoroko and Sanda (2019) and Kploanyi, Dwomoh and Dzodzomenyo (2020) have all been limited to the health sector. Other related studies in the banking sector by Nordzro (2017) was also limited to UT bank workers in the Western Region of Ghana. The study of Yeboah-Kordee, Amponsah-Tawiah, Adu and Ashie (2018) was also limited to only four banks in Ghana. This study, therefore, fill the gap of examining the effect of work-related stress on performance among bank employees in Accra (a densely populated and traffic-congested city) by considering seven banks in the metropolis is more urgent than ever. This study will therefore contribute to the literature on stress and employee performance by unearthing the stress level among bank employees, what causes stress among bank workers, and how workers have been coping or managing the job-related stress in their workplaces. The three objectives guiding the study were to:

1. Determine the level of job-related stress among bank employees.
2. Ascertain the regularity of job-related stressors among employees of the selected banks

3. Assess the effect of job-related stress on employee performance at the selected banks.
4. Examine the significant differences in stress levels and job stressors in terms of marital status and gender of bank workers.

The remaining section looks at the theoretical and conceptual discussion on job-related stress, methodology, results and discussion, conclusion and recommendations.

Literature Review

Theoretical and conceptual perspective on job-related stress and performance

The study is underpinned by two theories. These are the interactional theory and the transactional theory. The interactional theory proposes that work-related stress results from the interaction between several psychological job demands relating to workload (Karasek, 1979). According to Beehr et al. (2001), interactional theory relates to envisaging results of psychological tension, and employees who encounter high demands associated with low control are more likely to experience work-related psychological distress and strain. The perceived job demands and decision autonomy, in theory, have been acknowledged as being the key factors in determining the effects and outcome of work on employees' health (Hatsu, 2020). The implication of this theory for this study is that bank workers who have little or no control over job-related stress experienced with their jobs stand a chance to suffer more psychological distress and strain and might lead to low performance on the job. The limitation of this theory is that it does not provide for the role of environmental factors on the effect of stress on employee performance. Hence the transactional theory is reviewed next.

According to Lazarus and Folkman (1984), transactional theory, the second theory of the study, suggests that stress results from the transaction between an individual and their environment which has a toll on their resources, thus threatening their wellbeing. Similarly, a recent version of the transactional theory developed by Lazarus pointed out that the appraisal of the transaction offers a causal pathway to show the characteristics underpinning physiological and psychological components that define the overall process and experience of stress (Lazarus, Cohen-Charash, Payne, & Cooper, 2001). In this regard, any aspect of the environment can be perceived by the appraising individual as a stressor. This, however, depicts that the stressors only exert their effects through how an individual perceives and evaluates them (Ganster & Rosen, 2013). Cox (1993) thus posited that the transactional theory represented the sources of the

stressors, the perception of those stressors in relation to the individual's ability to cope, the psychological and physiological changes associated with the recognition of stress. This shows that workplace stress is thus associated with exposure to particular workplace situations and an individual's difficulty in coping.

Causes of Stress

Several researchers have attempted to identify the variables that function as stressors (Berry, 1998). Joshy (2014) on a study conducted in India and Ireland to analyse the causes of stress and its impact on absenteeism among employees revealed that factors intrinsic to the job, organisational structure and climate and role of the employee in the organisation are the major causes of stress among the employees in both countries. Similarly, Schuler (1982) identified job qualities, relationships, organisational structure, physical qualities, career development, change and role as the main sources of work stressors.

Parker and DeCotiis (1983) also proposed six specific causes of work stress: job characteristics, organisational structure, climate and information flow, role, relationship, career development, and external commitments and responsibilities. Studies have shown that the workplace is a key source of both demands and pressures, causing stress, structural and social resources to counteract stress. Stress can also be influenced by environmental, organisational and individual variables (Matteson & Ivancevich, 1999). The job itself including duties, responsibilities, heavy workload, variations in workload, role ambiguity and role conflict can be a source of stress for employees (McGowan, 2001; Michie & Williams, 2003; and Robinson et al., 2003). The working environment such as resources shortage, problems with colleagues and poor management style can be stressful (Flanagan, 2006; Isikhan et al., 2004; and Steinhardt et al., 2003). Also, organisational policies such as long working hours, inadequate training, job security, inadequate salary and lack of career prospects can be stressful (McCann et al., 2009; Mosadeghrad, 2013; and Schmitz et al., 2000).

Michie (2002) has the opinion that managers who are critical, demanding and unsupportive create stress, whereas a positive social dimension of work and good teamwork reduces it. He later emphasised that employee responsibility and workload create severe stress among workers and managers. The individual unable to cope with loads of work will lead to several physical and psychological issues among them.

McShane and Glinow (2008) agreed with the other researchers indicating that there are numerous stressors in organisational settings and other life activities but identified and grouped four main types of work-related stressors.

These are interpersonal, role-related, task control and organisational and physical environment stressors.

Stress Response Stages

According to Segen (2002), stress response is a predictable physiological response that occurs in humans as a result of injury, surgery, shock ischemia or sepsis. The three main stages of stress response stages are alarm reaction, resistance and exhaustion. Alarm reaction relates to the stage where the body at this stage of the syndrome makes an immediate reaction to the distress signal or stressor. According to Higuera (2017), individuals tend to be taken off guard when exposed to a stressor. This stage is also known as the flight/fight stage or hyperarousal stage. It is called flight/fight because it is a physiological reaction that occurs in response to a perceived harmful event, attack or threat to survival.

The *resistance stage* is after the body has identified and decided to fight the stressor (Higuera, 2017). During this stage, the body begins to repair itself by maintaining the level of alertness to the stressor with the blood pressure normalising. Higuera further explained that a situation where the stress is overcome, the body repairs itself until the hormonal level, heart rate and blood pressure is stabilised. However, if the situation is not resolved, the body is kept on high alert, thus secreting the stress hormones and increasing the blood pressure. Signs of the resistance stage include frustration, poor concentration and irritability.

The *exhaustion stage* is when the resistance stage prolongs without pauses to offset the stress. According to Higuera (2017), an individual's physical, emotional and mental resources are drained when the struggle with stress has been prolonged to the extent of the body having no strength to fight the stressor. Further explanation is that the physical effort at this stage leads to stress-related illness like chronic high blood pressure, cancer due to the weak immune system, depression, stroke, heart disease and high risk of infection. Signs of exhaustion include anxiety, burnout, decreased tolerance to stress, depression and fatigue.

Types of Stress

According to the American Psychological Association, there are three types of stress with each having its unique characteristics, duration, symptoms and treatment approach. According to Sincero (2012), acute stress is the commonest and most identifiable type of stress. It occurs as a result of our bodies' immediate response to any demand that is challenging. Sincero further explained that the reaction triggers the fight or flight response, but it is not

always negative. It is healthy as these stressful encounters provide the body and brain practice in developing the best and appropriate response to future stressful situations. Severe acute stresses that do occur can result in mental health problems such as post-traumatic stress disorder. With this kind of stress, an individual is able to identify why the body is stressed, and it ceases when the body calms down.

The frequent occurrence of acute stress is termed episodic acute stress. This mostly happens to people who always seem to be having a crisis. According to Sincero (2012), such people are often out of control irritable, anxious, short-tempered and people who are always pessimistic and tend to use the negative side of issues. Individuals with episodic acute stress tend to have negative health effects persistently. It is quite difficult for individuals with this type of stress to change their lifestyle and turn to accept stress to be part of their life.

According to Sincero (2012), this type of stress occurs as a result of the increment of acute stress or long-lasting period of stress. This stress is constant and does not go away and as such, very detrimental to the health. Chronic stress contributes to several health risks or serious diseases such as strokes, cancer, heart disease, lung disease, migraine, accidents, and suicide. Extreme chronic stress leads to post-traumatic stress. Sincero describes post-traumatic stress disorder to occur when the individual's psychological and physical symptoms are triggered as a result of the trauma not ceasing and constantly having flashbacks for signs of tension, anger, irritability.

Empirical Review on the Effect of Stress on Employee Performance

Ahmed and Ramzan (2013) examined the relationship between job stress and performance in the bank workers in Pakistan with the aim of determining the impact of job stress on job performance. The study used the quantitative approach and a sample of 144 respondents. The data collection instrument was a questionnaire, and the data analytical tools were standard multiple regression and Pearson correlation coefficient. The study found a statistically significant negative correlation between job stress and job performances, suggesting that job stress significantly reduces the performance of an individual. Therefore, the study recommended that organisations employ a sustainable healthy, cooperative, and friendly environment for employees to boost employee performance.

Karunanithy and Ponnampalam (2013) also conducted a study to understand the level and relationship between job stress and job performance of commercial bank PLC employees in the Eastern Province of Sri Lanka. The study employed the quantitative approach and sampled 50 respondents. The data

for the study was collected with the use of a questionnaire and data collected was analysed with the help of descriptive, correlation and regression analysis. The result showed that there was a significant negative correlation between stress and employee performance. The study further found that the impact of organisational stress was higher than job-related stress and individual stress. Therefore, it was recommended that organisations create a supportive organisational climate and stress reduction workshops for workers in the banking sector.

Awadh, Gichinga and Ahmed (2015) also conducted similar research on the effects of workplace stress on employee performance in the county governments in Kenya: A case study of Kilifi County Government. The study aimed to establish the effect of job demand, job security, and time pressure on performance. The descriptive survey design was adopted, and a questionnaire was the data collection instrument. The study showed that job demand, job security and time pressure had a positive correlation with performance. Awadh, Gichinga and Ahmed (2015) recommended that the Kenya government organises burnout sessions for its employees with time to share with families.

The above empirical review has shown that stress indeed has an impact on employee performance. The quantitative approach was a common approach for studying stress and performance among the empirical studies reviewed. For this reason, both descriptive statistics and inferential statistics such as correlation and multiple standard regression were common analytical tools used for data analysis by the studies reviewed. Thus, the outcome of this empirical review has a lesson for this study and greatly influences the methodology adopted for this study which is the focus of the next section.

Research Methods

This study used a cross-sectional descriptive research design to investigate the effect of stress on employees' performance in the banking environment. The study was conducted in the Accra Metropolis of the Greater Accra Region, Ghana's capital city. It is the centre for major commercial, economic and social activities in the country and serves as the administrative, economic and educational centre of Ghana. There are over 23 financial institutions within the Accra Metropolis, including commercial banks (both private and public banks), rural banks, savings and loans, credit unions and fund management.

The simple random sampling technique was used to administer the research instrument to a sample of 175 respondents drawn using the sample size determination table by Krejcie and Morgan (Segbenya & Osei, 2019) from a study population of 320 workers in the seven selected banks within the Accra

metropolis. These banks were United Bank for Africa (UBA) (62), Consolidated Bank Ghana (CBG) (36), Fidelity Bank (53), Cal Bank (33), First Atlantic Bank (41), Barclays Bank (43) and Ecobank (52). Data collection instrument was a self-administered questionnaire that focused on demographic and work characteristics (age, gender, marital status, monthly income, type of bank, work position), stressors experienced by participants in their work environment, the level of perceived stress and job performance.

The Job-related tension index (JRTI) developed by Kahn et al. (1964) was used to measure *job-related stress levels*. This questionnaire contains 17 items which are scored on a five-point Likert scale from 1 = strongly disagree to 5= strongly agree. The responses are summed up into an index score where higher scores indicate perceived higher job-related stress. The assessment of *job stressors, as well as the physiological, physical response to stress*, was conducted using the Brief Job Stress Questionnaire (BJSQ) (Shimomitsu et al., 2000). This questionnaire consists of 57 items, 17 of which are used to assess job stressors (quantitative job demands, qualitative job demands, and control), 18 items that assess *psychological stress response* including feelings of fatigue, anxiety, depression and 11 items which assess *physiological response to stress*. The remaining 11 items measure *social support at the workplace*.

Job performance was assessed using a 16-item self-appraisal scale developed by Kakkos and Trivellas (2011). It assesses individual job performance in the areas of quality, quantity, productivity, individual goal achievement, working time available, decision-making, suggestions for improvement and overall ability to execute a job) on a 7-point scale ranging from 1=very low to 7=very high performance. The reliability of the various sections of the questionnaire or variables of the study can be seen in Table 1.

Table:1 Reliability Statistics for a Pre-Test of the Questionnaire for Data Collection

Reliability Statistics	Cronbach's Alpha	No. of Items
All Variables	0.944	59
Workplace stress level	0.883	15
Job Stressor	0.704	14
Performance level	0.757	10
Effect of Stress on Performance	0.890	10
Stress Management Strategies	0.961	10

Source: Field survey (2019)

Ethical considerations were adhered to throughout the study. The purpose of the study was explained to the respondents in order to have a clear understanding of the study and made them aware that participation was voluntary. Similarly, the questionnaire was designed to make answering easy for the respondents. Also, the information of all respondents was treated with high confidentiality.

In terms of analysis, descriptive analysis was used to describe participants' characteristics as well as levels of stress. These were recorded as means and standard deviations. Regression analysis, however, was adopted to assess the effect of job stress on employee performance.

Results and Discussion

The first part of this section focuses on the respondents' demographic characteristics such as department, position, gender, age, education, years in the position, marital status, children, and income levels (see Table 2). It can be deduced from Table 2 that the operations department has a higher number of respondents (61.3%). The other departments were marketing (38.1%) and administration (0.6%). Regarding the gender of the respective respondents, the majority (51.9%) of the respondents were females. Also, the majority (80%) of the respondents were within the age bracket of 30-39, suggesting that the banks' employees were mostly youth who have the energy to work.

In terms of the level of education, the majority (76.9 %) of the respondents were degree holders and 1.3% had a diploma certificate. With regards to the tenure of position, the majority (50.6 %) of the respondents had been in their positions for 6-10 years. This shows that most of the employees are experienced workers of the bank who have much knowledge and skills in the positions of tellering, cash officer, customer service officer, funds transfer, branch operations manager, relationship officer, personal banking, system administrator, and compliance officer and digital lead. The respondents' marital status shown in Table 2 shows 35.6 % of the respondents were single, while the majority (64.4%) were married and 68.8% had children suggesting that a greater percentage of the bank employees are married with children.

Table 2: Demographic Characteristics of the Respondents

	Categories	Frequency	Percentage
Departments	Operations	98	61.3
	Marketing	61	38.1
	Administration	1	0.6
	Total	160	100
Gender	Male	77	48.1
	Female	83	51.9
	Total	160	100
Age	20-29	32	20
	30-39	128	80
	40-49	0	0
	50 and above	0	0
	Total	160	100
Educational level	Diploma	2	1.3
	Degree	123	76.9
	Masters	35	21.9
	Total	160	100
Years in position	1-5	78	48.8
	6-10	81	50.6
	11-15	1	0.6
	Total	160	100
Marital status	Married	103	64.4
	Single	57	35.6
	Total	160	100
Availability of Children	Yes	110	68.8
	No	50	31.3
	Total	160	100
Income level	2000-3000	74	46.3
	3001-4000	70	43.8
	Above 4000	16	10
	Total	160	100
Position	Teller	50	31.3
	Cash officer	11	6.9
	Customer service officer	14	8.8
	Funds transfer officer	8	5.0
	Branch operations manager	10	6.3
	Relationship officer	52	32.5
	Marketing officer	2	1.3

Personal banker	5	3.1
System administrator	2	1.3
Compliance officer	4	2.5
Digital lead	2	1.3
Total	160	100

Source: Field survey (2019)

Level of Job-Related Stress among Bank Workers

This section of the study sought to examine the levels of job-related stress among bank employees in the Greater Accra metropolis as captured in the study's objective one. The results in Table 3 shows that only two factors out of fifteen in the table were rated to be very high (because the mean values were above 4.0) in causing stress to bank workers in Ghana. These factors were work and life conflict (“respondents having the feeling that their jobs tend to interfere with their family life”) with the mean value of (M = 4.14; SD = 1.207); and not knowing what opportunities for advancement or promotion exist for workers with a mean value of (M=4.12; SD=0.597).

Table 3: Work Stress Level

SN	Statements	Mean	Std. Dev.
1	Feeling that you are not fully qualified to handle your job	2.74	1.295
2	Thinking that the amount of work you have to do may interfere with how well it gets done	2.79	.440
3	Being unclear on just what the scope and responsibilities of my job are	2.90	1.075
4	The fact that you can't get information needed to carry out your job	3.28	.876
5	Not knowing just what the people you work with expect of you.	3.54	.831
6	Feeling that you may not be liked and accepted by the people you work with.	3.71	.544
7	Feeling unable to influence your immediate supervisor's decisions and actions that affect you	3.74	.492
8	Thinking that you will not be able to satisfy the conflicting demands of various people over you	3.78	.943
9	Feeling that you have too heavy workload, one that you can't possibly finish during an ordinary workday	3.78	.949
10	Feeling that you have too little authority to carry out the responsibilities assigned to you	3.80	.783
11	Feeling that you have to do things on the job that are against your better judgment.	3.84	.521
12	Not knowing what your supervisor thinks of you, how s/he evaluates your performance	3.90	.375

13	Having to decide things that affect the lives of individuals, people that you know	3.91	.369
14	Not knowing what opportunities for advancement or promotion exist for you	4.12	.597
15	Feeling that your job tends to interfere with your family life	4.14	1.207
Overall mean		3.601	1.104

Source: Field survey (2019)

Scale: 2.9 and below=low, 3.0 -3.9=high and 4.0 and above= very high

Ten out of the remaining thirteen factors in Table 3 were also rated to have been responsible for a high level of stress among bank workers. Key among these ten factors were- not knowing how supervisors evaluated subordinates (M=3.90, SD=.375); doing things on the job against one's judgement (M=3.84; SD=0.521); too little to carry out assigned responsibility ((M=3.80; SD=0.783), and too much/heavy workload (M=3.78; SD=0.949) among others. This explains why the overall mean was (M=3.601). Three factors in the Table 3 have also been rated to have caused low level of stress among bank workers in Ghana because their mean values were 2.9 and below. These were- unclear scope of work (M=2.90, SD=1.075); workload reduces work output (M=2.79, SD=.440); and feeling of not qualified for the job with the least rating (M=2.74, SD=1.295).

The Regularity of Job-related Stressors or Factors that Cause Related Job Stress

This section presents the regularity of factors that cause job-related stress in the working life of the respondents as captured in objective two of the study, and the results can be seen in Table 5. The majority of the respondents indicated that the ability to work at one's own pace (48.1%) and the inability of his/her department to get along well with other departments (60.6%) were factors that never served as a source of job-related stress to them. In terms of factors that stress employees but not often, the majority of the respondents selected physical requirements of their jobs (43.8%); knowledge and skills were rarely used at work (64.4%) and friendliness at the workplace (77.5%). The most frequent and almost always job-related stressors among employees at the selected banks were an extremely large amount of work (60%), the need to complete a task on time (60.6%); working so hard (75.0%), paying careful attention (100%); levels of difficulties in the job, knowledge and technical skills requirements of the job (78.8%); continually thinking about the job (63.1%) and lastly differences in opinions concerning activities in the department (77.5%).

Table 4: Job Stressors

Statements	Not at all %	Once a while %	Not often %	Frequently if not always %	Total %
I have an extremely large amount of work to do	0 (0%)	6 (3.8%)	58 (36.3%)	96 (60%)	160(100%)
I can't complete work in the required time	0 (0%)	36 (22.5%)	27 (16.9%)	97 (60.6%)	160(100%)
I have to work as hard as I can	0 (0%)	2 (1.3%)	38 (23.8%)	120 (75.0%)	160(100%)
I have to pay very careful attention	0 (0%)	0 (0%)	0 (0%)	160(100%)	160(100%)
My job is difficult in that it requires a high level of knowledge and technical skill	31(19.4%)	1(0.6%)	2(1.3%)	126(78.8%)	160(100%)
I need to be constantly thinking about work throughout the working day	1(0.6%)	0 (0%)	58(36.3%)	101(63.1%)	160(100%)
My job requires a lot of physical work	37(23.1)	51 (31.9)	70 (43.8)	2 (1.3%)	160(100%)
I can work at my own pace	77 (48.1%)	34 (21.3%)	45 (28.1%)	4 (2.5%)	160(100%)
My knowledge and skills are rarely used at work	3 (1.9%)	3 (1.9%)	103(64.4%)	51 (31.9%)	160(100%)
There are differences of opinion within my department	1 (0.6%)	30 (18.8%)	5 (3.1%)	124 (77.5%)	160(100%)
My department does not get along well with other departments	97 (60.6%)	30 (18.8%)	2 (1.3%)	31 (19.4%)	160(100%)
The atmosphere in my workplace is friendly	3 (1.9%)	1 (0.6%)	124 (77.5%)	32 (20.0%)	160(100%)
This job suits me well	31 (19.4%)	2 (1.3%)	81(50.6%)	46(28.8%)	160(100%)
My job is worth doing	0 (0%)	49 (30.6%)	73 (45.6%)	38 (23.8%)	160(100%)

Source: Field survey (2019)

Effect of Stress on Performance

Table 4 indicates the effect of job stress variables on employee performance. It provides information on whether a variation in the dependent variable can be explained by the regression model. Table 5 presents a summary of the linear regression to assess the effect of job stress on employee performance. Regarding the beta values, job stressors have the least beta value of 0.124 at an insignificant level of 0.056 with a t-value of 1.924. It is evidenced that the stress level of employees has a significant greater impact on performance with a beta coefficient of 0.592, t- value of 9.198 and significant value of 0.000.

Table 5: Regression Model on the Effect of Job Stress on Employee Performance

Model	Standardised Coefficients	t	Sig.	R Square	Adjusted R Square	Std. Error of Estimate	F the change	Collinearity Statistics	Tolerance	VIF
	Beta									
(Constant)		1.525	.129							
1 Job stressors	.124	1.924	.056					.906		1.103
Stress level	.592	9.198	.000	.411	.403	2.607	54.693	.906		1.103

a. Dependent Variable: performance level

Source: Field survey (2019)

The R-Square shows a value of 0.411, indicating the 41.1% variation in the dependent variable (employee performance) is explained by the independent variable (stress). This means that job stressors and stress levels have contributed a significant figure of 41.1% to employee performance. The remaining 58.9% of the variation in performance is explained by the residual. The adjusted R-square is 0.403, indicating that 1% change in job stress results in a 40.3% change in employee performance.

The significant value of the F-change of 54.693 is 0.000, indicating that variation in the dependent variable can be explained by the linear regression table. Hence the linear relationship does exist between the variables in the model. The multicollinearity is assessed using the Tolerance and Variance Inflated Factor (VIF). The Tolerance values are both more than 0.10, and the VIF are also less than 10. Hence there is no multicollinearity among the variables.

The study went further to examine the mean difference in terms of stress level and job-related stressors based on gender and independent sample t-test results can be seen in Table 6. The finding as indicated by the Sig (2 tailed) under t-test for equality of means revealed that there were no statistically significant differences in scores respectively, for male workers [(M = 53.96, SD = 5.265) and female bank workers (M = 54.04, SD = 5.299); t = (160) = .929] for stress level variable and male workers [(M = 43.62, SD = 2.171) and female bank workers (M = 43.16, SD = 1.947); t = (160) = .154] for job stressors.

Table 6: T-test Results Showing the Difference in Effect of Stress on Gender

	Gender	N	Mean	Std. Dev.	Std. Error	Levene's Test for Equality of Variances		t-test for Equality of Means		
						F	Sig.	t	df	Sig. (2-tailed)
Stress level	Male	77	53.96	5.265	.600	.117	.733	-.090	158	.929

	Female	83	54.04	5.299	.582					
Job stressors	Male	77	43.62	2.171	.247	.813	.369	1.434	158	.154
	Female	83	43.16	1.947	.214					

Source: Field survey (2019)

The t-test results showing the difference in effect of stress on marital status of bank workers can also be seen in Table 7. The finding as indicated by the Sig (2 tailed) under t-test for equality of means revealed that there were no statistically significant differences in scores respectively, for married workers [(M = 53.77, SD = 5.161) and ‘single’ workers (M = 54.42, SD = 5.474); t = (160) = .454] for stress level variable and Married workers [(M = 43.25, SD = 2.042) and ‘single’ workers (M = 43.61, SD = 2.102); t = (160) = .290] for job stressors.

Table 7: T-test Results Showing the Difference in Effect of Stress on Marital Status of Bank Workers

						Levene's Test for Equality of Variances		t-test for Equality of Means		
	Marital Status	N	Mean	Std. Dev.	Std. Error	F	Sig.	t	df	Sig. (2-tailed)
Stress level	Married	103	53.77	5.161	.508					
	Single	57	54.42	5.474	.725	.115	.735	-.751	158	.454
Job stressors	Married	103	43.25	2.042	.201	.989	.322	-1.061	158	.290
	Single	57	43.61	2.102	.278					

Source: Field survey (2019)

Discussion of Results

The study sought to determine the level of job-related stress among bank employees; ascertain the regularity of job-related stressors among employees of the selected banks and assess the effect of job-related stress on employee performance at the selected banks. Thus, the finding that work and life conflict caused a very high level of stress is in line with the interactional theory that that work-related stress results from the interaction between several psychological job demands relating to workload. The results agree with the finding of McShane and Glinow's (2008) view that stress increases when individuals are unable to balance time for both work and family demands. The findings on lack of opportunities for advancement or promotion causes a very high level of stress among bank workers in Ghana agrees with the findings of

Robbins's (2004) assertion that stress increases when an individual is confronted with opportunity constraints.

The findings that majority of the respondents indicated that workload, constant thinking about work all day, unable to meet deadlines and differences of opinions within their departments frequently, if not always, cause job stress agree with the that of McGowan (2001); Michie and Williams (2003); and Robinson et al. (2003), that the job itself, including duties, responsibilities, heavy workload, variations in work load, role ambiguity and role conflict could be sources of stress for employees. The finding on workers' inability to work at their own pace and their department not getting along with other departments agrees with the findings of Michie (2002), that stress is created when managers who are critical and demanding are not supportive. It further supports the findings of McShane and Glinow (2008) that when work schedules are monitored and controlled by another person, it produces stress especially when the individual has no control of time and energy. Some respondents also indicated that some factors do not often cause stress. Thus, the position of transactional theory that any aspect of the environment could be a stressor is, therefore, upheld in this study.

The study demonstrates job stress level overall to be the most statistically significant variable that has an effect on employee performance. This confirms what Blumenthal (2003) posited, that as stress increases so does performance, but argued that stress becomes harmful and counterproductive when it reaches the level of acute discomfort. He, however, indicated that when it reaches an excessive level it becomes harmful, destructive, and detrimental to human wellbeing and performance. Kakkos and Trivellas (2011) also affirmed this notion, stating that the extreme levels of pressure do not assure a high level of performance rather a low-performance level because of negative feelings to excessive stress.

Conclusion

The study was carried out with the aim of identifying the levels of stress, factors that cause stress and assessing the effect of stress on performance from 7 selected banks in the Accra Metropolis. The first objective of the study dealt with identifying the levels of stress. It is evident from the findings that employees in the banking sector experience a high level of job-related stress, interfering with family life, lack of promotion/advancement opportunities, doing things on the job, which are against their better judgement, having too little authority to carry out responsibilities and unable to satisfy conflicting demands of people over them.

The study also revealed that paying careful attention to work issues, heavy workload, unable to meet deadlines, not able to work at their own pace and constantly

thinking about work all day were the factors that cause frequent job stress. The study again found out that the high level of stress affected the performance of the employees. This concludes that employees undergo much stress, indicating multiple stressors which adversely affect them psychologically, emotionally and physically. Management is not much involved in identifying and mitigating the job-related stress of the employees.

The conclusion warrants some necessary actions needed to be considered by the management of the seven banks. It is, therefore, recommended that management of the banks should: Frequently organise stress audit to mitigate the stress level. This will help identify the factors that enable employees to be stressed out. Management should have the understanding that prevention and management of job stress need the involvement of the organisation as a whole. Management also should be aware that the success of stress management is dependent on the support of top management with co-operation from employees. Organising regular health monitoring programmes to identify the highly stressed employees for them to go through the stress management process is also recommended.

The human resource departments of the banks should create a section in their department to cater purposely for the wellbeing of employees. This is to help encourage the channel of communication in dealing with job-related stress. Management should organise a programme that should be clearly planned, effectively monitored and evaluated to ensure the objectives set have been achieved.

Suggestions for Further Study

The study has shown that identification of job stress is relevant in determining the performance level of employees. The study, however, only looked at the effect of job-related stress on employee performance. Therefore, it is recommended that further studies be made to identify what additionally augments stress apart from job-related variables in the banking sector, like the non-work-related factors that cause spillovers.

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