



RESEARCH ARTICLE ↓

Effect of Occupational Stress on Employee Performance of Deposit Banks in Abia State

Authors

¹Maduagwu, Esther Nneka and ²Njoku, Onyedikachi Brian

Authors	Affiliation
1 & 2	Department of Business Administration, Enugu State University of Science and Technology (ESUT), Nigeria

Abstract

This study examined the effect of occupational stress on employee performance of deposit money banks in Abia State. The specific objectives were to examine the influence of pressure-induced stress on employee effectiveness in deposit money banks in Abia State, Assess the effect of workload-induced stress on employee efficiency in deposit money banks in Abia State, evaluate the effect of target-induced stress on employee service delivery in deposit money banks in Abia State. To achieve the above objectives, three hypotheses were formulated and tested in the study. Data were analyzed using regression analysis. The result showed that pressure-induced stress had a significant effect on employee effectiveness in deposit money banks in Abia State ($b=0.140$, $t=2.746$, $p<0.006$). Workload-induced stress had a significant effect on employee efficiency in deposit money banks in Abia State ($b=0.248$, $t=4.368$, $p<0.000$). Target-induced stress had a significant effect on employee service delivery in deposit money banks in Abia State ($b=0.358$, $t=6.349$, $P<0.000$). It was recommended that banks should redesign jobs/tasks to reduce workload, set realistic targets to achieve, and improve the quality of services to reduce pressure on their employees. The study concluded that pressure-induced stress, workload-induced stress, and target-induced stress are related to job stress in deposit money banks and negatively affect the performance of employees.

Keywords: Employee Performance; Occupational Stress; Deposit Banks

Introduction

Banking job is now one of the most challenging and dynamic professions in Nigeria. In recent times, the banking business has transformed tremendously due to various factors such as technological innovations, increased competition, and an increase in the number of frauds, which ultimately results in a change in the stress level of bank employees every time (Dartey-Baah and Ampofo, 2015; Vivek and Janakiraman, 2013). Due to increasing workload, job insecurity, and pressure to perform; employees of deposit money banks in Nigeria work long hours and as a result, stress levels are on the increase. Thus, there is a need to manage or cope up with such stress. Coping is an adaptive response and an intervention intended to eliminate, improve or change the stress-producing factors in the job context, or intended to modify the individual's reaction to stressful situations in a beneficial way (Ogah, 2020; Kejriwal, 2019; Kundaragi and Kadakol, 2015; Karunanithy & Ponnampalam, 2013).

Stress can be defined as an individual's reaction to an environmental force that affects an individual's productivity, effectiveness, personal health, and quality of work (Bashir and Ramay, 2010). Stress can also be described as an involuntary response to a dangerous situation or event that frightens, irritates, confuse, endanger or excite us and place demands on the body (Dim, Nwankwo, and Aroh, 2021). Employees are assets to an organization, but when they are stressed, undesirable effects such as increased absenteeism; low productivity, low motivation, and usually legal financial damages emerge. Occupational stress is often caused by a multitude of factors such as heightened competition, long working hours, high-pressure deadlines, changes in management, barriers to career advancement, work overload, excessive rules and regulations, new technology, inadequate support system, lack of participation in decision making, conflicting demands from organizational stakeholders and personal conflicts (Okeke, Ojan and Oboreh, 2016; Rahman, 2013).

In the Nigerian banking industry, occupational stress is becoming an everyday reality for most employees regardless of their job status, gender, or educational level (Udu & Eke, 2018). Studies done previously in workplaces have clearly established the relationship between high levels of stress and negative effects on the performance and health of employees. In assessing the impact of occupational stress on the work performance of bank employees in Nigeria, Undie, Ukpata, and Iyortsuun (2018) used time pressure, workload, and work targets to proxy job stress. Also, the results of the study conducted by Kadiri and Odion (2020) revealed that work demand, role conflict, and role ambiguity negatively and significantly influence employees' job performance at banks in Benin City, Edo State. Despite the fact that stress is seen to have negative connotations with employee performance, not much is known about the impact of occupational stressors, such as pressure, workload, and target on the job performance of bank employees in Abia State. This study, therefore, examined the effect of occupational stress on employee performance of bank employees in Abia State, Nigeria. Specifically, the study ascertained the extent to which pressure-induced stress, workload-induced stress, and target-induced stress influenced the job performance of Deposit Money Banks employees in Abia State, Nigeria.

Statement of the Problem

Most banks with the aim of attaining higher performance and surviving in the highly competitive business environment end up burdening employees with an overload of work to meet deadlines and this might result in a change in the stress level of bank employees. Stress can adversely affect employee performance and if allowed to go unchecked, job performance ultimately declines and the person's health degenerates. Therefore, there is a need to effectively identify the work stressors and how they affect employee performance in deposit money banks in Abia State. The lack of information on the relationship between occupational stress and employee performance of banks in Abia State creates a gap in knowledge on how work stress has increasingly affected employees' performance in the banking sector. It is on this premise the current study sought to examine the effect of occupational stress on employee performance, in the case of deposit money banks in Abia State.

Objectives of the Study

The main objective of the study was to examine the effect of occupational stress on employee performance at Deposit Money Bank in Abia State, Nigeria. The specific objectives of the study were to;

- I. Examine the influence of pressure-induced stress on employee effectiveness in deposit money banks in Abia State.
- II. Assess the impact of workload-induced stress on employee efficiency in deposit money banks in Abia State.
- III. Evaluate the effect of target-induced stress on employee service delivery in deposit money banks in Abia State.

Statement of Hypotheses

The following null hypotheses were formulated;

- I. Pressure-induced stress has no significant effect on employee effectiveness in deposit money banks in Abia State.
- II. Workload-induced stress has no significant effect on employee efficiency in deposit money banks in Abia State.
- III. Target-induced stress has no significant effect on employee service delivery in deposit money banks in Abia State.

Review of Related Literature

Conceptual Review

Occupational Stress

Though stress may be of various types, it is referred to as occupational stress when it is traceable to a particular job or occupation. Occupational stress usually arises when the interaction between people and their jobs went wrong that ultimately driving them toward some abnormal functioning (Yeboah-Kordee *et al.*, 2018; Vivek and Janakiraman, 2013). According to Malta (2004), occupational stress is any discomfort that is felt and perceived at a personal level which is mainly triggered by events and instances that are too frequent and strong so as to exceed people coping capabilities.

Udu and Eke (2018) define occupational stress as a situation where occupation-related factors interact with employees to change which could disrupt or enhance his / her psychological and or physiological conditions such that the person is forced to deviate from normal functioning. Occupational stress occurs when there is a divergence between the demands of the workplace and an employee's ability to carry out and complete these demands. Occupational stress can also be defined as the harmful physical and emotional responses that occur when job requirements seem not to match the employee's capabilities, resources, and needs (Akinleye and Hassan, 2014). Stressed employees are less productive and the outcomes on an organization include employee job dissatisfaction, absenteeism from the workplace, turnover, decreased performance, and reduced productivity and efficiency.

Sources of Stress

Stressors are sources of pressure and tension that create stress. They include the following:

- I. **Environmental Stressor:** This type of stress relates to those aspects of the environment and surroundings that are causing stress. Examples of environmental stressors include weather, noise, crowding, pollution, traffic, unsafe environment and substandard housing, and crime (Ehsan, 2019).
- II. **Social Stressor:** This type of stress relates to the stress involved in interacting, socializing, and communicating with other people. It revolves around the relationship with other people. Some examples of social stressors include deadlines, financial problems, job interviews, presentations,

- disagreements, demand for your time and attention, loss of a loved one, divorce, and co-parenting (Ehsan, 2019; Manjunatha and Renukamurthy, 2015).
- III. **Physiological Stressor:** This source of stress relates to how the body reacts and responds to stressful situations. Examples are injury, chronic illness, pain, and very cold/hot temperatures. These responses by the body are aspects of the physiological response to stress (Manjunatha and Renukamurthy, 2015).
 - IV. **Psychological Stress:** Psychological stress involves the power of own mind in how one thinks, rationalizes, and makes meaning of stress, hassles and worries. It is about how the brain, psyche, and mind think about the stress in life. Psychological stress involves powerful feelings and emotions people experience. They include guilt, worry, anger, frustration, hatred, sadness, grief, self-pity, and fear. (Tamunomiebi & Mezeh, 2021).

Types of Stress

The four major types of stress are explained below;

- I. **Episodic Stress:** Episodic stress is a situation where the individual's life experiencing this type of stress is very chaotic, and out of control and they always seem to be facing multiple stressful situations. They are always in a rush, always late, always taking on too many projects, and handling too many demands (Ehsan, 2019).
- II. **Chronic Stress:** Chronic Stress is stress from repeated exposure to situations that lead to the release of stress hormones. This stress can cause wear and tear on the mind and body (Chukwuemeka, Nwakoby, and Onwuka, 2019).
- III. **Acute stress:** This type of stress is the most common and most recognizable form of stress. This is the kind of stress in which the individual knows exactly why he is stressed. Normally, the body rests when these stressful events cease and life gets back to normal because the effects are short-term. Acute stress usually does not cause severe or permanent damage to the body (Ehsan, 2019; Chukwuemeka *et al.*, 2019).
- IV. **Traumatic stress:** It is a severe stress reaction that results from a catastrophic event or intense experiences such as a natural disaster, sexual assault, life-threatening accident, or participation in combat. Some trauma victims gradually begin to recover immediately after the event. But for some people, the psychological and physical symptoms triggered by the trauma do not go away and life does not return to normal. This condition is known as a post-trauma stress disorder. Common symptoms of this type of stress are flashbacks or nightmares about the trauma, avoidance of places and things associated with the trauma, hypervigilance for signs of danger, and irritability and tension (Ehsan, 2019).

Dimensions of Occupational Stress

The dimensions or factors that contribute to occupational stress include;

- I. **Pressure-induced stress:** Pressure is seen as positive and something that actually helps improve our performance. We all need a certain amount of pressure to perform well; however, problems arise when the sources of pressure become too frequent without time to recover and too great for us to cope with (Bashir and Ramay, 2010). Employees in the bank face a lot of pressure from customers in the form of opening of accounts, complaints about the Automated Teller Machine (ATM) and renewal, pressure when the network is faulty or undergoing an upgrade, ongoing Bank Verification Number (BVN), pressure when customers' accounts are hacked by fraudsters (Undie *et al.* 2018).
- II. **Workload-induced stress:** Workload or role overload is a state in which the work responsibility given to a person needs more time and resources than is available to him (Ahmad, 2013). Role overload is considered to be the most significant occupational stressor among bank employees which makes employees feel that the allotted work is beyond their expertise and limit. For example, one employee is assigned to collect cash and record the transaction, too many customers to attend to and as a result, employees have to work late to balance the day's transactions, one employee is saddled with the

- responsibility of verifying ATM cards, reversing debit without payment, resolving SMS alerts issues, etc. (Undie *et al.*, 2018).
- III. **Target-induced stress:** Given that the banking sector is target driven; the employees particularly marketers are usually given a target to meet within a specific period of time like monthly, weekly, quarterly, or yearly. Marketers in the banking sector put in more effort than other staff in order to meet the sales target given to them. Workers that fail to meet such targets stand the risk of losing their jobs. In order to meet this target, they move from one place to another to search for and attract customers and sometimes resort to illicit sexual affairs with married men/women as the case may be (Odunlami and Oludipe, 2021; Undie *et al.*, 2018).
 - IV. **Role conflict:** Role conflict refers to incompatible requirements and expectations that the employees receive from their supervisor or coworker. In other words, role conflict is the extent to which employees have to carry out tasks, which are in conflict with their own norms and values (Tummers, Landeweerd & van Merode, 2002).
 - V. **Role Ambiguity:** Role ambiguity is another factor that leads to occupational stress and it occurs when the expectations, objectives, and responsibilities have not been clearly stated for employees (Ehsan, 2019). Role ambiguity refers to unclear or confusing expectations about job duties and demands put upon an employee by different people, colleagues, customers, level of authority, social expectations, and job-related factors (Dim *et al.*, 2021)

Employee Performance

Employee performance is also known as job performance. Employee performance refers to the level of productivity of an employee, relative to his or her peers, on several job-related behaviours and outcomes (Yeboah-Kordee, 2018). Employee performance is the employee's ability to successfully complete tasks according to the expected standards set by the employers, or beyond the expected standards (Qadoos *et al.*, 2015). Kumari, Bajwa, and Priya (2016) defined employee performance as the extent to which an employee accomplishes the tasks that make up his or her job.

Employees perform different tasks in an organization depending upon the nature of the organization. When an employee shows high performance in accomplishing tasks, it results in satisfaction, a feeling of self-efficacy, and mastery. In addition, those who perform well in their tasks are mostly to get promotions, awards, and honors and are more open to career opportunities (Kanfer & Ackerman, 2005). Good employee performance is necessary for the organization since the success of the organization is dependent upon the employee's creativity, innovation, and commitment. Employers demand high productivity and high-quality services from employees and if employees have too much work, it affects how well they perform (Okeke *et al.*, 2016). In this study, employee performance was measured in terms of employee effectiveness, efficiency, and service delivery.

Theoretical Framework

Person-Environment Fit Theory

Person-Environment Fit (P-E Fit) theory was developed by French and Caplan in 1972. Person-environment fit is the match between employees' individual characteristics and their work environment (Dim *et al.*, 2021). An individual's personal characteristics interacted with their work environment to determine strain, and consequent behavior and health. Lack of fit in either of these domains can cause problems and the greater the mismatch between the person and their environment, the greater the strain as demands exceeds abilities and needs excess supply (Ballout, 2007). The basic tenet of the P-E Fit theory has been that stress arises from a mismatch between an individual and his or her environment. Organizations that assign tasks and responsibilities to their workforce based on their competence, knowledge, and skills will succeed in creating an environment where employees choose to stay and work towards enhancing the achievement of organizational goals because these workers will realize a high level of fit between their expectations and those of their employers (Odunlami and Oludipe, 2021).

Transactional Theory

The transactional theory was developed by Lazarus in 1976. The theory suggests that stress is the direct product of a transaction between an individual and their environment which may stretch their resources and thus, threaten their well-being. In addition, any aspect of the work environment can be perceived as a stressor by the appraising individual. Yet the individual appraisal of demands and capabilities can be influenced by a number of factors, including personality, situational demands, coping skills, previous experiences, time-lapse, and any current stress state already experienced (Iyiegbuniwe and Imoni, 2020). The study was anchored on Person-Environment Fit (P-E Fit) theory.

Empirical Review

Dim *et al.*, (2021) conducted a study to investigate the effect of stress and employee performance in selected tertiary institutions in South East Nigeria. The study examined the degree to which stressors such as role ambiguity and workload pressure affect employee performance. Results showed that role ambiguity and workload pressure are negatively associated with employee performance.

Okeke *et al.*, (2016) examined the effect of stress on employee productivity in the Nigerian banking industry. The study adopted a survey research method. The population of the study constitutes five selected banks in the Awka metropolis. A purposive sampling method was used to select a total of 250 employees and the data was generated using a 5-point Likert scale questionnaire. The data collected were analyzed using simple percentage analysis while the hypotheses formulated were tested using Chi-Square statistical technique. The study revealed that workload pressure has a significant effect on employee productivity. The study also revealed that stress hinders the effective performance of employees.

Nguyen, Hoang, and Nguyen (2020) investigated the impact of occupational stress on job satisfaction and job performance of banking credit officers. Research data were collected from 290 bank credit officers working in the commercial banking system in Vietnam. Structural Equation Modeling was applied to analyze the data. The result of the study showed that a negative correlation exists between job stressors such as overloading work, pressure from managers, time pressure, and income pressure, and the performance of employees in banks.

Babarinde and Ohikhen (2019) surveyed the impact of stress on the productivity of employees in the Nigerian banking sector. 400 study respondents were selected using stratified random sampling, and 380 completed and returned the questionnaire. Factor analysis and structural equation modeling (SEM) were used to analyze the data. The result indicated that stress variables such as workload, career factors, organisational climate, and role ambiguity have a significant effect on employee performance.

Iyiegbuniwe and Imoni (2020) examined the relationship between work-related stress and the performance of employees in the Nigerian banking industry. The relationship amongst the following antecedents of work-related stress: workload, working hours, work-life balance, respectively, and job performance of employees were investigated. A sample of 142 respondents was selected from employees in banks located in the Ikeja banking district of Lagos State, Nigeria, with a convenience sampling method. Data obtained from structured questionnaires were analyzed using the correlation technique. The results show that workload, work-life balance, and working hours, respectively, have a negative relationship with employees' performance convenience. The study concludes that work overload, long working hours, and inadequate work-life balance, respectively lead to reduced employee performance.

Ogah (2020) examined the effect of stress management on employee performance at a selected deposit money bank in Osogbo, Osun State, Nigeria. The study employed a descriptive survey research design. The sample size of 200 for this study was arrived at using the Taro Yamane formula. Linear regression analysis and Pearson Product Moment Correlation coefficient test was used to analyze the data. The findings showed that work-life balance and work overload have a significant effect on employee performance.

Odunlami and Oludipe (2021) studied the effect of work stress on employee performance in selected deposit money banks in Lagos and Ogun State, Nigeria. A survey research design was used for the study. 400 copies of the questionnaire were administered to workers of banks in Lagos and Ogun States. Data were analyzed using descriptive statistics while multiple regression analysis was used to test the hypotheses formulated. The findings of the study reveal that all the independent variables (workload-induced stress, pressure-induced stress, target-induced stress, and work-family conflict) had a significant effect on employee performance.

Kadiri and Odion (2020) investigated the relationship between work stress and the job performance of bank employees in Benin City, Edo State, Nigeria. Specifically, the study examined the extent to which job-induced stressors (work demand, role conflict, and role ambiguity) influence employees' job performance. 250 copies of the administered questionnaire were retrieved and the data obtained were analyzed with the ordinary least square's regression technique. The results of the study revealed that work demand, role conflict, and role ambiguity negatively and significantly influence employees' job performance.

Methodology

The study adopted a survey research design and aimed to investigate the effect of occupational stress on employee performance of deposit money banks in Abia State. The survey method was preferred because it ensures a complete description of the situation with minimum bias. The banks used were Access Bank, First Bank, Fidelity Bank, GTB, and UBA. The sources of data were primarily structural questionnaires. The target population of this study consists of 250 permanent and contract employees of three selected deposit money banks in Abia State. The independent variable of the study was occupational stress which is measured using, pressure-induced stress, workload-induced stress, and target-induced stress. The dependent variable was employee performance (employee effectiveness, efficiency, and service delivery). The data were analyzed using multiple regression analysis. The analysis was carried out at a 0.05 level of significance with the aid of IBM SPSS version 23. Typically, a regression analysis is done for one of two purposes: In order to predict the value of the dependent variable, or in order to estimate the effect of some explanatory variable on the dependent variable. The advantage of this approach is that it leads to a more accurate and precise understanding of the association of each individual factor with the outcome. The primary result of regression analysis is a set of estimates of the regression coefficients α , $\beta_1, \beta_2, \beta_k$. These estimates are made by finding values for the coefficients that make the average residual 0, and the standard deviation of the residual term as small as possible. The result is summarized in the prediction equation:

$$Y_{pred} = a + b_1X_1 + \dots + b_kX_k$$

Data Presentation and Analysis

Data Presentation and Test of Hypotheses

The results obtained from analyzing the data are presented in Tables 1–3 below;

Table 1: Model Summary on the Effect of Pressure-induced Stress on Employee Effectiveness in Deposit Money Banks in Abia State

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	.594 ^a	.353	.345	.719

a. Predictors: (Constant), Pressure-Induced Stress, Workload-Induced Stress, Target-Induced Stress

b. Dependent Variable: Employee Performance (employee effectiveness, efficiency, and service delivery)

Source: SPSS Version 23.0

Table 2: ANOVA of the Effect of Workload induced Stress on Employee Efficiency in Deposit Money Banks in Abia State

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	69.219	3	23.073	44.672	.000 ^b
Residual	127.057	246	.516		
Total	196.276	249			

a. Dependent Variable: Employee Performance (employee efficiency)

b. Predictors: (Constant: Pressure-Induced Stress, Workload Induced Stress, Target Induced Stress

Source: SPSS Version 23.0

Table 3: Variables Estimates of the Effect of Target induced Stress on Employee service delivery in Deposit Banks in Abia State

Variables	B	Std. Error	T	Sig.	Decision
Pressure-Induced Stress	.140	.051	2.746	.006	Accepted
Workload Induced Stress	.248	.057	4.368	.000	Accepted
Target Induced Stress	.358	.056	6.349	.000	Accepted

a. Dependent Variable: Employee Performance (Employee service delivery)

Source: SPSS Version 23.0

Data Analysis

Regression analysis was performed to evaluate the significant factors causing stress at the workplace amongst banks in general. According to the model summary Table 1, R is the regression coefficient which shows the relationship between the independent variables (pressure-induced stress, workload-induced stress, target-induced stress) and dependent variable (employee effectiveness, efficiency, and service delivery). It is notable that there exists a positive relationship between the independent variables and dependent variables as shown by the R-value (0.594). The coefficient of determination (R^2) 0.353 suggests that up to 35.3 % of the variability in employee effectiveness can be explained by the change in the three independent variables. This means that other dimensions of stress not studied in this research contribute 64.70% to employee performance. This implies that these variables are very significant and thus, need to be considered in any effort to boost employee performance in deposit money banks in Abia State. Further, the study revealed a p-value of $0.000 < 0.05$ (Table 2); thus, the model is statistical significance in predicting how pressure-induced stress, workload-induced stress, and target-induced stress affect the effectiveness of employees. Analysis of variance with an F value= of 44.6 suggested and proved the validity of the model.

The result in table 3 shows the significance of the relationship between independent variables and dependent variables. According to the result of table 3, 14% of employee effectiveness is affected by pressure-induced stress, 25% of employee efficiency is affected by workload-induced stress and 35% of employee service delivery is affected by target-induced stress ($p < 0.05$).

Test of Hypotheses

The result of the hypotheses tested is captured in table 3. Hypothesis one, which states that pressure-induced stress has an effect on employee effectiveness is accepted ($b=0.140$, $t=2.746$, $p<0.006$). This implies that pressure-induced stress is related to employee effectiveness in deposit money banks.

Hypothesis two which states that workload-induced stress has a significant effect on employee efficiency is accepted ($b=0.248$, $t=4.368$, $p<0.000$), implying that workload-induced stress is related to employee efficiency in deposit money banks.

Hypothesis three which states that target-induced stress has a significant effect on employee service delivery is accepted ($b=0.358$, $t=6.349$, $P<0.000$). This implies that target-induced stress is related to employee service delivery in deposit money banks.

Discussion of Findings

The study assessed the effect of occupational stress on employee performance of selected deposit money banks in Abia State. Hypothesis one states that pressure-induced stress is related to employee effectiveness in the Nigerian Banking industry. The result of the analysis supports the acceptance of the hypothesis. The stated hypothesis is accepted because employees undergo stress when discharging their duties: pressure as a result of the ongoing Bank Verification Number (BVN) exercise, pressure from fraudsters who try to impersonate other customer's identities,

the drive to meet the profit expectation of the bank and their customer's demand. This finding is supported by Sajuyigbe et al., (2015), which revealed pressure as a major cause of occupational stress/job stress.

The regression analysis showed that workload-induced stress is related to employee efficiency in the selected deposit money banks in Abia State and the result of this study accepts hypothesis two. This finding is in line with the findings of Ogah (2020) and Adetayo et al., (2014) which established workload as one of the causes of stress in an organization. Workload-induced stress implies that when employees are overloaded with tasks/jobs at work, it constitutes stress and consequently, affects employee efficiency. Lastly, hypothesis three which stated that target-induced stress is related to employee service delivery in the selected deposit money banks in Abia State was also accepted. The findings are consistent with the similar result which was reported by Chovwen (2013), which established that employees are faced with excessive and unpredictable work schedules all in the quest to achieve the bank's target. The Nigerian Banking Industry is a target driven and as such employees are often saddled with sometimes unrealistic targets that cannot be met.

Summary of Findings

The study assessed the effect of occupational stress on employee performance in deposit money banks in Abia State. It revealed that the dimensions of occupational stress studied have a great impact on employee performance. The study also revealed that;

- I. Pressure-induced stress had effect on employee effectiveness in deposit money banks in Abia State (b=0.140, t=2.746, p<0.006).
- II. Workload induced stress had an effect on employee efficiency in deposit money banks in Abia State (b=0.248, t=4.368, p<0.000).
- III. Target induced stress had an effect on employee service delivery in deposit money banks in Abia State (b=0.358, t=6.349, P<0.000).

Conclusion

The purpose of the study was to evaluate the effect of occupational stress on employee performance in deposit money banks. For this purpose, the study covered three branches of different deposit money banks in Abia State. The relationship between the following dimensions of occupational stress: pressure-induced stress, workload-induced stress, and target-induced stress, respectively, and employee performance was investigated. In conclusion, the findings showed that pressure-induced stress, workload-induced stress, and target-induced stress are related to job stress in deposit money banks and negatively affect the effectiveness of employees.

Recommendations

The following recommendations are suggested;

- I. Management should set reasonable and achievable targets that may stretch the employees but not place impossible burdens on them.
- II. Management should redesign jobs and place employees where their tasks would not be complicated such that they can perform their jobs at their best capacity. Management should ensure that their employees are not overworked
- III. Deposit Money Banks should increase the quality of their services to reduce pressure from customers on the employees. Management should provide social support for their employees because when individuals believe that they have the friendship and support of others at work, their ability to cope with the effect of stress increases.

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