



Stress in the Bank: Impact on Employee Performance

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Abstract

In the past decade, Ghanaian banking subsector experienced transformations, including trimming and innovations. Due to the changes, workers are anticipated to work additional time to meet the needs of customers. The changes that occur in the banking sector can cause stress among employees and influence their execution or output. The intent of the study was to gauge the triggers and the after effects of job trauma and burnout on workers performing in the banking subsector. Two hundred staff from six banks was sampled for the study. The study conducted the analysis using Pearson correlation and regression. The study argues that two dominant factors, including time strain and role opacity have a pessimistic and substantial sway on employee employment output. However, workload and paucity of incentive do not have any considerable sway on worker performance. The study recommends that management should set up counselling departments or units within banks and recruit experience psychologists to offer counselling to staff.

Keywords: *Bank; Burnout; Stress; Job; Performance*

Introduction

Stress can be described more broadly as a condition that occurs when one realizes that the demands or requirements of a situation are greater than one's ability to trade (Ahamed & Ramzan, 2013). Work or job stress is a reaction people have when they face requirement and burdens that do not collaborate with their knowledge, capabilities, which restrict their capability to deal with stress. According to McGrath (1976), job stress is the condition under which workers perform a task beyond their ability, and the resources required to complete these tasks are in short supply, with a meaningful disparity between rewards and demand for completing the tasks assigned.

Employers wanting to cutthroat in the global market often exert force on their employees to execute responsibilities in a quick manner to achieve organizational goals and remain in good position over others. This makes employees to experience stress, which can have a bad shock on their health, jobs, and performance in the companies where they work. According to Ogunlana et al. (2013), where there is disparity between individual capabilities and environmental demands, stress can occur with devastating negative effect. Numerous literatures point out work environment, workload, or burden, in the determination of stress factors (Bhatnagar, 2012). Family problems can sometimes cause stress to an individual. Because of the potential hazards, work related stress can impede the functioning of family related responsibilities.

In the past decade, nearly 3 billion workers have experienced heavy work stress at the office which affects daily life activities (Robbins & Sanghi, 2006). Stress can reduce workers whole work performance due to possibility of high mistakes, massive turnover of staff, including anxiety, headache, obesity, cardiac arrest, work-life imbalance, and depression.

In recent times, stress is a complex component of jobs in every sector. In the Ghanaian banking subsector, increased competition is driving too much demand on employees to increase productivity, which needlessly cause stress to them (Rao & Borkar, 2012; Varca, 2009). Role ambiguity, organizational transformation, work requirements, harassment and violent behaviour are examples of causes of stress that occur in the work environment (Varca, 2009). However, there is lack of empirical studies on the causes and effects of job stress on bank employees. This study therefore looked at the factors that causes work stress amongst banking staff, the connection between work stress and burnout amongst banking employees and how job stress and burnout affect the performance of banking staff within the industry.

Concept of Job Stress

Stress refers to what happens when tension and demand on a person mismatch his/her capabilities or wisdom (Leka et al., 2003). Stress, according to Naqvi et al. (2013), is a situation of bodily and mental disorder which happens in a condition of tension, when resources failed to satisfy the demands of people. Lazarus (1966) described trauma as the poignant, mental, behavioral and physical response to aversive and harmful facets of job, work settings and work businesses. It is a state typified by soaring heights of excitement and grief and often by sentiments of non-coping. Stress is an emotional, psychological, and visceral challenge a person endures from work (Rizwan et al., 2014). In the 1960s, Beheshtifa and Nazarian (2013) demonstrate that several major traumatic events or incidents that happen in a person's life could critically jeopardize one's health condition (Rizwan et al., 2014). Stress circumscribed by Arnold and Feldman (1986) refer to the response by an individual who faces a bad situation in his or her work environment.

Stress is a component of the natural life situation and can occur at any time there are substantial changes in our lives, whether definite or undesirable. Generally, it is thought that some stress is acceptable but when stress ensues in volumes that individuals cannot cope with, both mental and physical alterations may happen (Sauter et al., 1993). Stress is a result from both psychological and physical as well as both domestic and exterior elements of a condition in which the adaptiveness of an entity is over stretched. Basically, stress is when the work to be done does not match with abilities, both bodily and passion will do (Sauter et al., 1993).

Stress evolves when individuals recognize that they cannot sufficiently cope with the pressures being made on them or with dangers to their well-being. According to Cox (1993) stress may be understood as a perceptual knowledge occurring from a similarity between the demand on the person and capability to cope. Stress marks from a discrepancy between demands and assets (Lazarus & Folkman, 1984). Stress may also come when one notes that the strains on her or him are greater than she or he can perform and if it persists for a long time with no interval, psychological, instinctive, or behavioral

problems may ensue. Stress is nice when it helps a person to meet targets. It creates the muscle pressure and force levels in our bodies, empower us to concentrate and accomplish set goals (Arandelovic & Illic, 2006).

Stressors cause anxiety and make sure to do with any incentive in the situation that psychologically or actually involve a person (Despande, 2012). If a stressor is seen as a risk, nervousness establishes a spur of the autonomic nervous system. Cooper (1998) discovered six job stress indicators including essential to the duty, organizational role, interactions with others, administrative arrangement and atmosphere, home/work edge, and career and achievement. Lazarus (1993) also stress that stressors include role in the organization, business advancement, organizational climate, relationships within the organization and personality factors.

Burnout

Burnout is well-defined as the syndrome of emotional exhaustion and cynicism that happens among individuals who do work of some kind (Maslach & Jackson, 1981). Exhaustion correlates to feelings of being strained or exhaustion of one's emotional or physical resources (Maslach & Jackson, 2008). Burnout is also an attempt to create a gap between individual and different facets of his work and it comes about just after tiredness. Burnout reduces personal efficacy and makes the individual to see himself adversely in relation to a person's job (Maslach & Jackson, 2008). It is equally a feeling of ineffectiveness and lack of accomplishment and output at work. Burnout goes through various phases from start to a known end point (Friedman, 2000).

Burnout evolution is unidirectional that is produced up of the onset of stress, and the advent of anxiety induce capabilities and responses to anxiety also induce experiences. Friedman (2000) asserts that professionals who are touched by trauma may adjust the cognitive or emotional approach or both. With the reasoning aspect, the high probability for self-satisfaction results in subjective un-accomplishment. Therefore, the employee may feel insignificant in his work and may recourse to functional rejoinders or coping mechanisms, skepticism, and lethargy in exchanging with their anxiety. Events that are traumatic in addition to high exasperated prospects can make a person feel unfulfilled and feel an impression of overwork (Friedman, 2000). Personality, prior experiences, societal family support will establish whether individuals will adopt either cognitive or emotional responses to deal with burnouts.

Burnout may possibly be associated with the consumption of medications and liquor, family and marital crises, sleeplessness, and physical tiredness (Maslach & Jackson, 1981). Burnout does not only affect workers but also the organization. According to Khan and Zafar (2013), when breakdowns in firms are diminished, employees' health will be improved, and they will perform very well to raise their job's efficiency. Khan and Zafar (2013) found the following in their study: age and experience were harmfully related to exhaustion and cynicism; unattached employees were more exhausted and skeptical than married ones; job satisfaction was negatively related to overtiredness, scorn, and personal usefulness.

Burnout is ubiquitous in persons whose work involves them to deal immediately with other people. Those whose job entails dangerous or extreme concern, precision at execution of duty and shift work are all susceptible to burnout (Polik & Rioti, 2009). For example, nurses in clinic and hospitals were susceptible to elevated burnout because to continuous fear of blunder in medicine management, demand of patients, frequent aggressive behaviour from patients while on responsibility, heavy assignments during a work shift, lack of role lucidity, understaffing and lack of sustenance at work atmosphere. More employees are now facing burnout because of the type of work they do and how their work ecosystems are structured (Maslach & Leiter, 1997).

Theoretical Framework

According to Stoner et al. (1992), a comprehensible group of hypotheses put forth to describe the link between two and more discernible facts. It is a maxim that the record and assumptions of any field assists us in applying principles to real world situations, regardless of how well we understand them.

According to the role hypothesis, different job roles that people engage in can be stressful, regardless of their real occupation, implying that stress in diverse work roles can be stressful for all employees (Bhatti et al., 2010; Orqvist & Wincent, 2006). Role stress describes the ambiguity that a person feels when performing a role within a social environment and needing to meet certain behavioral expectations. Role conflict and role vagueness are considered the key causes of stress in organizations (Orqvist & Wincent, 2006). The stress that people feel due to conflicting role expectation is known as role conflict. Role uncertainty is a cause of stress stemming from uncertainty about how to respond to meet the expectation. Regardless of an individual's actual career choice, Osipow and Spokane (1987) identify role insufficiency, strain, border, obligation, and poor physical environment factors that produce work stressful (Osipow, 1998).

Methods

The respondents were selected using the convenience sampling technique. The 240 respondents were selected from six (6) banks. The main data gathering instrument was the questionnaire. The questionnaire was adapted from Khattak et al.'s (2011) job stress and burnout components in Pakistan's banking subsector by modifying it to fit this study. The questionnaire was separated into different sections to catch the crucial areas indicated in the intentions of the study. The questionnaire consisted of demographic characteristics, 16 job stress items, 9 burnout items and 5 work performance items (Yang, 2010). The questionnaire had close-ended questions which respondents were requested to tick the correct answer. Some of the issues were open ended which granted the respondent the leeway to express their views easily.

The queries were graded on a four-point Likert scale with 1 representing certainly not to 4 representing always. The questionnaires were self-administered. Self-administered questionnaires are the ones offered directly to the respondent who complete and return them to the researcher (Phellas et al., 2011). According to Phellas et al. (2011), the advantage of self-administered questionnaires is that the lack of the interrogator offers greater privacy for the defendant.

Method of Analysis

The study applied a bivariate Pearson Correlation to test whether there is a statistically significant linear connection between stress and job accomplishment (Hair et al., 2010). Association analysis is a way of gauging or quantifying the correlation between the variables and, more so, the arithmetic tool that analyzes the intensity of correlations between the dependent and independent variables. To ascertain the effect of anxiety on job accomplishment, five variables were inputted into the regression model and the outputs presented in the form of tables.

Results and Analysis

The findings show that the means of variables such as workload is a major contributor of job stress, followed by time pressure, lack of motivation and role ambiguity. These factors have potential effects on employees' job performance as indicated in the table below.

Table 1: Descriptive Statistics

Variables	Mean	Standard deviation
Workload	3.93	0.595
Time pressure	3.51	0.685
Lack of motivation	3.42	0.679
Role ambiguity	2.83	0.741

Correlation of Stress on Job Performance

Table 2 presents the correlation results between stress and job performance. The correlation of stress with itself ($r=1$), and the number of non-missing observation for job performance ($n=198$). The correlation of tension and job execution ($r=0.537$), based on $n=193$ observation with pair wise non missing values. The correlation of job performance with itself ($r=1$) and the number of non-missing observation for job performance ($n=196$). Therefore, the results show that the Pearson correlation coefficient for stress and job performance is 0.537, which is significant ($p<.001$ for a two-tailed test), based on 193 complete observations. Based on the results, stress and job performance have a statistically significant linear relationship ($r=0.537$, $p< 0.001$). The path of the relationship is inverse (that is, stress and job performance are inversely correlated), meaning that as one variable tend to rise, the other decreases (that is, greater stress is associated with low job performance). The magnitude, or strength, of the association is approximately moderate ($0.3<|r|<0.5$).

Table 2: Correlation

		Stress	Job performance
Stress	Pearson Correlation	1	0.537**
	Sig. (2-tailed)		0.000
	N	198	193
Job performance	Pearson Correlation	0.537**	1
	Sig. (2-tailed)	.000	
	N	193	196

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

Impact Analysis

Regression analysis demonstrates how one variable impacts on another. The results show that R square is 0.358, which indicates that 36% of the dependent variable is being explained by independent variables. Adjusted r square is 0.328 which shows that the model is not a good fit model as the value is lower than 0.60. According to Imna and Hassan (2014), a good fit model would be required to envisage a minimum of 60 percent of the variation from employee performance. The F test that has been done for this study shows the value of 18.523, which implies the regression model is substantial.

The results indicate that time tension beta coefficient value is -0.238 with a significant value of 0.027 which is lesser than 0.05. In this case, time strain has a negative significant effect on employee execution. In a similar case, a study was done in Japan on a medical institution, and it was perceived that the longer workers' work the greater the stress (Wan, 2012).

Workload's beta coefficient value stands at -0.225 with a harmful insignificant value 0.147, which is greater than 0.05. In this case, workload is a donor factor to stress but it is not significant. This means that workload does not have a significant influence on employee performance. Case studies in Japan for example show that employees' get extremely stressed out when they are forced to submit their work on time to their employer without accepting any given reason (Wan, 2012). Lack of motivation's beta coefficient value was 0.029 with a positive insignificant of 0.738, that is higher than 0.05. This means lacks of motivation do not have a significant influence on level of stress and employee performance.

Role vagueness's beta coefficient value is -0.307 with a substantial value of 0.000 which is lower than 0.05. Role uncertainty has a bad and significant effect on worker's performance. When workers are unsure of their responsibility and job explanation in the organization it does control their level of output and involvement as they are not sure where they exist.

Table 4: Model Summary

Model	R square	Adjusted R square	Std. Error of the Estimate
1	0.358 ^a	0.328	0.381

a. Predictors: (Constant), Time pressure, Workload, Lack of motivation, Role ambiguity.

Table 5: Anova^a

Model	Sum of Squares	df	Mean Square	F- Statistics test	Sig.
1 Regression	18523.54	1	18523.54	18.523	0.000
Residual	5775.64	4	1000.03		
Total	24299.18	5			

Dependent Variable: Job performance

Predictors: (Constant), Time pressure, Workload, Lack of motivation, Role ambiguity

Table 6: Coefficients^a

	B (coefficient)	SE (β)	t	Sig.	e ^B (odds ratio)
Constant	2.038	0.523	5.221	0.001	0.125
Time pressure	-0.238	0.203	5.378	0.027	0.351
Workload	-0.225	0.272	4.231	0.147	1.530
Lack of motivation	0.029	0.231	3.223	0.738	1.358
Role ambiguity	-0.307	0.133	4.563	0.000	0.347

Table 7 presents a summary result of the hypotheses. The findings of the study shows that time stress and role opacity have adverse but significant influence on employee performance because the $p < 0.05$. This is the reason why the study accepted the hypotheses. Yet, workload and lack of incentive do not have any significant impact on worker performance because the $p > 0.05$. This explains the refusal of the hypotheses.

Table 7: Summary of Hypotheses Testing

Hypotheses	Coefficient	Sig.	Interpretation
H ₁ : Time pressure has a negative and significant influence on staff job performance	-0.238	0.027	Accepted
H ₂ : Workload has a negative and significant influence on staff job performance.	-0.225	0.147	Rejected
H ₃ : Role ambiguity has a negative and significant influence on staff job performance.	-0.307	0.000	Accepted
H ₄ : Lack of motivation for staff has a negative and significant influence on staff job performance.	0.029	0.738	Rejected

Discussion

Understanding the factors that causes stress and affect job performance is important for organizations seeking to develop a competent workforce. Role ambiguity was found to negatively influence employee job performance. A high level of role ambiguity is related to low job performance, which indicates that employees lack relevant job knowledge and skills, knowledge of job associated goals, and knowledge of the functional behaviors required to accomplish these goals (Ashford & Cummings, 1985; Taylor et al., 1984; Tubre & Collins, 2000). The result of the study confirms that individuals would avoid engaging in activities in which they lack the expertise and talents or where they expect unfavorable outcomes (Bandura, 2001; Carver & Scheier, 1982, 1998).

Organizations that want their employees to achieve better job performance must define the role clearly and provide the appropriate environment for employees to seek feedback. Seeking feedback becomes crucial if it helps individuals meet their expected objectives. Individuals could seek feedback to master tasks to be performed regardless of whether those jobs are an initial or later part of their organization tenure (Ashford, 1986). As situations become more predictable and ambiguity in the role diminishes, the need for soliciting feedback lessens. Asking supervisor questions are very important in to gain clarity on responsibilities as part of the role seen as positively influencing job performance. Supervisors can establish better teamwork by checking periodically whether their subordinates are clear about the individual and/or collective objectives and goals and by gagging the degree of understanding of those goals (Ganesh & Gupta, 2010). Managers can keep an open feedback process to reduce the risks associated with the evaluation apprehension of their subordinates. In such situations, subordinates can understand their own strengths and weaknesses.

Open feedback forums will allow subordinates to obtain accurate and objective appraisals of their performance. Selecting the right individuals is crucial for ensuring team success. One way to ensure this success could be to select individuals who either have prior exposure in working with cross functional teams or who have already worked together. Supervisors need to ensure that team members are clear about their goals, roles, and responsibilities by providing detailed and prompt feedback within the team (Piccoli, Powell, & Ives, 2004). This will help address stress monumentally. Through effective feedback-

seeking strategies from co-workers and supervisors, the negative effects of role ambiguity on role performance can be minimized, if not eliminated. Nevertheless, managers also need to be more cautious of their own actions as employees could use it for feedback interpretation. Managers need to be aware that their behaviour also signal to employees to interpret acceptable and unacceptable performance. A greater level of awareness will allow managers to provide feedback that is consistent with employees' expected role behaviour and will reduce job stress.

Conclusion

The study indicates that every working individual, from low-income earners to high-income earners who is exposed to job stress simultaneously encounter a deterioration in life quality. It is a common knowledge that role uncertainty and time constraints are the primary causes of job stress and poor performance. The argument in this study has led to the following conclusions. Employee performances suffer significantly due to time pressure and role ambiguity. Employees appear to experience job stress when they are pushed to the limit and forced by their superiors to finish their tasks in an arbitrary amount of time. According to Yahaya et al. (2009), when employees are given too several tasks or job responsibilities to perform within a short time, the rate of staff turnover seems to be rather high. Furthermore, managers lack assistance in completing the work has resulted in high levels of job stress and unhappiness with job performance.

To begin, the majority of interviewees seconded that working more than 8 hours per day, including weekends and vacations, employed long hours and having repudiated time with their families and friends, and their current organization does not provide flexible waged hours to wide-ranging their errands are the main contributive factors of time heaviness resulting in work strain and poor employee performance.

Role ambiguity is the second most influential factor or variable. Their job performance is impacted by the uncertainty of their responsibilities and places in their organizations. When superiors fail to communicate the correct and precise information to subordinates, employees face role ambiguity, which become a contributing element to job stress. Giving the findings in the study, the majority of employees are unsure of where they are within the organization, as well as where they want to go in terms of their career plans.

Employees' performance may not be negatively impacted by workload or a lack of motivation. Many employees may believe that there is not much they can do to prevent too much workload, particularly in this situation. Regardless of whether workers like it or not, they must take on the work burden. If they begin to be picky, pressure will build, and the likelihood of being laid off will increase. Lack of motivation also demonstrated that it has no effect on employee performance.

Recommendations

The following suggestions are founded on the study's findings: workshops and seminars on stress management should be organized by management of banking institutions. This is aimed as focusing on finding a good balance between work and family life. The need to strike a good balance between family life and professional activities is particularly essential for employees, who derive satisfaction from both. Usually, workshops and seminars are meant to improve employees' overall well-being as well as their job effectiveness.

Secondly, management should set up counselling departments or units within the banks and recruit experience psychologist to offer counselling to staff. If the banks cannot set up a counselling department, management could provide financial support to persons to access assistance from other places. Getting support can contribute to addressing stress among staffs. This is because when an individual has a problem and shares it with someone, it relieves him/her of the burden.

Thirdly, workers should be aware of their own health. A bad diet might make one feel nervous and ill-tempered while eating too much can make one dull. As a result, employees should establish healthy eating habits that will provide them with sufficient energy and enable them to remain focused. Staff should thus adopt good eating habits which will offer them sufficient vigor and get them stay focused. Having too much time to rest can keep the individual fit to work. Therefore, staff should make every effort to get adequate sleep or rest each day. Exercise could be a good entry point as it advances the brain and the body. Exercise includes walking, running, skipping, and cycling.

Furthermore, giving staff opportunities to take breaks during workdays, workers can take some time out of a busy schedule at work to relax the mind and body. This can be accomplished by taking a break and stepping away from the stressful situation, going for a walk outside the office, or taking lunch breaks. If possible, employees should take a long weekend or vacation during their yearly leave period.

Future Studies

Much research can be done to develop effective programs to alleviate work stress in areas where the current study falls short. The scope of this research was limited to a few selected banks in Tamale Metropolis. Studies, on the other hand, can be carried out to provide beneficial insights on the patterns of stress levels among diverse occupations. The results of this study were based on job stress levels across various types of employees.

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