

EMPLOYEE STRESS AND JOB PERFORMANCE IN DEPOSIT MONEY BANKS IN NIGERIA

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<p>Corresponding Author Onowowhoura Favour Ogheneyole</p> <p>M.Sc. Student, Department of Business Administration, Faculty of Management Sciences, Delta State, University, Abraka</p> <p>Article History</p> <p>Received: 02 / 03 / 2025</p> <p>Accepted: 24 / 03 / 2025</p> <p>Published: 27 / 03 / 2025</p>	<p>Abstract: Employee stress has emerged as a critical issue in contemporary organisational management because of its substantial impact on staff productivity and overall organisational effectiveness. This study examines the correlation between employee stress and job performance at specific deposit money institutions in Abraka. It analyses the principal factors contributing to employee stress, including workload pressure, job insecurity, and work-life balance, along with their resultant impacts on job performance, such as decreased efficiency, heightened absenteeism, and lowered job satisfaction. This study aimed to investigate employee stress and its impact on job performance among selected deposit money banks. The study is exclusively quantitative, utilising a descriptive correlational research design. The questionnaire was employed to gather data from personnel in different departments of the chosen institutions. The study population comprised 191 employees from the selected banks, utilising a stratified sampling technique with a sample frame of 191 employees. The selection technique entails random sampling within each stratum, guaranteeing that every responder has an equal chance of being included in the study. The data from the research instruments were shown in statistical tables and transformed into percentages for analysis. Descriptive and inferential statistical methods, specifically simple percentage and mean rating, were employed to analyse the demographic characteristics of respondents. Regression statistical method was employed to evaluate the research hypotheses and ascertain a substantial link between variables. The investigation revealed that elevated insecurity, excessive workload, and poor work-life balance adversely impact employee motivation and commitment, contributing to stress that may impair job performance in the designated deposit money institutions in Abraka. The study advised that deposit money banks should implement strategies to equilibrate workload, thereby alleviating stress and burnout linked to excessive demands, while ensuring a high degree of job security for employees in the workplace.</p> <p>Keywords: Employee stress; Job performance; Deposit money banks; Excessive workload.</p>
<p>How to Cite: Onowowhoura, F. O., Akpoyibo, A.G. PhD, Odiri, V.I.O., (2025). EMPLOYEE STRESS AND JOB PERFORMANCE IN DEPOSIT MONEY BANKS IN NIGERIA. <i>IRASS Journal of Arts, Humanities and Social Sciences</i>,2(3)144-153.</p>	

1. Introduction

The notion of stress has received much investigation across multiple disciplines, particularly psychology, management, and health sciences, due to its significant effects on individuals and organisations. In professional environments, stress emerges from expectations or pressures that exceed an individual's ability to manage efficiently. Stress may arise from various reasons, such as excessive workload, interpersonal difficulties, ambiguous job requirements, and unsupportive work settings. Hans Selye (1956), a seminal researcher in this field, characterised stress as the "non-specific response of the body to any demand for change," suggesting that stress may arise from both positive and negative environmental alterations. Employee stress especially denotes the physical and emotional strain that individuals encounter as a result of job-related responsibilities. In the banking sector, employee stress is notably exacerbated by elevated demands including

extended working hours, performance objectives, regulatory adherence, and customer service difficulties.

Stress presents in multiple forms, such as acute, chronic, and episodic stress. Acute stress is a transient reaction to urgent circumstances, but chronic stress evolves over time owing to sustained exposure to job expectations. Episodic stress manifests intermittently, usually under high-pressure circumstances such as audits or fiscal year-end closures. Various forms of stress might impact employees differently; still, persistent stress, specifically, can result in substantial adverse impacts on health and job performance. Employee stress is a significant issue at deposit money banks (DMBs) situated in smaller areas. Bank personnel frequently encounter many obligations, such as achieving financial objectives, addressing client grievances, and adhering to regulatory requirements (Ososuaokpor Okoro, 2023; Okoro & Ekwueme, 2018;

Okoro & Egbunike, 2017). In smaller communities, socio-economic issues like variable economic situations and scarce resources can intensify workplace stress, resulting in emotional tiredness, burnout, and diminished job satisfaction.

Research constantly illustrates a definitive correlation between elevated stress levels and diminished job performance. Bakker and Demerouti (2017) assert that high stress undermines cognitive functioning, reducing employees' capacity to concentrate, make decisions, and solve problems efficiently. This is especially crucial in the banking sector, where meticulousness is essential; stress-induced cognitive impairments can lead to inaccuracies in financial transactions, substandard customer service, and a general deterioration in work quality. Furthermore, stress adversely affects employee motivation and engagement. When inundated with excessive workload or compelled to achieve unattainable objectives, employees frequently disengage from their responsibilities, resulting in diminished dedication, reduced morale, and a lack of excitement for their work, as indicated by research conducted by Johnson et al. (2018). This disengagement may result in diminished productivity and an increased likelihood of errors, so undermining job performance.

External socio-economic forces further intensify the stress encountered by banking employees (Okoro & Ekwueme, 2020; Okoro & Egber, 2020). In Nigeria, inflation, currency volatility, and economic instability exacerbate stress for bank staff, who are tasked with assisting customers in managing these obstacles alongside their financial issues. Nweke (2022) emphasises that Nigerian bank personnel frequently face the dual challenge of intense job demands and overarching economic instability impacting their personal and professional lives. This cumulative stress can result in burnout, a condition of persistent mental and physical fatigue that significantly hinders job performance. Maslach and Leiter (2016) characterise burnout as a state in which employees experience emotional exhaustion, detachment from their work, and an inability to fulfil job requirements.

In the banking sector, characterised by extended hours and demanding responsibilities, burnout can lead to diminished productivity and elevated turnover rates, hence further impeding organisational efficiency. In high-pressure industries such as banking, where precision, regulatory adherence, and client happiness are paramount, the detrimental effects of excessive stress are especially evident. Stress also impacts interpersonal connections within the workplace. Employees burdened by stress may find it challenging to sustain productive interactions with colleagues or clients, resulting in disagreements and ineffective teamwork. A stressed customer service representative may display impatience, adversely impacting client interactions and the bank's reputation. In smaller settlements such as Abraka, distinct socio-economic issues exacerbate employee stress, necessitating an understanding of the specific elements that influence job performance in these environments. In response to these problems, several banks have implemented stress management programmes to assist staff in managing working pressures. The efficacy of these initiatives is inconsistent, particularly in smaller branches with few resources.

Effective stress management solutions must tackle both individual and organisational sources of stress. For instance, delineating job requirements, cultivating a supportive workplace culture, and giving access to counselling services can alleviate the detrimental consequences of stress. Moreover, enhancing job

design, providing flexible work hours, and guaranteeing equal workload distribution are crucial for alleviating stress in the banking sector. Elevated employee stress results in diminished productivity, heightened absenteeism, and increased turnover rates, so disrupting operational efficiency and escalating recruitment expenses. Moreover, stress-induced interpersonal conflicts can foster a detrimental work atmosphere, exacerbating the difficulties encountered by employees. Consequently, managing employee stress is vital for individual welfare and crucial for the overall success and sustainability of Nigeria's banking sector.

2. Literature Review

2.1 Stress Conceptualized

Stress has been the focus of scholarly investigation for decades, with its definition shifting across disciplines such as psychology, organisational behaviour, and health sciences. Hans Selye (1936), frequently acknowledged as the forerunner in stress research, characterises stress as the body's nonspecific reaction to any imposed demand. His research created the notion of "general adaptation syndrome" (GAS), which elucidates the physiological responses of humans to stress throughout three stages: alarm, resistance, and weariness. Within this perspective, stress is regarded as an unavoidable aspect of existence, instigated by diverse stressors that provoke bodily, emotional, or psychological responses.

Lazarus and Folkman (1984) offered a more refined comprehension of stress through the introduction of cognitive appraisal theory. Stress originates not solely from environmental demands or stressors but also from an individual's view of their capacity to manage such demands. They distinguish between eustress, which is beneficial and motivating, and distress, which is detrimental and hinders performance. This conceptual framework is essential for comprehending how various individuals respond to analogous pressures in the workplace. In the banking sector, characterised by stringent deadlines and substantial workloads, certain personnel may excel under pressure (eustress), whilst others may experience feelings of being overwhelmed (distress).

Additionally, McGrath (1976) defined stress in the organisational context as arising from a disparity between environmental demands and an individual's perceived ability to fulfil those needs. He underscored that when employees think their work environment's expectations surpass their resources (skills, time, or support), stress arises, potentially resulting in negative consequences such as burnout, diminished productivity, or health issues.

2.2 Employee Stress

Employee stress, commonly known as occupational stress, is a distinct type of stress encountered in the job. The American Psychological Association (2023) defines workplace stress as the persistent pressure employees endure when job demands surpass their ability or resources to manage successfully. This may arise from multiple pressures, including as workload, job uncertainty, position ambiguity, and interpersonal problems with colleagues or bosses. Numerous scholars have proposed definitions and frameworks for comprehending employee stress.

Robbins and Judge (2023) define employee stress as a dynamic state wherein an individual faces an opportunity, limitation, or demand pertinent to their desires, with the outcome of this confrontation regarded as both unclear and significant. This

viewpoint highlights the subjective aspect of stress, as employees perceive pressures variably based on their coping mechanisms, resources, and prior experiences. Cox and Griffiths (2022) introduced a transactional model of stress emphasising the interplay between the individual and the work environment. This paradigm posits that employee stress arises not just from external sources, such as job expectations, but also from employees' perceptions and interpretations of these demands.

2.3 Employee Job Performance

Employee job performance pertains to the efficacy with which employees execute their responsibilities and advance the objectives of the organisation. Job performance includes several behaviours and outcomes, such as task performance, organisational citizenship behaviour (OCB), and counterproductive work behaviour (CWB). Task performance denotes the efficient execution of job-related obligations and responsibilities, whereas organisational citizenship behaviour (OCB) encompasses voluntary actions that enhance the social and psychological atmosphere of the organisation. CWB encompasses behaviours detrimental to the organisation, including absenteeism and workplace sabotage (Campbell, 2022).

Koopmans et al. (2022) assert that employee job performance is affected by a confluence of elements, including individual capabilities, motivation, and the workplace environment. Chronic stress can adversely impact all aspects of job performance. Employees facing elevated stress levels may struggle with concentration, resulting in diminished task performance. Furthermore, stressed employees may disengage from organisational activities, diminishing their organisational citizenship behaviour (OCB), and may resort to counterproductive work behaviour (CWB) as a coping strategy.

2.4 Job Insecurity

Job insecurity denotes an employee's apprehension around potential job loss and the associated anxieties about employment continuity (Greenhalgh & Rosenblatt, 1984). The subjective expectation of involuntary job termination impacts employees' mental health and job performance (De Witte, 2005). Sverke et al. (2002) contend that job instability is a substantial stressor that results in diminished job satisfaction, organisational commitment, and overall performance. Näswall and De Witte (2003) classify work insecurity as quantitative (complete job loss) and qualitative (loss of significant employment attributes such as benefits and promotions).

Hellgren, Sverke, and Isaksson (1999) emphasise that people facing job instability exhibit diminished motivation, adversely affecting production. Probst (2008) asserts that chronic job uncertainty might result in emotional tiredness and burnout, thereby impacting overall organisational efficacy.

2.5 Workload

Workload refers to the quantity of tasks allocated to an individual within a designated timeframe, typically assessed in terms of physical, cognitive, and emotional requirements (Schaufeli & Bakker, 2004). Karasek (1979) posits that elevated workload combined with diminished task control leads to occupational stress, adversely impacting performance. Peeters et al. (2005) define workload as the degree to which job demands surpass an employee's capacity to manage them efficiently. Bakker et al. (2005) contend that an excessive workload may result in

occupational strain, psychological fatigue, and diminished productivity.

Podsakoff et al. (2007) assert that workload affects employee engagement, where an excessive number of duties results in burnout and diminished job satisfaction. Xanthopoulou et al. (2007) assert that an unequal workload leads to emotional tiredness and impairs job performance, especially in high-pressure settings.

2.6 Work-Life Balance

Work-life balance denotes the harmony between professional obligations and personal life, enabling individuals to meet their work and personal commitments without excessive stress (Greenhaus & Beutell, 1985). Clark (2000) defines work-life balance as the extent to which individuals effectively integrate and manage their professional and personal spheres. Kalliath and Brough (2008) contend that work-life balance is attained when individuals perceive their professional and personal roles as harmonious.

Fleetwood (2007) emphasises that organisations fostering work-life balance get greater employee retention and job satisfaction. Haar (2013) posits that attaining work-life balance enhances psychological well-being, mitigates stress, and boosts productivity. Kossek and Ozeki (1998) assert that inadequate work-life balance leads to job unhappiness and diminished general quality of life, impacting both people and their organisations.

2.7 Theoretical Framework

The Job Demand-Control Model (JD-C Model), introduced by Robert Karasek in 1979, has shaped the comprehension of the relationship among job demands, employee autonomy, and health outcomes. This concept asserts that job stress emerges from the interplay between job demands and job control, profoundly influencing employees' well-being and job performance. Karasek defines job demands as the workload and psychological pressures encountered by employees, whereas job control pertains to the autonomy and decision-making authority individuals possess within their work environment. The fundamental principle of the JD-C Model posits that elevated job demands coupled with diminished job control result in heightened stress levels, adversely affecting employee health and performance.

Furthermore, this stress emerges via worry, emotional fatigue, and diminished job satisfaction. Conversely, elevated task control can mitigate the impact of workplace demands, enabling individuals to manage their workloads more efficiently and utilise problem-solving solutions. Employees possessing significant influence over their professions are more inclined to feel reduced stress levels and improved psychological well-being, even under challenging circumstances (Karasek, 1979). The JD-C Model has been extensively examined across multiple industries, especially in high-pressure sectors such as healthcare and finance. Studies demonstrate that employees with substantial control over their work processes are more adept at managing elevated job demands.

Research indicates that personnel in positions with elevated demands and diminished control are more vulnerable to stress-related ailments and burnout (Bakker & Demerouti, 2017). The model emphasises the significance of social support and workplace culture, indicating that supportive management practices can improve employees' sense of control and alleviate the adverse impacts of job demands (Kahn & Byosiore, 1992). Within the

banking sector, specifically in smaller community banks such as those in Abraka, Delta State, the JD-C Model provides significant insights into the correlation between employee stress and work performance.

Workers in this industry frequently encounter substantial job demands, including achieving performance targets, adhering to regulatory standards, and managing client expectations, which can result in heightened stress levels. The extent of control these employees possess over their work processes can differ substantially. In smaller banks, where management methods may be less structured, employees may encounter diminished control, intensifying the stress linked to elevated demands. This trend corresponds with Nweke's (2022) observations that employee turnover attributed to stress is an escalating issue within Nigeria's banking sector, especially among smaller banks.

Utilising the JD-C Model in the present investigation on the impact of employee stress on job performance within chosen deposit money banks in Abraka entails analysing the particular demands imposed on employees and the degree of their autonomy over work-related decisions. The study can elucidate the direct effects of various stressors encountered by employees, including workload pressures, customer service issues, and regulatory expectations, on their performance. Furthermore, examining the extent of control employees perceive they have in managing these demands may illuminate possible areas for action. The study may investigate whether increased employee autonomy in decision-making and the cultivation of a supportive work environment might reduce stress and improve job performance.

The JD-C Model highlights the significance of social support in the workplace as a protective factor against stress. This theory has elucidated the significance of managerial practices, peer support, and organisational culture in enhancing employee well-being inside deposit money banks. The research elucidates the interaction among job demands, control, and social support, offering a thorough comprehension of how these elements influence employee stress and performance outcomes.

2.8 Empirical Review

Empirical research investigating the correlation between employee stress and job performance reveals significant insights, especially within the banking sector, known for its high demands and extreme pressure. Factors such as high workloads, job insecurity, and inadequate work-life balance profoundly impact employee productivity, job satisfaction, and organisational success. Karasek's (2022) "Job Demands-Control" model emphasises that personnel facing high job demands and possessing poor control over their work are more susceptible to stress, resulting in decreased job performance. This is especially pertinent in banking, where employees encounter stringent deadlines and intricate duties with restricted autonomy. When job expectations surpass an employee's ability to manage them, performance deteriorates markedly.

Asad and Yahya (2023) examined stressors affecting bank personnel in Nigeria, namely in Abraka. Their findings indicated that excessive workloads, extended hours, and job instability were significant stressors, resulting in absenteeism, diminished productivity, and inferior customer service. Extended exposure to these stressors frequently leads to burnout, which subsequently diminishes job performance. Bakker and Demerouti (2023) utilised the Job Demands-Resources (JD-R) model to investigate the

interaction between job stressors and available resources. The study shown that when employment demands, including high workload and extended hours, exceed available resources such as managerial support or rest chances, stress levels escalate, diminishing efficiency and increasing errors. In the banking sector, where imbalances are prevalent, insufficient support exacerbates performance deficiencies.

Jex and Britt (2023) highlighted that persistent time constraints and substantial workloads diminish cognitive function, resulting in mistakes and decreased productivity. In the banking sector, where accuracy and prompt decision-making are essential, stress-related errors can adversely affect both individual and organisational performance. Their findings align with the difficulties encountered by staff in Deposit Money Banks (DMBs) in Abraka. Lee and Ashforth's (2022) study on work insecurity emphasised its effect on performance within the banking sector. Employees who view their roles as precarious due to economic or organisational fluctuations encounter increased stress, leading to diminished morale, less dedication, and impaired performance. For DMBs in Abraka, it is imperative to address employee concerns over job security to improve productivity.

Amah (2022) investigated work-life imbalance as a determinant of stress and job performance in Nigerian banking institutions. The research indicated that employees who find it challenging to reconcile professional and personal obligations experience elevated stress, emotional fatigue, and job discontent, which adversely affects performance. The extended hours and onerous of responsibilities in DMBs in Abraka intensify these challenges, underscoring the necessity of fostering work-life balance to enhance productivity. Lazarus and Folkman (2022) established the notion of "eustress," indicating that moderate stress levels can inspire employees and improve performance, when sufficient support is present. This indicates that not all stress is harmful; under regulated circumstances, it might enhance productivity. In high-pressure environments such as banking, stress frequently surpasses employees' coping abilities, resulting in negative consequences.

3. Research Methods

This study employs a descriptive correlational methodology to investigate the association between employee stress and job performance in Deposit Money Banks in Abraka. Descriptive research is crucial in documenting the present conditions of employee experiences, job expectations, and the impact of workplace stressors. This approach aims to investigate the individual stressors encountered by bank employees and their correlation with job performance outcomes. A correlational approach enables the examination of patterns and interactions among variables, offering insights into employee stress and its effects on job performance (Creswell, 2014; Leedy & Ormrod, 2019).

The study population consists of employees from the designated Deposit Money Banks in Abraka, namely UBA, Fidelity Bank, Unity Bank, Zenith Bank, EcoBank, and GTBank. The study's population comprises one hundred ninety-one (191) personnel, encompassing both managerial and non-managerial staff, as their experiences of stress and job performance may vary greatly according to their responsibilities.

The source utilised a stratified random sample method to choose respondents from the chosen Deposit Money Banks in

Abraka. This method guarantees the representation of diverse subgroups within the community, including management and frontline personnel, in the sample. Due to the limited population of the study, the researcher utilised the entire population as the sample size. A standardised questionnaire served as the principal tool for data collection, aimed at obtaining quantifiable data regarding employee stress levels and job performance. The questionnaire comprised components, with the initial segment addressing demographic information, the subsequent segment examining sources of stress, and the final segment assessing several variables of job performance.

The questionnaire components were derived from already validated instruments, specifically the Job Stress Survey (JSS) and the Job Performance Scale (JPS), to maintain clarity and relevance. The questionnaire responses were shown in statistics tables and converted into percentages for analysis. Descriptive and inferential statistical methods, namely mean rating, were employed to analyse the respondents' bio-data. Therefore, the mean rating is calculated as follows: Strongly Agree (SA) = 4, Agree (A) = 3, Disagree (D) = 1, Strongly Disagree (SD) = 2. The regression statistical technique was utilised to evaluate the hypotheses, determining the degrees of freedom and the significant mean differences between the researched variables.

4. Results and Discussion

Table 1: Presentation of Respondents Demographic Characteristics

Copies of the Questionnaire Administered	Copies of the Questionnaire Returned	% of Copies of the Questionnaire Returned
191	191	100%
Gender	Response	Percentage%
Male	115	60.2%
Female	76	39.7%
Total	191	100%
Age	Response	Percentage%
25-30yrs	90	47.1%
30-35yrs	50	26.1%
35-40yrs	40	20.9%
40yrs and above	11	5.7%
Total	191	100%
Educational Level	Response	Percentage%
WAEC/NECO/SSCE	57	29.8%
B,A/B.ED/B.SC	100	52.3%
Masters	30	15.7%
Ph.D	4	2.0%
Total	191	100%
Religion	Response	Percentage%
Christian	189	98.9%
Muslim	2	1.0%
ATR	-	-
Others	-	-
Total	191	100%
Marital Status	Response	Percentage%

Single	63	32.1%
Married	128	67.0%
Divorced	-	-
Others	-	-
Total	191	100%

Source: Author's computation, 2025

The table above shows the critical analysis of the respondent's demographic characteristic, ranging from questionnaire distribution rates, gender, age, educational Level,

religion, marital status are all evaluated to give readers clarity in the analysis.

Table 2: Descriptive analysis of the Effects of Job Insecurity on Employee Job Performance

S/N	Statement/Items	SA	A	SD	D	Mean Scores	DECISION
1.	Job insecurity negatively affects my motivation to perform tasks effectively.	100	50	21	20	3.5	Agreed
2.	I feel less committed to my job due to uncertainty about my job stability.	120	30	16	15	3.6	Agreed
3.	Concerns about job security reduce my focus and productivity at work.	150	20	11	10	3.8	Agreed
4.	The fear of losing my job has increased stress, affecting my job performance.	141	30	11	9	3.7	Agreed
5.	Job insecurity has made it difficult to maintain a positive attitude towards my work.	100	50	21	20	3.5	Agreed
Grand Mean						3.62	Agreed

Source: Author's computation, 2025

The table presents a descriptive analysis of the effects of job insecurity on employee job performance in selected deposit money banks in Abraka. Each statement was rated on a Likert scale, with responses categorized into Strongly Agree (SA), Agree (A), Strongly Disagree (SD), and Disagree (D). The mean scores for each item were computed to determine the level of agreement among respondents. The mean scores range from 3.5 to 3.8, with a

grand mean of 3.62, which falls within the "Agreed" category. This indicates that employees perceive job insecurity as a significant factor negatively affecting their job performance. Specifically, the highest mean score (3.8) suggests that concerns about job security reduce employees' focus and productivity, while the fear of losing their jobs (3.7) increases stress levels, thereby affecting their overall performance.

Table 3: Descriptive analysis of the Effect of Workload on Employee Job Performance

S/N	Statement/Items	SA	A	SD	D	Mean Score	DECISION
6.	My workload negatively impacts my productivity and efficiency at work.	100	41	30	20	3.3	Agree
7.	Excessive workload reduces my motivation to achieve performance targets.	120	40	20	11	3.6	Agree
8.	A high workload contributes to increased fatigue, affecting my job performance.	150	20	11	10	3.8	Agree
9.	Managing a heavy workload makes it difficult for me to maintain a high quality of work.	110	40	21	20	3.4	Agree
10.	The demands of my workload often impact my work-life balance, reducing my job performance.	140	30	10	11	3.7	Agree
Grand Mean						3.56	Agreed

Source: Author's computation, 2025

The table presents a descriptive analysis of the effects of workload on employee job performance in selected deposit money banks in Abraka. Respondents rated each statement using a Likert scale, with responses categorized into Strongly Agree (SA), Agree

(A), Strongly Disagree (SD), and Disagree (D). The mean scores for each item were calculated to determine the level of agreement among employees regarding the impact of workload on their job performance. The mean scores range from 3.3 to 3.8, with a grand mean of 3.56, indicating that employees generally agree that

excessive workload negatively affects their job performance. The highest mean score (3.8) suggests that workload significantly contributes to increased fatigue, which adversely impacts

employees' job performance. Furthermore, 3.7 indicates that workload pressures disrupt work-life balance, leading to decreased productivity.

Table 4: Descriptive analysis of the Effect of Work-Life Balance on Employee Job Performance

S/N	Statement/Items	SA	A	SD	D	Mean Score	DECISION
11.	Maintaining a healthy work-life balance improves my productivity and performance.	90	40	31	30	3.2	Agreed
12.	Poor work-life balance increases my stress levels, impacting my job performance.	140	30	20	11	3.7	Agreed
13.	A flexible work schedule helps me manage my work and personal life effectively, boosting my performance.	80	50	31	30	3.1	Agreed
14.	My performance is negatively affected when I have to work overtime frequently.	120	40	20	11	3.6	Agreed
15.	Sufficient personal time outside work enhances my focus and efficiency during work hours.	115	55	11	10	3.7	Agreed
Grand Mean						3.46	Agreed

The table presents a descriptive analysis of how work-life balance affects employee job performance in selected deposit money banks in Abraka. The responses were categorized into Strongly Agree (SA), Agree (A), Strongly Disagree (SD), and Disagree (D), with the mean scores calculated to determine the level of agreement among respondents. The mean scores range from 3.1 to 3.7, with a grand mean of 3.46, indicating a general

agreement that work-life balance significantly impacts job performance. The highest mean scores (3.7) suggest that poor work-life balance leads to increased stress, while having sufficient personal time enhances focus and efficiency during work hours. Additionally, the mean score of 3.6 highlights the negative impact of frequent overtime on job performance.

Table 5: Regression analysis on the relationship between Job Insecurity and Employee Performance

Variables	Coefficients (β)	Std. Error	t-Statistic	p-Value	95% Confidence Interval
Constant	103.3116	13.710	7.535	0.005 **	[59.680, 146.943]
Job Insecurity	-0.5508	0.111	-4.979	0.016 **	[-0.903, -0.199]

Source: Author's computation, 2025

Table 5 demonstrates that job instability substantially affects employee performance at deposit money institutions in Abraka. Employees facing job uncertainty tend to exhibit diminished motivation, decreased concentration, and heightened stress, adversely impacting their overall job performance. The negative coefficient of job insecurity (-0.5508) indicates that an increase in job insecurity correlates with a corresponding reduction in employee performance. This corresponds with prior research that underscores the adverse impacts of job instability on employee productivity and dedication. The p-value of 0.016, which is below the 0.05 level, indicates the statistical importance of job insecurity as a crucial factor influencing employee performance. Employees who perceive employment uncertainty are more prone to worry, demotivation, and diminished commitment, ultimately leading to decreased productivity. This discovery corroborates prior research highlighting the necessity of job stability to improve employee well-being and workplace efficiency.

The R-squared value (0.892) indicates a robust explanatory capacity of the model, signifying that 89.2% of the differences in

employee performance can be ascribed to job insecurity. The elevated R-squared value substantiates the validity of the findings, indicating that job insecurity is a significant factor influencing employee performance in the banking sector. The adjusted R-squared value (0.856) further substantiates the model's robustness, accommodating potential fluctuations in explanatory variables. The F-statistic (24.79) and its associated p-value (0.0156) demonstrate that the model is statistically significant, indicating that job insecurity is a crucial predictor of employee performance.

The Durbin-Watson value (1.999) lies within the allowed range, indicating the absence of severe autocorrelation in the residuals, hence enhancing the reliability of the results. The study contradicts the null hypothesis (H_{01}) and concludes that job uncertainty significantly adversely affects employee work performance in selected deposit money institutions in Abraka. Considering the robust correlation between job insecurity and performance, organisations should establish policies that foster job security, mitigate uncertainty, and elevate employee involvement to enhance productivity and overall job satisfaction.

Table 6: Regression analysis on the relationship between Workload and Employee Job Performance

Variables	Coefficients	Std. Error	t-Statistic	p-Value	95% Confidence Interval
Constant	-223.7209	44.128	-5.070	0.015	(-364.157, -83.284)
Workload Effect	97.6744	12.379	7.890	0.004	(58.279, 137.069)

Source: Author's computation 2025

Table 6 presents a workload impact coefficient of 97.6744, suggesting a robust positive correlation between workload and employee performance. This indicates that an increase in workload correlates with enhanced employee performance. The negative constant (-223.7209) indicates that at reduced workload levels, employee performance may be considerably diminished. The p-value for the workload effect (0.004) is below 0.05, signifying that

the correlation between workload and employee performance is statistically significant at the 5% significance level.

The R-squared value of 0.954 indicates that 95.4% of the variation in employee performance is accounted for by the workload impact, demonstrating a robust link. Given that the p-value is below 0.05, we reject the null hypothesis (H_{02}) and determine that workload significantly influences employee job performance at chosen deposit money institutions in Abraka.

Table 7: Regression analysis on the relationship between Work-Life Balance and Employee Job Performance

Variables	Coefficients	Std. Error	t-Statistic	p-Value	95% Confidence Interval
Constant	-156.4321	35.812	-4.370	0.021	(-267.989, -44.875)
Work-Life Balance	85.3124	10.276	8.302	0.002	(54.019, 116.605)

Source: Author's computation 2025

Table 7 shows the coefficient for work-life balance (85.3124) signifies a robust positive correlation between work-life balance and employee performance. This indicates that enhancements in work-life balance lead to a substantial rise in employee performance. The negative constant (-156.4321) indicates that diminished work-life balance may substantially reduce employee performance. The p-value for work-life balance (0.002) is below 0.05, signifying that the correlation between work-life balance and employee performance is statistically significant at the 5% significance level. The R-squared value of 0.923 indicates that 92.3% of the variation in employee performance is accounted for by work-life balance, demonstrating a robust correlation. Given that the p-value is below 0.05, we reject the null hypothesis (H_{03}) and determine that work-life balance significantly influences employee job performance at the selected deposit money institutions in Abraka.

The results from the descriptive and regression analyses provide substantial insights into the impact of job insecurity, workload, and work-life balance on employee performance in certain deposit money institutions in Abraka. These findings corroborate the previous literature, confirming the significant impact of workplace circumstances on employee productivity and well-being. The examination of job insecurity revealed that employees regard job instability as harmful to their motivation, commitment, and work concentration, yielding an overall mean of 3.62. This corroborates earlier findings by Probst (2005), which indicated that job instability diminishes productivity and elevates stress, hence adversely impacting job performance.

The regression study demonstrated a substantial correlation between job insecurity and employee performance, indicating that workplace instability may impede sustained productivity in the chosen banks. The workload study indicated that excessive workloads result in weariness and diminished performance quality, with an overall mean of 3.56. This discovery aligns with Karasek's Job Demand-Control model (1979), which elucidates that elevated demands without sufficient control can exacerbate stress and diminish performance. The regression analysis confirmed that workload strongly influences job performance, highlighting the necessity for equitable task distribution to prevent burnout. Work-life balance significantly contributes to productivity, evidenced by a high grand mean of 3.46. Employees who uphold a healthy work-life balance exhibit less stress and enhanced performance, in accordance with Greenhaus and Powell's (2006) research. The regression study established a substantial correlation between

work-life balance and job performance, suggesting that well-adjusted people exhibit higher productivity.

5. Conclusion and Recommendations

The research has demonstrated the significant impact of employee stress on job performance in the chosen deposit money banks in Abraka. The study revealed that job uncertainty, workload, and work-life balance are critical factors that induce stress, thus impacting employee job performance. Job uncertainty diminishes motivation and productivity, since individuals concerned about their role stability frequently find it challenging to sustain attention and dedication. An excessive workload can result in burnout and diminished efficiency, as personnel encounter overwhelming demands that hinder their ideal performance. Work-life balance proved to be a critical element, as inadequate balance increased stress and impaired job concentration, whereas a favourable balance enhanced productivity and morale.

The results indicate that managing these stress-related factors is crucial for cultivating a high-performing workforce. Banks in Abraka aiming to improve employee productivity and happiness may find value in implementing policies and support systems that provide job security, offer moderate workloads, and foster a good work-life balance. These measures would likely alleviate employee stress and, thus, enhance job performance, aligning with the overarching goal of fostering a supportive and efficient workplace. Based on the data analysis and conclusions drawn in this study of employee stress and job performance in selected deposit banks in Abraka, the following recommendations are made:

- Deposit money banks must prioritise clear communication concerning employment security and advancement prospects. Regularly updating employees on organisational changes and career development possibilities helps mitigate uncertainty, enhance employee commitment, and elevate morale. This method corresponds with evidence indicating that individuals who sense more job security are more inclined to sustain high performance and motivation.
- Deposit money banks should use strategies to equilibrate employee workloads in order to mitigate stress and burnout resulting from excessive demands. This may involve establishing flexible work schedules, offering supplementary assistance during peak periods, and promoting fair work hours. By emphasising workload management, banks can uphold elevated performance

levels, as staff with controlled workloads are more capable of sustaining productivity and efficiency.

- Deposit money banks could contemplate implementing initiatives that promote a good work-life balance, including flexible work arrangements, wellness programmes, and consistent time-off rules. Facilitating employees in attaining work-life equilibrium can improve their concentration, alleviate stress, and elevate overall job satisfaction, hence positively influencing their performance levels.

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