

An empirical Examination of the Effects of Job Stress on Employee Performance in Nigerian Banking Industry

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Abstract

This study investigates the influence of job stress on employee performance within Zenith Bank, located in Egbeda, Lagos State. The primary objectives of the study encompassed examining the relationship between role conflict and employee performance, evaluating the impact of role ambiguity on employee performance, quantifying the extent to which variations in workload affect employee performance, and assessing the effect of perceived job security on employee performance. A total of 75 bank staff members participated in the study, contributing their insights through a structured questionnaire. The collected data underwent thorough analysis using both descriptive and inferential statistical methods. The findings of the study revealed significant associations between various dimensions of job stress and employee performance. Specifically, the study identified a negative relationship between role conflict and employee performance, suggesting that heightened role conflict corresponds to decreased employee performance. Similarly, role ambiguity was found to have a negative impact on employee performance, emphasizing the detrimental effects of unclear roles on workplace productivity. Furthermore, the study demonstrated that variations in workload contributed to a notable proportion of variance in employee performance. Lastly, the study underscored the influence of perceived job security, revealing a significant negative relationship with employee performance. The implications of these findings highlight the critical role that job stress plays in shaping employee performance within organizations. Consequently, recommendations are offered to enhance the understanding and management of job stress among employees. These recommendations include the establishment of clear role definitions, empowerment of employees, suitable job assignment, and the provision of fair reward systems to foster a sense of job security. Suggestions for further research include the exploration of stress-reduction programs and the examination of stress patterns in various sectors to provide valuable insights into effective stress management strategies. In conclusion, this study contributes to the understanding of the intricate relationship between job stress and employee performance, offering valuable insights for organizations aiming to improve workplace productivity and employee well-being.

Keywords: Employee performance, job stress, perceived workload, role ambiguity, role conflict.

1 INTRODUCTION

The Nigerian banking industry, in tandem with global financial markets, has witnessed a remarkable evolution in recent years. This transformation has been characterized by technological advancements, regulatory reforms, and shifts in customer preferences. Amidst these changes, employees within the Nigerian banking sector are finding themselves confronted with escalating levels of job-related stress. Job stress, often defined as the emotional, cognitive, and physiological strain resulting from incongruity between job demands and individual coping resources, has garnered substantial attention in organizational psychology (Leka & Jain, 2010).

The Nigerian banking landscape is not immune to the challenges that contribute to heightened job stress among employees. Factors such as prolonged working hours, heightened customer expectations, the constant pressure to perform, organizational restructuring, and the rapidly changing industry dynamics collectively contribute to the mounting stress levels experienced by bank employees (Olowookere et al., 2018). The repercussions of job stress are far-reaching,

encompassing employee well-being, job satisfaction, and organizational performance across various sectors (Kompier, 2017).

The performance of employees within the banking sector is undeniably pivotal for the prosperity of financial institutions. Employee performance significantly influences customer satisfaction, operational efficiency, and the overall effectiveness of banks (Ogbonna & Harris, 2000). However, the intricate relationship between job stress and employee performance warrants careful examination. While some studies propose that moderate levels of stress can enhance performance by promoting alertness and motivation, excessive stress can trigger diminished performance, absenteeism, and burnout (Abubakar et al., 2015; Abubakar & Mahmood, 2016, 2016; Cavanaugh et al., 2000; Kura et al., 2013; Kura & Alkashami, 2021; Sabiu et al., 2019).

Against this backdrop, the primary purpose of this study is to empirically investigate the multifaceted effects of job stress on employee performance within the Nigerian banking industry. By probing this relationship, the study endeavors to offer a comprehensive understanding of how job stressors influence various dimensions of employee performance, encompassing productivity, quality of work, customer interactions, and overall job satisfaction. Furthermore, the study seeks to identify potential moderating factors that might mitigate or exacerbate the impact of job stress on employee performance. Ultimately, the findings of this research aspire to provide valuable insights for both banking institutions and policymakers to formulate strategies aimed at enhancing employee well-being, optimizing performance, and fostering sustainable growth within the Nigerian banking sector.

2. LITERATURE REVIEW

The Nigerian banking industry has evolved significantly in recent years, driven by global economic changes, technological advancements, and shifting customer demands. This transformation has brought about both opportunities and challenges for employees within the sector. Amidst these changes, an emerging concern is the escalating levels of job-related stress experienced by employees. Job stress, a well-studied phenomenon in organizational psychology, refers to the emotional, cognitive, and physiological responses individuals experience when they perceive an imbalance between job demands and their coping resources (Leka & Jain, 2010).

In the context of the Nigerian banking industry, several factors contribute to heightened job stress among employees. These include the increasing pressure to meet aggressive targets, the fast-paced nature of financial transactions, lengthy working hours, constant technological upgrades, and the need to handle complex customer interactions (Olowookere et al., 2018). The cumulative impact of these stressors can significantly affect employee well-being, job satisfaction, and ultimately, their performance within the sector (Kompier, 2017).

Research into the broader domain of job stress has revealed insights that are relevant to the Nigerian banking industry. For instance, Ogbonna and Harris (2000) underscore the pivotal role employee performance plays in the banking sector's success. They emphasize that employee performance directly affects customer experiences and operational efficiency. Job stress can lead to burnout, reducing employee engagement, the quality of service delivered, and potentially driving employees to consider leaving their positions.

However, the relationship between job stress and employee performance is multifaceted and not always linear. A framework proposed by Cavanaugh et al. (2000) introduces the concept of challenge-hindrance stressors. According to this model, stressors can be classified as either challenging (stimulating motivation and enhancing performance) or hindering (detrimental to performance). Moderate stress levels arising from challenging tasks might enhance motivation and performance, whereas excessive stressors might hinder performance. This nuanced understanding is particularly relevant in a dynamic sector like banking. Drawing on the insights from the literature, the following hypotheses are posited for this study:

Ho1: There is no significant relationship between perceived workload and employee performance.

Ha1: There is a significant relationship between perceived workload and employee performance.

Ho2: There is no significant relationship between role ambiguity and employee performance.

Ha2: There is a significant relationship between role ambiguity and employee performance.

Ho3: There is no significant relationship between role conflict and employee performance.

Ha3: There is a significant relationship between role conflict and employee performance.

Ho4: The combined factors of perceived workload, role ambiguity, and role conflict do not significantly affect employee performance.

Ha4: The combined factors of perceived workload, role ambiguity, and role conflict significantly affect employee performance.

3. METHODOLOGY

3.1 Research Design

The research design delineates the systematic methodology for conducting the investigative endeavor (Ahmad et al., 2019; Ahmed et al., 2020; AlAnazi et al., 2021; Ekpe et al., 2017; Ibrahim et al., 2020; Kothari, 2004; Kura et al., 2015; Kura, 2016; Kura et al., 2016, 2019; Muhammed et al., 2020). In this specific study, a descriptive case study approach was undertaken within the context of Zenith Bank located in Lagos. The research methodology adopted a quantitative orientation, encompassing both descriptive and inferential statistical techniques (Kothari, 2004). The selection of a quantitative approach was guided by its capacity for providing a distinct demarcation between design and the method of data collection. Epistemology, the philosophical foundation concerned with the nature and acquisition of knowledge, underpins the research's fundamental framework. Employing a cross-sectional design, the study primarily harnessed primary data, predominantly through a close-ended questionnaire administered to the personnel of Zenith Bank situated in Egbeda, Lagos State, Nigeria. This questionnaire aimed to solicit responses from the staff to gauge various dimensions related to the study's objectives (Kumar, 2011).

3.2 Population of The Study

The population for this study comprise staff of Zenith bank, Egbeda branch, Lagos State. Information from the HR department revealed that the staff strength is 86.

3.3 Sampling and Sampling Techniques

Given that the population size is relatively small, the study will not make use of a sample size but rather the population will also serve as the sample. Hence the sample is 86 staff. Inadvertently, not particular sampling method will also be adopted in this study.

3.4 Data Collection Method

Data was collected through a structured online survey distributed to employees across different roles within various Nigerian banking institutions. The survey focused on participants' experiences over the previous six months, capturing their perceptions of job stress and self-assessments of their overall job performance. The survey aimed to ensure a representative sample from different banks, job roles, and experience levels within the Nigerian banking industry..

Measures

Perceived Workload: The Perceived Workload Scale (PWS), adapted from Smith et al. (2015), was employed to assess the extent to which employees within the Nigerian banking industry perceive their workloads as demanding and overwhelming. The PWS comprises 8 items rated on a 5-point Likert scale, ranging from "Strongly Disagree" to "Strongly Agree."

Role Ambiguity and Role Conflict: The Role Stress Questionnaire (RSQ), modified for the banking context, was used to measure the extent of role ambiguity and role conflict experienced by employees. This 9-item scale captures perceptions of conflicting job expectations and lack of clarity in role responsibilities. Responses ranged from "Never" to "Always."

Employee Performance: Overall Employee Performance: Employee performance was evaluated using a single unidimensional measure derived from the supervisors' performance evaluations and self-assessments. Participants were asked to rate their overall job performance on a 5-point scale, ranging from "Poor" to "Excellent."

3.4 Data Analyses Method

This study will utilize both descriptive and inferential statistical methods. Computation of measures of central tendency, such as the Mean, and measures of variability, like the standard deviation, was carried out. Regression and correlation analyses were employed to assess the hypotheses (Abubakar et al., 2018; Mashod et al., 2023; Ringim et al., 2018, 2020; Ringim & Reni, 2019; Wuen et al., 2020). The acquired and analyzed data was subsequently presented in tabular form. Regarding the study's first objective, which focuses on examining the relationship between role conflict and employee performance, the Mean and standard deviation were computed to ascertain the average score and variability of each role conflict dimension. Subsequently, a Pearson correlation analysis was conducted to ascertain any significant associations between the variables.

The second objective of this study aims to explore the relationship between role ambiguity and employee performance. To achieve this goal, the Mean and standard deviation were calculated for different dimensions of role ambiguity adopted within Zenith Bank. Following this, the grand Mean was derived, and correlation analysis was performed to investigate any significant relationships between employee performance and role ambiguity. For the third objective, which seeks to understand the extent to which variations in workload impact employee performance at Zenith Bank, Mean scores and standard deviations were computed. Identifying both the

highest and lowest Mean scores allowed for the calculation of the grand Mean. To test this objective, a parametric test in the form of simple regression analysis was conducted.

To assess the influence of job security on employee performance at Zenith Bank, the Mean and standard deviation were computed for the promotional strategies employed by the bank. Similarly, a parametric test, specifically simple regression analysis, was conducted to explore this relationship.

4. RESULTS

4.1 Statistics on Demographic Characteristics of the Respondents

Table 3: Statistics on Demographic Characteristics of the Respondents

Variables	Frequency	Percentage (%)
Gender		
Female	40	60.4
Male	35	39.6
Total	75	100.0
Age Bracket		
18-25	24	32.0
26-33	41	54.7
34-41	7	9.3
42-49	3	4.0
Total	75	100.0
Highest Academic Status		
SSCE	10	13.3
ND/NCE	32	42.7
HND	21	28.0
BSc/PGD	8	10.7
MSc/MBA	3	4.0
PhD	1	1.3
Total	75	100.0
Working Experience		
1-5years	44	58.7
6-10years	16	21.3
11-15years	10	13.3
16-20years	5	6.7
Total	75	100
Designation		
Low level	49	65.3
Middle level	25	33.3
Top management	1	1.3
Total	75	100.00
Department		
Marketing & Corporate	22	29.3
Administration	20	26.7
Operations & Business	16	21.3
Communication	9	12.0
Internal Audit	6	8.0
Legal Service	2	2.7
Total	75	100.00

Table 3 captures the demographics of the respondents. Data on gender shows that 60.4% were female while 39.6% were male. Data on age distribution of the respondents shows that 32% were between the ages of 18-25 while 54.7% were between the ages of 26-33 and 9.3% were between the ages of 34-41 with only 4.0% between the ages of 42-49. Data on academic qualification shows that 42.7% had as their highest academic qualification a National Diploma, 28% had a Higher National Diploma (HND), 13.3% had School leaving certificate, 10.7% had Bachelors of Science Degrees or Post graduate diplomas, 4.0% had Masters degrees or MBA while 1.3% had a Doctorate degree. Data on working experience showed that 58.7% of the respondents had between 1-5years working experience, 21.3% had between 6-10years working experience, 11-15years were 13.3% those with 16-20years working experience were 6.7%. Data on designation shows that low level staff were 65.3%, middle level staff were 33.3% while top management staff was 1.3%. The table also shows that 29.3% of the employees were in the marketing and corporate department, 26.7% in the administration department, 21.3% were in operations and business, 12% were in communication, 8% were in internal audit while 2.7% were in legal services.

4.2 Correlation among variables

Correlation serves as a technique for examining the reliability of internal consistency. It assesses whether individual questions within a questionnaire yield congruent and suitable outcomes. This involves evaluating the similarity of scores among distinct items designed to measure a shared overarching concept or notion. The desired range for inter-item correlation typically falls between 0.15 and 0.50. Values below this range suggest a weak correlation between the items. Conversely, values surpassing 0.50 indicate a notably robust inter-item correlation. This section presents the analysis of inter-item correlation pertaining to the constructs under scrutiny in this study.

4.2.1 Role Conflict Inter-item correlation

Table 4: Role conflict inter-item correlation

	RC1	RC2	RC3	RC4	RC5
RC1	1.000				
RC2	.225	1.000			
RC3	.803	.097	1.000		
RC4	.249	.291	.288	1.000	
RC5	.760	.334	.587	.207	1.000

Table 4 shows the inter-item correlation for items measuring role conflict. In the questionnaire, (appendix 2), five items were used to measure role conflict. The table shows that item all the items have a strong inter-item correlation with each other except RC2 and RC3 with a correlation of 0.97 which is less than 0.15. This indicates that the item are not strongly correlated. However, RC1 and RC3 had the highest correlation of 0.803. Given that most of the items are highly correlated, the items are statistically reliable to measure the construct role conflict.

4.2.2 Role Ambiguity Inter-item correlation

Table 5: Role ambiguity Inter-item correlation

	RA1	RA2	RA3	RA4	RA5
RA1	1.000				
RA2	.696	1.000			
RA3	.704	.745	1.000		
RA4	.658	.624	.623	1.000	

RA5	.676	.559	.610	.833	1.000
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Table 5 shows the inter-item correlation results for role ambiguity. From the table it can be seen that five items were used to measure the construct, role ambiguity. The inter-item with the highest correlation was RA4 and RA5 with a correlation of .833 while RA3 and RA5 had the lowest correlation of .610 which is higher than 0.15. This means that all the items measuring role ambiguity are highly correlated and can reliably be used to measure the construct.

4.2.3 Workload Inter-item Correlation

Table 6: Workload Inter-item Correlation

	WL1	WL2	WL3	WL4	WL5
WL1	1.000				
WL2	.717	1.000			
WL3	.922	.838	1.000		
WL4	.864	.805	.948	1.000	
WL5	.660	.865	.742	.724	1.000

Table 6 shows the inter-item correlation for workload. Five items were used to measure the construct. The result shows that WL3 and WL4 had the highest correlation of .948 while WL1 and WL2 had the lowest correlation which is greater than 0.15. This implies that the items measuring the construct are internally reliable and can be used to reliably measure the construct (workload).

4.2.4 Job Security Inter-item Correlation

Table 7: Job Security Inter-item correlation

	JS1	JS2	JS3	JS4	JS5
JS1	1.000				
JS2	.790	1.000			
JS3	.643	.618	1.000		
JS4	.681	.616	.806	1.000	
JS5	.726	.742	.605	.709	1.000

Table 7 shows the result of the inter-item correlation analysis for job security. Five items were also used to measure this construct. JS3 and JS4 had the highest inter-item correlation of .806 while JS3 and JS5 had the lowest inter-item correlation of .605. By implication all the items have a correlation higher than 0.15 indicating their internal reliability to measure job security.

4.2.5 Employee Performance Inter-item correlation

Table 8: Employee Performance Inter-item correlation

	EP1	EP2	EP3	EP4	EP5	EP6	EP7	EP8	EP9
EP1	1.000								
EP2	.962	1.000							
EP3	.804	.693	1.000						
EP4	.879	.848	.764	1.000					
EP5	.702	.598	.799	.641	1.000				
EP6	.720	.708	.563	.599	.542	1.000			
EP7	.913	.887	.646	.754	.586	.772	1.000		
EP8	.883	.888	.692	.774	.549	.680	.767	1.000	
EP9	.909	.895	.720	.720	.544	.704	.825	.944	1.000

Table 8 shows the inter-item correlation of employee performance. Nine items were used to measure this construct. From the table it can be seen that the items with the highest correlation were EP8 and EP9 with a correlation of .944. On the other hand, the items with the lowest

inter-item correlation were EP5 and EP6 with a correlation of .542. This shows that the items are highly correlated and have high internal reliability.

4.3 Test of Hypotheses

Four hypotheses were postulated in the first chapter of this study. The hypotheses were stated in their null form. This section presents the results of the rest of hypotheses.

4.5.1 Test of Hypothesis 1

Ho1: There is no significant relationship between role conflict and employee performance in Zenith bank.

Table 9: Correlation analysis for role conflict and employee performance

		Role Conflict	Employee Performance
Role Conflict	Pearson Correlation	1	-.402**
	Sig. (2-tailed)		.000
	N	75	75
Employee Performance	Pearson Correlation	-.402**	1
	Sig. (2-tailed)	.000	
	N	75	75

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

The correlation result in table 9 shows that at 0.05 level of significance (2 tailed test), role conflict has an $r = -.402$, $p = 0.0001$ which is less than 0.01 ($P < 0.01$) and this indicates an inversely significant relationship between role conflict and employee performance. The significance level below 0.01 implies a statistical confidence of above 99%. This implies that role conflict is significantly correlated with employee performance. The relationship is however negative which is an indication that increase in role conflict inversely affects the performance of employees. Thus we reject the null hypothesis (H_0) that states that there is no significant relationship between role conflict and employee performance and accept the alternative hypothesis (H_A) that states otherwise.

Ho2: There is no significant relationship between role ambiguity and performance of employees in Zenith bank.

Table 10: Correlation analysis for role ambiguity and employee performance

		Role Conflict	Employee Performance
Role Conflict	Pearson Correlation	1	-.368**
	Sig. (2-tailed)		.001
	N	75	75
Employee Performance	Pearson Correlation	-.368**	1
	Sig. (2-tailed)	.001	
	N	75	75

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

The correlation result in table 10 shows that at 0.05 level of significance (2 tailed test), role ambiguity has an $r = -.368$, $p = 0.001$ which is less than 0.01 ($P < 0.01$) and this indicates an inversely significant relationship between role ambiguity and employee performance.

The significance level below 0.01 implies a statistical confidence of above 99%. This implies that role ambiguity is significantly correlated with employee performance. The relationship is however negative which is an indication that increase in role ambiguity inversely affects the performance of employees. Thus we reject the null hypothesis (H_0) that states that there is no significant relationship between role ambiguity and employee performance and accept the alternative hypothesis (H_A) that states otherwise.

Ho3: The extent to which variations in workload affects the performance of employees in Zenith bank is not statistically significant.

Table 11: Regression Table for Hypothesis 3

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.331 ^a	.110	.097	6.97390	
ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	437.304	1	437.304	8.991	.004 ^b
Residual	3550.376	73	48.635		
Total	3987.680	74			
Coefficient					
Model	B	Std. Error	Beta	t	Sig.
(Constant)	31.361	2.194		14.292	.000
Workload	-.379	.126	-.331	-2.999	.004
a. Dependent Variable: Employee Performance					
b. Predictors: (Constant), Workload					

The outcomes derived from the model summary, as presented in table 11, unveil that the impact of workload on employees' performance amounts to 11%, which corresponds to an R Square value of 0.110. The ANOVA table (table 11) showcases an Fcal of 8.991 at a significance level of 0.004. This outcome implies a substantial and noteworthy relationship between workload and employee performance. The coefficient outcomes, also exhibited in table 11, manifest that the Beta coefficient for corporate relations is -.331. The negative sign of the Beta coefficient indicates that with each incremental unit of workload, employee performance is expected to decrease by 0.331 units. Furthermore, the coefficient table illustrates a concise model that depicts the extent to which workload influences employee performance. This mathematical model is represented as $Y = A + Bx_i + \mu$, where Y signifies the variable outcome of Employee Performance (EP), WL signifies workload, A is the constant, B represents the coefficient value, and μ denotes the error term. Thus, the equation becomes $EP = 31.361 - 0.379(WL) + \mu$, signifying that the effect of workload on employee performance is approximately -37.9%. In simpler terms, a 100% variation in employee performance can be attributed to a 37.9% contribution from workload. A significance level below 0.05 signifies a statistical confidence exceeding 95%. This implies that workload significantly influences employee performance. Consequently, the alternative hypothesis is accepted, and the null hypothesis is rejected. Null Hypothesis (Ho4): The effect of perceived job security on employees' performance within Zenith Bank lacks statistical significance.

Table 12: Regression Table for Hypothesis 4

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.288 ^a	.083	.070	7.07857	
ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.

Regression	329.933	1	329.933	6.585	.012 ^b
Residual	3657.747	73	50.106		
Total	3987.680	74			
Coefficient					
Model	B	Std. Error	Beta	t	Sig.
(Constant)	32.107	2.798		11.474	.000
Job Security	-.388	.151	-.288	-2.566	.012
a. Dependent Variable: Employee Performance					
b. Predictors: (Constant), Job Security					

The outcomes revealed by the model summary in table 12 indicate that the influence of workload on employee performance accounts for 8.3%, as denoted by an R Square value of 0.083. The ANOVA table (table 1215) presents an Fcal of 6.585 at a significance level of 0.012. This implies a substantial and meaningful connection between perceived job security and employee performance. The coefficient results within table 12 illustrate that the Beta coefficient for corporate relations is -.288. The presence of a negative Beta coefficient signifies that an increase of one unit in workload leads to a reduction of 0.288 units in employee performance. Additionally, the coefficient table displays a simplified model that articulates the extent to which workload affects employee performance. This mathematical model is articulated as $Y = A + Bx_i + \mu$, where Y represents the variable outcome of Employee Performance (EP), JS signifies perceived job security, A stands for the constant, B indicates the coefficient value, and μ denotes the error term. Thus, the equation translates into $EP = 32.107 - 0.388(JS) + \mu$, implying that the impact of perceived job security on employee performance is approximately -38.8%. In simpler terms, a 100% alteration in employee performance can be attributed to a 38.8% contribution from perceived job security. A significance level lower than 0.05 signifies a statistical confidence level exceeding 95%. This suggests that perceived job security significantly affects employee performance. As a result, the alternative hypothesis is accepted, and the null hypothesis is rejected.

5. DISCUSSION AND CONCLUSION

The present study aimed to investigate the impact of job stress on employee performance within Zenith Bank, Egbeda, Lagos State. The specific objectives encompassed evaluating the correlation between role conflict and employee performance, assessing the link between role ambiguity and employee performance, as well as quantifying the extent of influence that variations in workload exert on employee performance. Moreover, the study aimed to analyze the effect of job security on employee performance. A total of 75 bank staff members participated in the study, sharing their perspectives through a structured questionnaire. The collected data underwent scrutiny via descriptive and inferential statistical analyses.

The findings of the study unveiled a significant relationship between role conflict and employee performance (Kura et al., 2013; Kura et al., 2013; Kura et al., 2020; Shamsudin et al., 2012). The observed relationship displayed a negative orientation, suggesting that heightened role conflict corresponds to decreased employee performance. This echoes Ullah and Khan's (2017) research, which also observed a significant correlation between stress and employee performance, albeit with a positive direction. Conversely, Alias et al. (2019) corroborated Ullah and Khan's findings, which contrasts with the current study's results that highlight a negative but significant relationship. In line with Ullah and Khan (2017), Amoako et al. (2017) further

argued for the enhancement of job performance due to increased employee stress, indicating a positive correlation ($r = 0.348$, sig. value = .000). On the contrary, Fonkeng's (2018) work aligned with this study's outcomes, revealing that excessive stress negatively affected employee performance as they reported management pressure to escalate output.

Likewise, the study identified a noteworthy connection between role ambiguity and employee performance, again showcasing a negative orientation. This underlines the adverse impact of increased role ambiguity on employee performance. This aligns with Sharmilee et al.'s (2017) findings, which highlighted the detrimental effects of time pressure and role ambiguity on employee performance.

The study's findings demonstrated that workload contributed to an 11% variance in employee performance. The Beta coefficient suggested that a 1-unit increase in workload resulted in a 0.331-unit decrease in employee performance. Similarly, Okeke and Echo (2016) emphasized that stress hindered employee performance, particularly attributing this to workload pressure within the banking industry. Frimpong-manso et al. (2018) echoed similar sentiments, identifying factors such as overtime work as contributors to work-related stress within the banking sector. However, Sharmilee et al.'s (2017) study contradicted these findings, stating that workload did not significantly influence employee performance. The alignment between this study's outcomes and Adetayo et al. (2014), Altangerel et al. (2015), and Vijayan (2018) provides empirical backing for the identified trends.

Lastly, the study ascertained that perceived job security accounted for 8.3% of the variance in employee performance. The Beta coefficient revealed that a 1-unit increase in perceived job security resulted in a 0.288-unit decrease in employee performance. Ehsan and Ali (2019) and Vijayan (2018) both established significant associations between work stress, including job security, and employee productivity within the banking sector. Moreover, Dar et al. (2011) and Ratnawat and Jha (2014) supported this study's findings, asserting that the fear of job insecurity negatively influenced performance.

Recommendations stemming from the study's findings include the establishment of clear role definitions, authorities, and empowering employees. Adequate job assignment should be prioritized to prevent overburdening and to maintain efficiency. Additionally, a fair reward system and a sense of ownership among employees are recommended. For future studies, the exploration of stress-reduction programs, stress patterns across different sectors, and the impact of stress on job performance among larger populations are suggested.

In conclusion, this study's findings underscore that stress plays a pivotal role in shaping employee performance within organizations, determining its trajectory. The study concludes that stress adversely affects employee performance in the banking industry, particularly noting that role conflicts, role ambiguities, workload pressures, and job security perceptions negatively impact performance.

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