

## OCCUPATIONAL STRESS AND EMPLOYEE PERFORMANCE OF DEPOSIT MONEY BANKS IN DELTA STATE, NIGERIA

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### ABSTRACT

This paper examined the influence of occupational stress on employee performance of deposit money bank (DMB) in Delta State. Occupational stress was proxied by work demand, cognitive job insecurity, affective job insecurity, and job threat. The research design used in the study was the descriptive survey design. The population of the study was 996 bank employees. Taro Yamane formula was used in determining a sample size of 285. The study made use of primary data generated through closed-ended questionnaire. The reliability of the research instrument was conducted using the Cronbach alpha coefficient. The stated hypotheses were tested and the results revealed that all the occupational stress variables were negatively and significantly related to employee performance. But cognitive job insecurity stress was more statistically significant while work demand stress was the least statistically significant predictor of employee performance. Based on the findings, it was concluded that there is need for bank management to tackle situations that create stress in the banking industry. It was therefore recommended that since cognitive job insecurity is a stressor that is psychologically felt by the bank employee, the bank management should create a favorable working condition that will make the employees to be more productive.

**Keywords:** Affective job insecurity, Cognitive job insecurity, Job threat, Work demand, Work stressor.

JEL Classification: M12, O15, O16

### 1.0 INTRODUCTION

The increasing competition in contemporary business environment makes it necessary that organisations, among other things, engage in corporate restructuring in order to survive and remain competitive (Adegoke, 2014). One industry where the issue of corporate restructuring is a recurring feature is the banking industry in Nigeria. While corporate restructuring is necessary for Nigerian banks to survive and remain competitive, it has frequently led to increased employee tension because of perceived job insecurity, rising employee expectations and demands, job loss (layoffs), and the stress that follows for employees who are not affected (Nweke, 2015). Job stress describes situations whereby employees cannot adequately work in relation to the expectations of the job given the resources at their disposal (Garima, 2007). Kadir and Akinmayowa (2015) argued that job stress would arise due to poor connection in the expectations or requirements concerning the tasks to be done and whether what are needed to do the tasks are available to meet these requirements or expectations.

Different factors constitute stressors in the workstation and the way they affect the employees is a function of the situation that surround the stress and the degree to which the stress is evident. The employees of Deposit Money Banks (DMBs) express stress in quite a number of ways. Just as they keep seeing different faces within the banking hall with various kinds of complaints and transactions, they often become tired of carrying out a particular type of job at all times. The bulk room, counter, and customer service departments' staff members operate in repetitive environments. Similarly, those in the marketing department are very much aware that their task is get customers to open accounts and get the accounts serviced.

Regardless of their employment status, gender, or educational attainment, the majority of employees in Nigeria's banking sector now experience work-related stress on a daily basis (Undie, Ukpata & Iyortsuun, 2018; Udu & Eke, 2018). This is accentuated by organisational, personal, and other conditions that have made the experience of work-related stress and ailments among employees in the Nigerian banking industry even more worrisome. Within the banking environment, scholars have identified stressors as role ambiguity, role overload, role boundary, distorted responsibility, the physical environment and perceived job insecurity (Adeoye & Durosaro, 2010; Ashfaq & Ramzan, 2013; Udu & Eke, 2018). These stressors can affect the performance of the employees of DMBs.

Job insecurity has been viewed to have the capacity of devastating the psychological well-being of employees by creating anxiety and depression hence it has been described as a work stressor (Adetokunbo, 2018; Giumchi, Vonthron & Ghislieri, 2019). This is the fear that arises from the feeling of job insecurity. It creates uncertainty and ambiguity that the employee will lose a lot of economic benefits from the organisation which might make him or her to become economically and socially unstable. Job insecurity encompasses cognitive and affective components that impose psychological disturbance on the employees when they are not properly handled. The thought process which is cognitive process often translates to the affective and behavioural state, where the employees will experience dwindling performance.

Job insecurity is a work stressor that can create condition of fear in the employment relationship. Employees at DMBs who are constantly reminded that they could lose their jobs if they don't accomplish their targets may find it difficult to feel self-sufficient since dissatisfaction will eventually get the better of them. The stress from the feeling of job insecurity may be worse than losing the job itself (DeWitte, 2005). The stress that results from job insecurity has a devastating influence on the psychological health of the employee and such consequence outweighs the fear of job loss itself in the actual sense.

Occupational work stressors, especially cognitive, affective and job threats can have critical effects on employee performance if not managed. Employee performance refers to the extent to which actual result matches with desired objectives. It involves determining results after reviewing the work of an employee over a given period (Mutahl & Businie, 2013). Employee performance determines the degree to which a set of tasks have been accomplished as stated in the job description. The degree of occupational stress circumstances in the banking environment may be related to employee performance. Studies revealed that when employees are provided with requisite working conditions, their performance on the job increases (Andrew, 2014).

In the extant literature, studies have examined job stress and employee performance in the banking industry with mixed results. Some studies show statistically insignificant connection between job stress and employee performance, other studies found a significant relationship. Moreover, studies in the Nigerian banking industry have examined the dimensions of job stress in relation to employee job performance. For instance, a study determined the impact of role boundary, distorted responsibility and physical environment on job performance of bank employees in Nigeria (Alarabe, 2014). Another study also assessed the influence of job stress on the work performance of bank employees in Nigeria using time pressure, workload and work target to proxy job stress (Alasa & Odion, 2020).

From the foregoing, it follows that there is a conceptual gap in the use of variables that proxy occupational stress. A large proportion of the studies mainly examined occupational stress from environmental perspectives such as work load, roles and responsibilities. They did not consider the psychological impacts resulting from job insecurity which the stress first creates on the employees before it finally affects their performance. Bank employees face job insecurity resulting from their cognitive, affective state, and threat on the job. Employees of DMBs are often placed on targets and the inability to achieve such targets implies that they may lose their jobs. The employees develop a perception of job loss which could affect their performance. Cognitive job insecurity identifies the emotions or feelings which the employees are likely to develop in relation to their job. Affective job insecurity reflects the impact which the perception of stress would have on the employees. Accordingly, this study seeks to determine the degree to which stressors such as work demand, cognitive insecurity, affective insecurity and job threat stress can influence job performance of employees of DMBs in Nigeria.

The broad objective of this paper is to determine the connection between occupational stress and employees' performance of DMBs. The specific objectives are to: (i) investigate the connection between work demand stress and employee performance, (ii) determine whether there is a link between cognitive job insecurity stress and employee performance, (iii) ascertain the influence that affective job insecurity stress can have on employees' performance, and (iv) examine the relationship between job threat stress and employees performance. The following hypotheses have also been formulated to guide the study. (i) Work demand stress does not significantly connect with employees' performance. (ii) Cognitive job insecurity stress does not significantly impact on employee performance. (iii) Affective job insecurity stress does not significantly influence employees' performance. (iv) Job threat stress has no significant relationship with employee performance.

## 2.0 REVIEW OF RELATED LITERATURE

### 2.1 Occupational Stress

Stress refers to how individuals react to high amount of pressure due to expectations from a given individual (Blankson, 2014). It takes place due to the worries of people especially when they find it difficult to deal with a given situation. It arises as a result of pressure getting higher than worry. Stress is a feeling which is noticed in different ways that may include a state of tension, being tired, being in a depressed state, anxiety, feeling frightened and expression of anger. As explained by Omolara (2008), the feeling of stress is as a result of stressors which could be inherent in the individual or from the external environment. Occupational stress is

defined as the mismatch between the expectations on a given job and what are needed to perform a job (Kadiri & Akinmayowa, 2015). Therefore, we describe work stress as an employee's physiological and behavioural reaction to pressures at work that may have negative behavioural effects.

In the extant literature, different forms, types, and levels of stress have been identified. The most common ones are eustress and distress. Eustress, often called positive stress, is the kind of stress that arises when workers respond positively to events, situations, and working conditions in their place of employment. It typically shows up as thrills and excitements, which can be influenced by the giving of incentives or prizes, a suggestion for a pay rise, a promotion, or a difficult work. Although eustress is often brief, it has an impact. It invigorates workers, enabling them to produce at their best by exerting greater effort in their job performances (Adejiya, 2018; Rabindra & Lalatendu, 2016).

Negative stress, commonly known as distress, is typically brought about by an individual's response to difficult circumstances, such as illness, economic hardship, and overload, familial disputes at work, termination, job uncertainty, and being unemployed. Distress can be categorized into two types, which are acute stress and chronic stress (Blankson, 2014). Acute stress emanates quickly from the individual and oftentimes throws him off balance. Chronic stress on the other hand tends to occur regularly. Acute and chronic stress can be distinguished by the intensity of stress-related reactions. When the bank employees engage in their daily operations of meeting the customers' needs, they are often exposed to variety of stress inducing conditions (Okeke & Egheosase, 2018). They include the work demand, cognitive job insecurity, affective job insecurity, and job threat stress.

## 2.1.1 Work Demand Stress

Work demand in the finance industry can take two forms which are work-under-load and work over-load (Blankson, 2014). Bank work under-load can be characterised as a scenario where the bank employee does not encounter much work that will make the task less stimulating. Even bank workers who are capable of doing single tasks often become bored at work. On the other hand, work under-load is defined as an employee's perception of less demanding and stimulating work due to a decrease in the amount of work assigned to them. Work demand in the bank can also mean that the bank employees carry out different functions simultaneously; hence they are always busy performing one task or the other. Such may be the case where the employees' roles are not well specified by the organisation. Bank supervisors often find themselves performing multiple tasks where the branch experience customer traffic continuously. The need for junior employees to simultaneously please numerous superior employees is another way that employment demand is felt in the bank. The worker might become frustrated with their efforts as they would find themselves in a condition of confusion (Kadiri & Akinmayowa, 2015).

## 2.1.2 Cognitive Job Insecurity Stress

Cognitive job insecurity (CJI) describes the perception that a person will lose a current job (Pienar, DeWitte, Hallgreen, & Sverke, 2013). CJI stress results from a thought process that the essence of work activities would imply that an individual will not keep his/her job for a long time. In other words, the negative perception may have come from the working conditions

which make the bank employee to feel that his/her job will be relinquished earlier than it is supposed (Huang, Niu, Lee, & Ashford, 2012). Such anticipated loss may include loss of job features, special privileges, and economic power (Rabindra & Lalatendu, 2016). CJI stress is characterised by feeling of impending job loss, powerlessness of the situation, and poor self-evaluation (Oguegbe, Etodike, & Ugwa, 2017). The above description further suggests that cognitive process is the first stage of the insecurity state of an employment.

### **2.1.3 Affective Job Insecurity Stress**

The emotional response associated with losing one's job is known as affective job insecurity stress (Pienar, et al, 2013). According to Jiang and Lavaysse (2018), it is an employee's emotional response to the temptation to leave the organisation. The person considers his options for survival after realising that he is under threat at work. This suggests that the affective process is a later phase where the worker conducts a greater degree of self-analysis or appraisal. Put differently, the employees reevaluate their risk of losing their jobs (Pienar, et al, 2013). Anxiety, job stress, low job commitment, declining job satisfaction, and a tendency to resign are all signs of affective job insecurity stress, which is defined as a reaction to affective state (Okeke & Egheosase, 2018). This perspective was first expressed by Huang, Lee, Ashford, Chen, and Ren, (2010) who characterised emotional work insecurity as a reflection of concerns and fears related to the characteristics of the job or the possibility of losing it. These concerns put a load on the bank worker and may be detrimental to their psychological well-being.

### **2.1.4 Job Threat Stress**

A lack of capacity to fulfill the work demands and roles may be welcomed by job threats stress. Job threat stress involves situation in the organisation that pose as challenge to the employees. The continuous threat that bank employees receive from their managers no doubt constitutes job threat stress. Threats are multifarious in nature. Robertson and Cooper (2015) identifies the forms of job threats stress an employee may face in the job setting to include the emergence of new management team; where mergers or acquisition has occurred in the workplace; where the employee's responsibilities become reduced; where other workers with similar skills are employed; where the employee is facing too much individual interview from the managers. Others are; where the organisation begins to lose their customers; where the organisation is resorting to the use of outsourcing; where the organisation is no longer paying promptly as possible; and where other companies in the same market are laying off their employees (Robertson & Cooper, 2015)

Employees may however react differently to the threat on their job. Some employees may consider the threat as a signal for improvement, while other employees may consider it as the best opportunity to exit from such organisation. In the view of Abolade (2018), employees who encounter the challenge of job threat stress tend to put more energy to work in order to gain job security, while other employees may consider the situation as overwhelming and decide to look for job in other organisations where there is relatively perceived low job threat stress.

## **2.2 Employee Performance**

Performance is used to describe how a task is being carried out with respect to what is needed for the task to be done. It involves how a task is being completed or implemented as a result of the application of one's knowledge, skills and attitude (Ilyas, Farooqi & Ahmad, 2016). Performance is a term that is generally applied to the way the activities of an organisation are carried out and ascertaining the degree at which the goals, or objectives have been actualized in terms of quality and compliance. These definitions suggest that performance can be connected to different activities in the organisation. This may consist of activities going on in each of the functional or departmental areas in the organisation. Put differently, an individual or a team may decide how well a member performs. Organisation-based performance is the overall performance of the organisation, which often reflects the success of each department within the business. Individual-based performance refers to the actions that each employee does in relation to the outcomes. The focus of this research is employee performance, or individual-based performance.

Various metrics have been devised to assess employee performance within an organisation. Andrew (2014) assessed worker performance based on quality, timely completion of tasks, cost reduction, reached goals, absence rate, inventiveness, and innovative thinking. Wroblewski and Seidel (2019) also identify few of the items in the above lists as measures that may be used for employee performance, specifically; they include targets, efficiency and deadline. Jouda, Ahmad and Dahleez (2016) gauged employee performance by comparing how well they completed a task to that of other employees who completed a similar activity.

## 2.3 Theoretical Underpinning

The theoretical frameworks for illuminating this study are the social judgment theory and affective event theory. The social judgment theory (SJT) was developed by Hovland and Sherif in 1980. The theory provides explanation to cognitive aspect of individuals. Based on social judgment theory, an individual will consider new situations, events or ideas and compare them with the current situation, event or idea subconsciously, before making a judgment (Okeefe, 2016). People often develop their own perspectives based on how they personally interpret the concepts they are being exposed to. The social judgment hypothesis mostly depends on an employee's internal thought processes, such as their perception, comprehension, and assessment of ideas and objects (Griffin, 2012).

Relevant to our inquiry, the SJT suggests that the cognitive process is predicated on it. The theory states that ego involvement, alternatives, and anchoring are only a few of the factors that might affect a person's ability to make decisions. This hypothesis is relevant to this research since it elucidates how the cognitive process begins.

The affective event theory (AET) was introduced by Weiss and Cropanzano (1996). It aims to explain how workers' emotions influence how they respond to organisational traits like commitment, job performance, and job satisfaction (Thompson & Phua, 2012). According to the AET, employees' emotions and mood have an impact on their behavior at work (Weiss & Beal, 2005; Wegge, Van, Fisher, West & Dawson, 2006). It holds that employees' psychological states are significantly impacted by both positive emotional states, such as uplifts, and negative emotional states such as hassles. AET was adopted in this study because it provides an explanation for how an employee's emotions toward their work environment

could impact their behavior at work. Stress and other related problems have an impact on employee's psychological condition, which in turn has an effect on performance.

## 2.4 Review of Empirical Studies

Adegoke (2014) revealed that employee performance is impacted by some negative stressors such as work-load, frustration, and depression. This further means that an increase in any of the above characteristics will mean a more deteriorating effect on the performance of employees. Also, Alarape, (2014), found significantly negative relationship between job insecurity and job performance. This is because, the higher the perceived threat of job loss, the lower the job performance and vice versa. On their part, Ugwu and Asogwa (2015) revealed that psychological wellness and perceived high job insecurity are negatively and significantly correlated. In addition, Dim, Nwankwo, and Aroh (2020) submitted that workload and role ambiguity significantly and negatively affected employee performance. Furthermore, Iyiegbuniwe and Imoni (2020) revealed negative connection between work stress variables and employee performance.

## 3.0 RESEARCH METHOD

This study was conducted using a descriptive survey research design method. The population of the study was 996 employees of Deposit Money Banks (DMBs) in five highly commercialised cities from the three senatorial districts of Delta State, Nigeria. In order to avoid bias in the selection of banks, the top best three performing banks for the year 2020 were selected for the study. As revealed by Africa.businessinsider.com, the top three performing banks for the year 2020 were Zenith bank, Guarantee Trust Bank and First Bank. The sample size of the study is 285 and it was determined using the Taro Yamane formula (2012). A stratified random sampling technique was adopted in selecting the employees who were administered the copies of the questionnaire in each of the bank under study. The study used primary data that are original data which have not been used or published in previous studies and it was generated through the administration of structured questionnaire. The reliability test for the instrument is as presented in Table 1

**Table 1: Reliability of Research Instrument**

S/N	Variables	Number of items	Cronbach's Alpha Value
1.	Work demand stress	5	0.722
2	Cognitive job insecurity stress	5	0.724
3.	Affective job insecurity stress	5	0.871
4	Job threat stress	5	0.733
5	Employee performance	10	0.709

**Source:** Authors' Computation (2023)

From Table 1, the Cronbach alpha values for all the items are higher than 0.6. This implies that the instrument is reliable (Shrestha, 2020).

**3.1 Model Specification**

The model is specified as follows. The dependent variable (employee performance) is shown to be a function of the independent variables (work demand stress, cognitive job insecurity stress, affective job insecurity stress, and job threat stress). The ordinary least square (OLS) model used for the study is:

$$EMP = \beta_0 + \beta_1WKD + \beta_2CJI + \beta_3 AJI + \beta_4 JBT + \mu \dots \dots \dots (1)$$

Where:

- EMP = Employee performance
- WKD = Work Demand stress
- CJI = Cognitive Job Insecurity stress
- AJI = Affective Job Insecurity stress
- JBT = Job Threat stress
- μ = Error Term
- β<sub>0</sub> = Constant
- β<sub>1</sub>, β<sub>2</sub>, β<sub>3</sub>, β<sub>4</sub> = Coefficients of the various independent variables

The apriori expectations are: β<sub>1</sub>, β<sub>2</sub>, β<sub>3</sub>, β<sub>4</sub> < 0 implying that occupational stress has a negative influence on the employee performance of deposit money banks.

**4.0 DATA PRESENTATION AND ANALYSIS**

**4.1 Administration of Research Instrument**

Table 2 shows the outcome of questionnaire administration.

**Table 2: Questionnaire Administration**

Items	Frequency	Percentage
Number issued	285	100%
Number of valid responses	268	94%
Number of invalid responses	17	6%



Source: Authors' Computation (2023)

As shown in Table 2, a total of 285 copies of questionnaire were administered to respondents, while 268 copies were successfully retrieved from them. This indicated that the general response from the bank employees was quite impressive. Implicitly, the respondents were excited about the study hence their willingness to provide any information that will enhance their performance.

4.2 Correlation Analysis

In establishing relationships among different variables, Pearson correlation analysis was conducted. The results are shown in Table 3.

Table 3: Correlations Matrix

	WKD	CJI	AJI	JBT	EMP
Pearson Correlation	1				
WKD Sig. (2-tailed)					
N	268				
Pearson Correlation	-0.195*	1			
CJI Sig. (2-tailed)	0.017				
N	268	268			
Pearson Correlation	-0.028	-0.195*	1		
AJI Sig. (2-tailed)	0.736	.017			
N	268	268	268		
Pearson Correlation	0.390**	-.223**	-0.027	1	
JBT Sig. (2-tailed)	0.000	.006	0.745		
N	268	268	268	268	
Pearson Correlation	-0.057	-0.306**	0.008	0.524	1
EMP Sig. (2-tailed)	0.487	0.000	0.925	0.000	
N	268	268	268	268	268

\*. Correlation is significant at the 0.05 level (2-tailed).

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

Source: Authors' Computation (2023)

Table 3 shows the Pearson correlation used to assess the linear relationship among the variables. It showed that cognitive job insecurity and job threat stress had significant correlation with employee performance. The other variables were not. Again, work demands stress, and cognitive job insecurity were negative while affective job insecurity and cognitive job threat stress were positively and insignificantly correlated with employee performance of the selected banks in Delta State.

### 4.3 Multiple Regression Analysis

The results of the estimation of the formulated model for analysis are as presented in Table 4.

**Table 4: Multiple Regression Result**

Model	Unstandardized Coefficients		Standardized Coefficients	t	P-value
	B	Std. Error	Beta		
(Constant)	34.256	5.956	-	5.752	0.000
Work Demands Stress (WKD)	-0.111	0.245	-0.035	-.452	0.042
Cognitive Job Insecurity Stress (CJI)	-0.605	0.152	0-.308	-3.979	0.000
Affective Job Insecurity Stress (AJI)	-0.667	0.247	-0.219	-2.702	0.008
Job Threat Stress (JTB)	-0.640	0.261	0-.193	-2.454	0.015

R<sup>2</sup> = 0.607; Adj R<sup>2</sup> = 0.594; F-Statistic = 23.663; F-Statistic (Prob) = 0.000.  
 Number of Observation = 268  
 Dependent Variable: Employee Performance

Source: Authors' Computation (2023)

Table 4 shows the coefficients of the dimensions of occupational stress, the associated t- values and the probability values (p-values). All the occupational stress variables have negative relationship or influence with employee performance. Specifically, work demand ( $\beta = -0.111$ ;  $p = 0.042$ ); cognitive job insecurity stress ( $\beta = -0.605$ ,  $p = 0.000$ ); affective job insecurity stress ( $\beta = -0.667$ ;  $p = 0.008$ ); and job threat stress ( $\beta = -0.640$ ;  $p = 0.015$ ) have significant negative influence on employee performance. This is because the respective p-values of the t-statistics which measures the statistical significance of the parameter estimates are all less than 0.05 level of significance. Accordingly, the four hypotheses proposed are rejected. The empirical submissions therefore are: (i) work demand stress has significant negative connection with employee performance. (ii) Cognitive job insecurity stress has significant negative impact on

employee performance (iii) Affective job insecurity stress has significant negative influence on employee performance (iv) There is a significant negative relationship between job threat stress and employee performance

The regression result also shows that when the four dimensions of the independent variable were regressed on the dependent variable, R<sup>2</sup> value of 0.607 was obtained. The R<sup>2</sup> value is the strength of the model. It indicates the goodness of fit of the model and the effectiveness of the model in explaining the magnitude of the influence of the independent variable (work demands, cognitive job insecurity, affective job insecurity, job threat) on employee performance. It specifically shows that the combined variables of work demand stress, cognitive job insecurity stress, affective job insecurity stress, job threat stress in the regression model predicted and explained 60.7 % of the systematic variation in employee performance of Deposit Money Banks in Delta State.

The adjusted R<sup>2</sup> compensates for adding variables to the model and shows if new predictors enhance the model. Given that it tests the arrival of different independent variables into the model, it is stricter than the R<sup>2</sup> and so, it reduces bias of coefficient estimates and predictions. From Table 4, the adjusted R<sup>2</sup> is 0.594 implying that the combined variables of work demand stress, cognitive job insecurity stress, affective job insecurity, job threat stress in the regression model predicted and explained 59.4% of the systematic variation in the employee performance. The F statistic ( $F = 23.663$ ;  $p = 0.000$ ) indicates that occupational stress variables significantly predicts employee performance.

## 5.0 DISCUSSION OF FINDINGS

The first objective was to determine the relationship between work demand and employee performance of Deposit Money Banks in Delta State. It was revealed that work demand stress had a negative and significant relationship with employee performance. This result is consistent with the findings of Dim et al (2020) that workload pressure would negatively and significantly affect employee performance. It is also consistent with Ehsan and Ali (2018) that workload stress has significant influence on job performance. Iyiebuniwe and Imoni (2020) also revealed similar results that work related stress has negative and significant relationship with employee performance.

The second objective is to determine the link between cognitive job insecurity stress and employee performance. It was revealed that cognitive job insecurity has a negative and significant link with employees' performance. This submission is consistent with Okeke and Egheosase (2018) and Ugwu and Asogwu (2015) who revealed that cognition negatively influenced performance of employees.

The third objective focused on determining the influence of affective job insecurity stress and employee performance. It was revealed that affective job insecurity stress has a negative and significant influence on employee performance. This result agrees with Adegoke (2014) who revealed that affective factors had negative effect on the psychological well-being of employees. It is also consistent with Adejuwon and Lawal (2013) who revealed that affective job insecurity is the most significant component of occupational stress.

The fourth objective was to determine the relationship between job threat stress and employee performance. It was revealed that job threat stress has a negative and significant relationship with employees' performance. This outcome is consistent with Alarape, (2014) who revealed that threat to the job would lower employee job performance and Chukwuemeka et al (2019) who revealed that work stress and discrimination has negative influence on performance.

## 6.0 CONCLUSION AND RECOMMENDATIONS

This study examined the impact of occupational stress on employee performance of Deposit Money Banks in Delta State, Nigeria. The study was conducted in order to close the gaps that were identified in the extant literature. Occupational stress as an issue that borders on work demand stress, cognitive job insecurity stress, affective job insecurity stress, job threats stress were thoroughly examined in the study. These issues are critical considering the amount of inputs bank employees put into their services and how many of them become psychologically affected by the demands of the job. This has often played out in their performance. As revealed from the findings, occupational stress variables were significant predictors of employee performance. There is therefore a dire need for the bank management to tackle situations that create stress in the banking system.

Based on the findings of the study, the following recommendations were made: (i) Considering the level at which the bank employees are stressed by their work demands, the management should improve on the duration in which the employees work. Working hours should be made flexible and on shift basis. (ii) Since cognitive job insecurity is a stressor that is psychologically felt by the bank employees, bank management should create favorable working conditions that will make the employees to be more productive. (iii) Since it is the inability to correct cognitive stress processes that leads to the affective state of bank employees, the bank management should make work interesting so that employees do not have to worry about losing their job. (iv) The bank management should consider modifying the way they speak with their employees. Since employees take job threats very seriously, the bank management has to improve on their communication with the employees.

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