

Impact of occupational stress on employees' performance among bank staff in Makurdi metropolis

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Abstract

The study examines the impact of occupational stress on employees' performance in the banking industry within Makurdi metropolis. A cross sectional survey design was adopted for the study. One hundred and fifty three (153) participants which include 66 (43.1%) males and 87 (56.9%) females with age range of 18-36years were purposively recruited to participate in the study. Two standardized questionnaires were used for data collection to test the hypotheses that were formulated for the study. The first hypothesis which stated that occupational stress will significantly influence job performance was accepted ($\beta = .562$; $P < .01$). The second hypothesis which was tested to examine significant difference between male and female on job performance due to stress was not significant ($t [151] = 1.971$; $P > 0.5$) prompting the hypothesis not to be confirmed. Based on the findings, it was recommended that valuable contribution to the awareness of understanding the concept of job performance and the effect underlying variables of work stress and sex have on job performance be rigorously brought to the fore. However, additional research is needed to further investigate the potential relationship and impact these variables and other extraneous variables, such as role ambiguity, burnout, employee motivation and other working conditions may have on job performance.

Keywords: Occupational stress; Job performance; Sex; Bank staff

1. Introduction

Having a good job performance is one of the requisite for organizational growth in every contemporary organizational setting which implies that lack of good performance in work settings can portend bankruptcy and other harsh consequences. In the real sense of events today, improving the performance of employees has become the subject of great interest to human resources practitioners and academics in both developing and developed nations (Ganster & Rosen, 2013; Velnampy, 2013; Whiting, 2016). Indeed, to perform better in their jobs, there is a requirement for workers to perform multiple tasks in the workplace and to keep themselves abreast of changing technologies (Iqbal, Khan & Iqbal, 2012). The ultimate results of this pressure have been found to be one of the important factors influencing employees in their work (Folkman, 2013).

In Nigeria, especially in public sectors, some employees perform poorly in their job descriptions as characterized by exhibition of nonchalant and lackadaisical approach. Such attitude affects quality of services being delivered to the client or to members of the public. For instance, some government organizations like Nigerian Airways and National Electric Power Authority (NEPA) have become moribund due to poor performance, negative, and anti-social attitude of the employees and managements (Oghojafor & Alaneme, 2014). Even the Nigerian Railways corporation that is been revitalized was abandoned for years because of poor performance and lack of proper management, (Odeleye, 2000).

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Hence, the problem of poor performance cannot be effectively controlled if the factors contributing to it are not empirically scrutinized and addressed.

Employee performance and job performance were used interchangeably in this study. In a bid to contain the issue, some studies have been conducted to unveil the factors that are likely to predict job performance among bank staff. Job performance is a measure of the ability of an individual to accomplish a specific task, or the degree of effort that an individual makes into achieving the organizational objectives. According to *Thahier, Ridjal, and Risani (2014)* job performance is the quality and quantity of work output of individuals or group of employees in a particular activity. This probably led *Hafiz (2017)* to opine that employee performance has to do with the completion of task on the criteria set by an organization or supervisor, and it is checked on pre-described acceptable standards while effectively and efficiently using available resources in a changing environment. In this modern world when organization faces intense competitions, employees are required to be effective, efficient, intelligent, and industrious while being committed to their job because every organization relies essentially on its workforce to render its services to the people. This is based on the reason that performance is a key measure that is connected with the success and outcome of the every organization (*Yahaya, Bon, Ismail and Ing, 2011*); therefore the success and failure of any organization depends on performance of the employees.

On the other hand, stress has become a common denominator in today's fast-paced, complex society. Typically, stress is the ubiquitous outcome of contemporary lives and a common result of modern day activities (*Masoom & Hoque, 2018*). It is also a make-up of modern organizations that would remain a constant phenomenon in the workplace (*Beheshtifar & Nazarian, 2013*). Stress can be conceived as a problematic situation for which the individual has no immediate solution at all. It arises when one's coping skills are inadequate for meeting particular problems in life or at workplace (*Olaleye, 2002*).

Stress strings such as work stress, financial stress, family stress, and chronic stress are no longer isolated experiences but common problems shared by people from various backgrounds and in different social circumstances. More so, bank employees experience job stress as a result of the conflicting demands of the company, supervisors, and customers (*DeRuyter, Wetzels & Feinberg, 2001*). The bank industry employs around 100,000 people in Nigeria, and has potential to grow even further (*Ngobeni, 2009*); and exposure to stress over a long period of time give rise to burnout and subsequently poor performance - leading to decrease in productivity, anxiety, lower morale, poor customer service, poor staff morale, a hostile working manner, increased absenteeism, higher staff turnover and increased accidents on the job (*Carroll & White, 2002*).

Individuals differ dramatically in their response to a problem or a stressor, as some people are born with a temperament that predisposes them to higher or lower levels of tolerance to stress (*Martin, 2006*). More importantly, certain responses indicate the presence of job stress in an individual or group it may manifest by the presence of headache, sleep disturbances, difficulty in concentration, short temper, upset stomach, job dissatisfaction and low morale (*Olaleye, 2002*). A more general way of looking at the concept of stress is to think of it as occurring when the body is forced to cope with or adapt to a changed situation which may be marked by deviation from our normal state.

The above manifestations can be clearly observed in personal and work behaviors of workers. Stress at work can affect anyone at any level. It can happen in any sector and/or in any organization. It is noteworthy that stress affects not only the health and safety of individual (workers) of bankers but also the overall performance of the bank. Bank staffs on the other hand, barely have time for their personal lives and they strive to achieve or meet targets or demands placed on them by the employer in order to get remunerated and climb up the ladder. It is due to this that the researchers sought to examine the influence of occupational stress on employees' performance in the banking industry within Makurdi metropolis and as well examine if there is significant gender difference on job performance due to occupational stress experienced by staff in the banking industry within Makurdi. Based on this, two research hypotheses served as anchors for this study:

- Hi Occupational stress will significantly influence workers performance due to occupational stress experience by workers in the banking industry in Makurdi.
- Hii There will be a significant gender difference on work performance due to occupational stress experience by staff in the banking industry in Makurdi.

1.1. Theoretical Overview

The response-based approach of *Norton (1998)* serves as the theoretical framework of this study; which focuses on the responses to, or consequences of, stress rather than on the stressors themselves. *Hoffmann (1998)* concurs with this,

stating that the response-based approach describes the responses that occur in the body or the mind when individuals are confronted by an unpleasant situation which is based on the work of the physiologist Hans Selye. Selye (1975) believed that stress has a wear and tear effect on the body, caused by the demands made on it (Halonen & Santrock, 1997). Selye (1975) hypothesised that the stress response is a built-in mechanism that comes into play whenever demands are placed on people, and it is therefore a defense reaction with a protective and adaptive function otherwise known as the General Adaptation Syndrome (GAS). This theory suggests a three-stage process of response to stress (Hoffmann, 1998): the stressors themselves, which place excessive demands on individual, a general stress response and the specific symptoms of stress (Norton, 1998).

In the banking industry, management do not in most cases realize the impact of occupational stress on employee performance which ultimately results in critical managerial dilemmas as Subha and Shakeel (2009) described "Higher level of stress existed with no managerial concern for solution consequently lowering the employee performance, staking organizational reputation and loss of skilled employees, these situations call for immediate concern from organizations for the purpose of employing effective stress management practices to increase employee satisfaction and overall employee performance."

Daniel, (2019) investigated the effects of job stress on employee performance, The results from this research showed through the literature review indicates that negative factors which distressed employees, had a negative effect on performance. This also served to prove that stress had a negative effect on performance of employees.

Also, Aderibigbe, Nwokolo, and Solomon (2020) investigated perceived occupational stress among 1,532 graduate employees in Nigeria and results showed that graduate employees with more work experience expressed a significant higher level of occupational stress than their counterparts with less work experience. Similarly, Iroegbu, Iloma, Imbur, and Iloma (2020) while investigating the predicting roles of occupational stress and educational attainment on organizational commitment recruited 168 airport staff and found that occupational stress significantly predicted organizational commitment which is an end product of job performance.

Further, Rasool, Wang, Zhang, and Samma (2020) analyzed the relationships between workplace violence, occupational stress, and sustainable work performance by collecting data from 15 hospitals in the vicinity of Karachi, Lahore, and Islamabad, Pakistan out of the 345 doctors, nurses, and paramedical staff sampled. The results of this study highlight that in both direct and indirect relationships, workplace violence negatively influenced sustainable work performance. Second, they found that mobbing reduces productivity, increases levels of stress, anxiety, depression, and irritability, and increases low work engagement, work absences, and work destruction.

The researchers concluded by saying that if employees are happy and healthy, they can be most productive. Another study by Ramos, Alés, and Sierra, (2014) revealed that there was a significant negative relationship between occupational stress and job performance. Olaleye and Arogundade (2013) on university administrators in South West Nigeria found a negative relationship between occupational stress and job performance. In corroboration, Ijaz and Khan (2015) also noted higher turnover rates and the propensity to leave had been associated with job dissatisfaction. Zafar, Ali, Hameed, Ilyas, and Younas (2015) analysed the impact of job stress on employee performance in the industrial sector of Pakistan, and it was found that the presence of job-related stress can have negative impacts either on the employees or on the organisation. Again, Wushe and Shenje (2019) investigated the relationship between occupational stress and employee job performance through a quantitative research design that recruited 197 employees and management personnel working in five selected government departments and found a negative relationship between increase in inflexibility in work hours and job performance. Kitole, Idua, and Matata (2019) anchoring on the Michigan Model-Work Stress attempted to establish the effect of work stress on employee performance in the public sector in Kenya by recruiting 304 respondents. The study findings revealed notably a strong positive relationship between work stress and employee performance.

Conclusively, Abbas, AL-Abrow, Abdullah, Alnoor, Khattak, and Khaw (2021) while collecting data from 255 medical workers found a correlation between the Covid-19 pandemic and the stress caused by it among the health workers. Other empirical results were shown in many studies that investigated the relationship between stress and gender. Some studies claims the existence of stress in women while in another study carried out with teachers women were found to have higher level of stress than men (Lackritz, 2004; Theron, 2005; International Labour Organization, 2001) who found significant gender differences on job performance due to work stress. Also the examined gender differences on job performance due work stress and found a significant difference between male and female on performance due to work stress.

2. Material and method

2.1. Research Design and Procedure of Administration

The study utilized a cross sectional survey design. This type of study employs different groups of people who differ in the variable of interest, but share other characteristics such as socioeconomic status, educational background, and ethnicity.

The researcher collected an introductory letter from the Head of Department of Psychology, Benue State University, presented it to the management of Skye Bank, Zenith Bank, First Bank, Union Bank, and Diamond Banks that were purposively sampled for the study. The management was informed of the purpose of the study and also solicited their cooperation in administering the questionnaires.

2.2. Participants

A total number of 153 bankers were purposively recruited in five different commercial banks within Makurdi metropolis out of the 166 copies distributed leading to a response rate of 92.17% as 13 copies were not correctly filled. Descriptive analysis showed that 26 (17.0%) respondents had age range of 18-20, 38 (24.8%) had age range of 21-25, 26-30 were 43 (28.1%), 31-35 were 33 (21.6%) while 36 and above were 13 (8.6%). In addition, respondent's sex distributions showed that male were 66 (43.1%) while female were 87 (56.9%). Respondents marital status indicates that 72 (47.1%) were single, 69 (45.1%) were married while divorce participants were 12 (7.8%). In terms of religion, statistics revealed that 141 (74.5%) were Christians; Muslims were 8 (5.2%) while participants from other religions were 4 (2.6%). Participants' ethnic group affiliation further showed that Tiv were 114 (74.5%), Idoma (22.9%) and other tribes were 4 (2.6%). In terms of education, (15.7%) had Ph.D/M.Sc, 90 (58.8%) had degree, HND were 26 (17.0%), NCE/OND were 8 (5.2%) while SSCE were 5 (3.3%).

2.3. Measures

Two instruments were used to collect data for the study. They include; Work Stress Questionnaire and In-role Performance Scale.

2.3.1. Work Stress Questionnaire

The work stress questionnaire was developed by Van Zyl & Van der Walt, (1991). The work stress questionnaire consists of 39 items, and respondents were required to rate how often they experience stress at work. The scale is scored on 5 point Likert scale ranging from 1 "never" to 5 "always". The reliability of the work stress questionnaire is regarded as satisfactory, with test-retest reliability coefficients ranging from .62 to .80 (Van Zyl & Van der Walt, 1991).

2.3.2. In-role Performance Scale

Employee performance was assessed using In-role performance scale developed by Williams & Anderson (1991). The scale is a 7-item measure of In-role performance. Sample items include "Adequately completes assigned duties" and "Meets formal performance requirements of the job". The scale was scored on a 5-point Likert-type scale (1 = strongly disagree to 5 = strongly agree). The scale has a Cronbach alpha reliability coefficient of .75.

2.4. Method of Data Analysis

Data collected was analyzed using simple regression analysis and independent subject t-test. Hypotheses were tested for significance at alpha level of 0.05 and 0.01 respectively.

3. Results

This study tested two hypotheses in ascertaining the influence of occupational stress on employee performance. There are presented below.

3.1. Hypothesis One

Occupational stress will significantly influence job performance of bank workers in Makurdi. This hypothesis was tested using simple or linear regression:

Table 1 Table of simple regression analysis showing the influence of occupational stress on job performance

Variables	R	R2	F	B	t	P
Constant	0.562	0.315	69.541		1.939	0.054
Occupational Stress				0.562	8.339	0.000

Dependent variable: Job Performance; $F(1,151) = .69.54$; $P < 0.01$; $R = .562$; $R^2 = .315$

Finding from Table 1 above indicate that occupational stress significantly influenced job performance of bank workers in Makurdi ($F(1,151) = .69.54$; $P < 0.01$). The result from the table further indicate that occupational stress accounted for 31.5% ($R^2 = .315$) of the variation in job performance while the remaining 68.5% could be attributed to other factors not considered in this study. The result further showed that there is a strong correlation between occupational stress and job performance ($R = .562$). Based on the result, the hypothesis was retained.

3.2. Hypothesis Two

There will be a significant sex difference on work performance due to occupational stress experience by staff in the banking industry in Makurdi. This was tested using independent subject t-test. The result is presented in Table 2 below.

Table 2 Table of Independent t-test showing sex difference on job performance with respect to occupational stress

Variables	Sex	N	Mean	S.D	T	df	p
Job performance	Male	66	23.757	4.246	1.971	151	0.051
	Female	87	22.229	5.093			

Table 2 showed that there is no significant sex difference on job performance due to stress ($t(151) = 1.971$; $P > 0.05$ two-tailed). With this result, the hypothesis was not retained. It was further observed that males scored ($M = 23.76$, $SD = 4.25$) on job performance compared to females ($M = 22.23$, $SD = 5.09$). This finding showed that despite the slight difference between male and female in terms of job performance due to occupational stress, it was not significant enough to attract scientific attention.

4. Discussion

This study examined the influence of occupational stress on employee performance among bank staff in Makurdi metropolis. The first hypothesis which states that occupational stress will significantly influence workers performance in the banking industry in Makurdi was confirmed. This implies that occupational stress is an important factor influencing job performance of banks workers in Makurdi.

This finding is consistent with the work of Daniel (2019) who showed through an extensive literature review that negative factors which distressed employees, had a negative effect on performance. The findings also allied with the findings of Iroegbu, Iloma, Imbur, and Iloma (2020) who found that occupational stress as a significant variable in workplace environment. In the same vein, the findings of this study was in line with the study of Ramos, Alés, and Sierra (2014) as well as Wushe and Shenje (2019) both found a significant relationship between occupational stress and job performance. Also, the finding was in agreement with Kitole, Ibua, and Matata (2019) whose findings revealed a notable strong positive relationship between work stress and employee performance.

Hypothesis two sought to find out if there is a significant sex difference on job performance of bankers due to occupational stress. This hypothesis was rejected. This finding is consistent with the research finding by Theron (2005) who found significant gender differences on job performance due to work stress. Also the International Labour Organization (2001) examined gender differences on job performance due work stress and found a significant difference between male and female on performance due to work stress.

Finding by Kramen-Kahn and Hansen (2008) is also in line with the finding of this work. They found significant gender differences in level of job performance of company workers due to work stress. Chapman and Lower (2010) also found gender differences to exist in the level of job performance.

5. Conclusion

The study concluded that occupational stress influence job performance of bankers in Makurdi and also there is no significant sex difference on job performance of bankers due to stress. Given the problems associated with this study, few sound applied implications can be made. However, the results of the present study reinforce the complexities involved in studying work stress and job performance. These findings indicate that the influence of work stress and performance occurs in a complex network of direct and indirect relationships. In order to fully understand these relationships, researchers must continue to carry out research until the most generalizable result is found. The need for a generalizable result on work stress and job performance is evident given the increases in diversity found in the work force today.

The findings of this study also suggest one major implication in terms of application of findings. Given that the influence of work stress on job performance occur in a complex framework that entails work, non-work and stress related outcomes, attempts to eradicate or prevent these influence will have to come from the combined efforts of all parties involved. That is, in order to effectively deal with the influence of work stress on job performance the employer and employee must all take steps to prevent work stress and its consequences in order for the best solution to be found especially in the banking sector. Bank managers and handlers should attempts to set the work environment up in such a way as to reduce work-related stress, while the employee and his/her family can take steps to address the non-work related stress that manifest or surfaces at the work place, thereby negatively influencing job performance. Collectively, they can control/subdue the influence of work stress. It must be noted while the ideal solution would be to prevent work stress from occurring altogether, the domains of work stress and performance are so demanding that successfully achieving equilibrium between the two may be difficult; that is, reducing work stress and increasing performance. As such a more practical solution would be to try to control the level of work stress in the work setting.

Finally, these results suggest that given the influence of work stress on performance, attempts to control or prevent the influence of stress on performance should be made early (e.g. trying to eliminate job stress so as to prevent poor performance, the negative outcomes of burnout and intention to quit that occur if the stress is not controlled). Early intervention could be the key dealing with this stress. Instead of allowing the work stress to develop to the stage that they become overwhelming early intervention may assist victims of work stress to function more effectively thus improving the output and productivity of the organization.

Recommendations

Sequel to the findings and conclusion of the study, occupational stress should be regarded as very important with respect to job performance; and hence, it is recommended that the following measures be put in place to help bank staff reduce stress on their work:

- Bank staff should be given work leaves at least for 3 days every month to enable them rest and be rejuvenated as against the annual leave.
- Human resource management of organisations should constantly organise stress.
- The banks should organize management programmes as a strategy to manage and reduce the amount of stress banker's encounter which includes in-house counseling, sessions, behavioural training, and employee wellness programs.
- Bank management should organize yearly walkouts, and provide wellness or physical fitness programs to promote occupational health which invariably help in boosting physical and emotional well-being, which will make bank staff less vulnerable to the effects of occupation stress.
- Finally, there should be reduction of work load among bank staff which will invariably improve their psychosocial abilities.

Limitation of the Study and Suggestions for Future Studies

Given the dearth of empirical studies on work stress and performance among bankers in Benue State, there is a need to undertake more research addressing the stress level of employees in the banking sector. Although quantitative research was used in this study, it is believed that qualitative research would be beneficial in helping to enhance our understanding of the influence of work stress on performance. Observing employee behavior and interviewing employees can enable researchers to gain insight that typically is difficult to acquire through structures quantitative analysis.

Another limitation of this study is that data was gathered only from respondents in 5 banks. This means that the result may not be generalized to other banks. As a result, it is suggested that data be gathered from many other banks, which will greatly enhance the external validity of the data. Also the sample size (number of respondents) examined was insufficient to formulate significant conclusions, or making findings apply to general bank staff in Makurdi. It also must be noted that the research focuses only on the influence of work-related stress on job performance.

Future research of this nature may assist personnel managers and operational manager and operational managers on all levels to be aware of the status of job performance and allow them to pro-actively put mechanisms in place to enhance job performance of employees by reducing work stress, and ultimately improve service delivery. It is also suggested that future research explore the influence of work stress on other outcome measures, such as commitment to organization, burnout, employee motivation, and other related working conditions. Lastly, replication is an important step to cross-validate the findings and to establish generalizability of the findings for all workers in the banking sector and, perhaps, in other sectors in the country.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest.

Statement of informed consent

Informed consent was obtained from all individual participants included in the study

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