

Stress and Job Performance among Bankers in Rivers State: Implications for Counselling

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Abstract

This study investigated stress and job performance of bankers in Rivers State. Descriptive research and correlational designs were adopted for the study. Two research questions and two hypotheses guided the study. The population of the study comprised all the bankers in Rivers State estimated at 4, 990 (source: Rivers State Controller, Central Bank of Nigeria). The sample comprised 350 bankers selected through the multistage sampling technique. The researcher developed an instrument titled Stress and Job Performance Inventory (SJPI), which was divided into three sections. Section A was made up of demographic data. Section B was divided into two (2): Bankers' Stress Inventory (BSI) and Bankers' Job Performance Inventory (BJPI), each contained 25 items designed to measure bankers' stress and bankers' job performance. The instruments were validated and tested for reliability through the test-retest technique. The reliability of the instrument was determined using Cronbach Alpha method and yielded a reliability coefficient of BSI ($r = 0.73$) and BJPI ($r = 0.88$) ascertained through Pearson Product Moment Correlation. Pearson Product Moment Correlation (PPMC), mean and standard deviation were used to answer the research questions while Independent t-test and ANOVA were used to test the hypotheses, tested for statistical significance at .05 level. The data analyzed showed that there was a negative, significant relationship between stress and job performance of bankers in Rivers State. Sex, marital status and age did not significantly influence bankers' stress in Rivers State, while work experience significantly influenced their stress. Based on these findings, the researcher recommended that: workshops on stress management strategies should be organized for bankers, trained professional counsellors should be employed in all bank branches to counsel bankers aimed at reducing bankers' stress, improving job performance and job satisfaction of bankers.

Key Words: Stress, Job Performance, Bankers, Marital Status, Work Experience

Introduction

Stress in the past few decades is emerging as an increasing problem in organizations. Stress is the force, pressure, or tension subjected upon an individual who resists these forces and attempts to uphold its true state. It is basically a common phenomenon in any kind of occupation and employees have to face it in all walks of life as it is the wear and tear of the human body caused by confrontations of life. Stress can also be defined as the response

people usually have when faced with work demands and pressure that are not in alignment to their abilities and which challenge their capability to cope (Uzoeshi, 2017).

Stress in an organization is known as job stress, work stress or occupational stress. These terms are often used side by side in organizations, but their meanings are related. Uzoeshi (2012) pointed that occupational stress is that type of stress that results from a worker discharging his/her duties and responsibilities in an organization. Possible causes of job stress include as identified by Uzoeshi (2017) include; role conflict role ambiguity, poor interpersonal relationship, lack of career development, work overload and under load, poor working environment, job insecurity, poor communication between supervisors and subordinate, between subordinate and subordinate, inadequate feedback and poor measurement of performance. Any individual who cannot control any of these stresses may start exhibiting negative work attitudes which will affect his performance (Uzoeshi, 2012 cited in Maclean, 2020).

Job performance has to do with result measurement, and he described performance measures as those ratings used in evaluating bankers. For instance, to identify the strength and weakness of bankers, it is necessary to plan appropriate professional development activities and to provide a base for administrative decision involving hiring and firing, promotion and tenure, assessment and salary (Abdul, 2002 cited in Maclean, 2020). These types of job performance evaluations are designed to ensure that bankers give their best, and also to see that highly qualified and committed bankers are retrained in the banking profession. In other words, the managerial behaviours of bank managers are very important as a determining factor in their job performance and effectiveness. When all of these are being put in place, bankers become satisfied with their jobs.

The issue of stress among Nigerian bank workers could be better addressed if the factors responsible for such stress are properly identified and evaluated, and its impact on performance ascertained. The banking sector is one of the emerging areas of the service sector which is expanding very rapidly in the recent past. The market and customer orientation in commercial banks have put considerable pressure on the bankers, especially front line employees, who sometimes have to go into the street to solicit for customers by advertising their bank services. The front line employees of the banking sector endeavour to meet the needs of customers while attempting to fulfil the high expectations of managers. This at times can activate overdose stress, poor productivity and job dissatisfaction.

Selye (1974) cited in Maclean (2020) defined stress as the external force, or pressure or strain exerted upon an individual and the human's body tries to resist these external forces in an attempt to maintain its original state. He maintained that overdose stress prevent the individuals or workers from functioning efficiently and effectively. Stress is an individual's perception that environmental demands or stressors exceed the individual capacities and resources, therefore leading to negative outcomes. Uzoeshi (2017) also defined stress as any demand that affects an individual's body mechanism (equilibrium) and force him to take extra step(s) in order to restore or maintain the equilibrium (homeostasis). Bankers' stress is a change in a banker's physical or mental condition in response to an event or situation that poses a challenge or threat in the discharge of his duties.

Stress is unavoidable in all works of life be it family, occupations (jobs) including the banking sector. Several stressors have been identified which could trigger stress among bankers; performance, pressure, work overload, change to adaptability especially with modern technology, role ambiguity, lack of feedback, lack of efficient manpower, career development and so on. These stressors could affect the bankers' psychological well-being. Uzoeshi (2017) further described stress as the wear and tear caused by life and workers stress means stress caused by events in the work environment. Consequences of stress include; anxiety, depression, high blood pressure, fatigue, insomnia and other sleep disorders, heart diseases, insulin resistances leading to diabetes, neck or back pain, loss of interest in sex, stomach problems, substance abuse and so on (Uzoeshi, 2017; Maclean, 2020). Stress can arise due to excessive demands or pressure exerted in bank workers. Bankers' stress is an undesirably condition as it impinges on the mental health and personality of bank workers, thereby leading to unproductivity and dissatisfaction.

Job performance is a crucial factor in human resource management in any organization. The reason people are employed in an establishment is to achieve organizational goals. Job performance means how well the banker performs in doing his assigned work. Job performance is a function of ability and motivation, and the competence of bankers is a very crucial matter. Dar et al. (2011) cited in Maclean (2020) opined that job performance is the degree to which an employee (banker) is able to accomplish the job or role assigned to him successfully within the time-frame and reasonable utilization of the available resources.

Job performance is the evaluation of people's behavior based on the contribution of behaviour to the organizational objective. The suitable organization of individual performance is isolating to the execution of system and the organization accomplishing its

key objectives (Amos et al. 2004 cited in Maclean, 2020). Performance can't be left in the foreknowledge that it will develop, really, despite the representative's typical needing to perform and be balanced for it. In other words, for performance to be effective, organizations need to upgrade themselves in distinctive sorts of solicitation. Work performance has changed into a topical issue in today's business surroundings, to such a degree, to the point that organizations set forth an excellent try to assess and regulate it.

Stress management strategies basically are the use of inoculative techniques to reduce stress to a level where the banker can perform most effectively. The technique(s) to be used should be based on the cause of the stressful situation. The bank employee can make use of the following personal management strategies as stated by Uzoeshi (2017): (a) engage in physical exercise for cardiovascular fitness, (b) relaxation, (c) maintain proper time management, (d) maintain good interpersonal relationship attitude, (e) identify the workload and remove stressors, (f) engage actively in social activities and (g) religious activities.

Empirical studies on stress and job performance have been given by various scholars. Undie, Ukpata and Iyortsuun (2018) conducted a study on the impact of job stress on employee performance in the Nigerian banking industry. Pressure induced stress, workload induced stress and target induced stress were parameters of job stress. The regression analysis revealed that pressure induced stress, workload induced stress and stress had a significant relationship with bank employee's job performance in the Nigerian banking industry. Achilike, Nwele and Okeke (2017) carried out a study on the influence of job stress, job experience and employees performance in selected banks in Enugu State. The findings revealed that there is a significant positive relationship between job stresses, job experience and job performance of bankers in Enugu metropolis. The study indicated that bank employees' stress levels of older employees experienced higher mental health challenges because there is a close relationship between age and job performance.

Azmi, Shahid and Alwi (2016) conducted a study on the relationship between job stress and job performance amongst front-liners in a shared service center, Malaysia. A total of 113 front-liners were used for the study. The finding of the study revealed that job stress was significantly related to job performance. Suandi, Ismail and Othman (2014) also studied the relationship between organizational climate, job stress and job performance. They discovered a positive relationship between working condition and job performance and a negative relationship between job stress and job performance. They conclude that an increase in job stress will result in a decrease in a banker's job performance. Shahid, Latif, Sohail and

Ashrat. (2017) investigated work stress and employee performance in banking sector evidence from District Faisalabad, Pakistan. The result revealed that there was a positive, significant relationship between job stress and bankers' job performance. The study found that all the six components of stress contributed to decreased bankers' job performance, decreased quality of work, high staff turnover, and absenteeism due to health problem.

Yeboah-Kordee, Amponsah-Tawiah, Adu and Ashie (2018) conducted an investigation on the impact of occupational stress on employee performance: Evidence from the Ghanaian Banking Sector. The study found that occupational stress had a negative significant relationship with bankers' performance. The study revealed that job role was positively related with bankers' performance. Moorthy (2013) conducted a study on causes of job stress and the impact of job stress on job performance. 383 bankers were used for the study sample. The finding of the study revealed that work overload, job ambiguity, and job instability and role conflict were positively related with job stress. They maintained that a negative correlation existed between job stress and job performance.

Olatunji and Mokuola (2014) studied the influence of sex, marital status and tenure of service of job stress and job satisfaction of health workers. The study finding showed a significant difference between male and female health workers. Job stress is significantly higher among females ($x = 26.07$) than male workers ($x = 19.53$). Essien (2014) conducted a study on occupational stress and its associated risk factors among female employee of commercial banks in Akwa-Ibom State, Nigeria. The finding of the study revealed that female employees were exposed to excessive work-overload, as such they feel more stress than the males. Amudha et al. (2015) in their study showed that gender do not influence the level of stress among the bank employees. Irrespective of the gender, the workers are able to manage the level of stress in the job.

Bentel (2018) in a study on impact of work-related stress and marital status on job effectiveness of female bank workers. The study revealed that multiple roles such as being a wife and a banker could generate stress among the female bankers in the sense that they are expected to be active participants in the work force. Yet their desire to be involved in marital role had not diminished over the years. Having many tasks to perform at work and at home could invariably lead to role overload, which produces multiple role stressors.

Fawole and Isiaq (2017) conducted a study on Job Stress and Marital Quality among Married Women Bankers in Ilorin Metropolis, Kwara State, Nigeria. The finding of the study revealed that married women bankers' experienced tremendous stress from banking and family

stressors, and these stressors may have negative consequences on their marital quality and work roles. The study recommended the need for vast improvement and inclusion of the variety of women's need in work place policies or initiatives. Okonkwo, Echiezona-Anigbogu, Okoro, Eze and Azike (2014) carried out research on Influence of Marital Status and Work Role on Job Stress among Female Bank Workers. The finding of the result revealed that marital status and work role had no significant influence on female bankers' job stress manifestation. The study recommended that employers in the banking sector should take steps towards identifying factors that contribute to job stress in the banking sector and control them.

Amudha, Alamelu, Cresenta and Badrinath (2015) did a study on manifestation of workplace stressors among banking personnel, the findings showed that marital status influenced the level of stress of bankers. However, Olatunji and Mokuola (2014) in a study of the influence of sex, marital status and tenure of service on job stress and job satisfaction of health workers in a Nigerian Federal Health Institution. They discovered that singles reported higher level of job stress than married.

Amudha et al. (2015) did a study on manifestation of workplace stressors among banking personnel, the study found out that, irrespective of age the workers are able to manage their level of stress in the workplace. They argue that younger workers have some degree of mental strength which makes them to balance with pressure at workplace than the older workers

Sam (2016) investigated on the sources of stress among female bankers in Uyo metropolis of Akwa-Ibom State. The result revealed that the calculated value of 1.998 was more than the critical t-value of 1.960; the null hypotheses that age does not make any significant difference in the level of stress among bankers were rejected. The implication is that age significantly influences the level of stress among bankers.

Statement of the Problem

Stress is one word that describes our present day world. What we see and hear gives us stress. The banking employees' work life and the stress they encounter arising from work pressure such as workload, overload, rapid technological changes, resuming early to work in the morning and closing late in the evening, rendering services to customers who present themselves with different needs and different mindsets, some are in a hurry and want immediate attention, some are very rude and insulting while some are potential customers making enquiries about banking services, balancing off account books each day, counting of

money and handling huge amount of money, robbers may enter the bank and create great panic. For example, robbery attack which has led to the death of many bankers is a stressful aspect of the banking profession, yet the banker is expected to provide quality and quantitative services.

Competition among the world of banking business poses a new challenge in the banking employees. Technological advancement is on the increase and the bank worker is expected to comply in knowledge, to meet up with present technological development and many bank workers (employees) cannot cope with the rapid changes taking place in the banking sector could increase the stress level of the bank worker.

Cost of living and house rent in Port Harcourt is very high. There is heavy traffic and transport problems and high cost of living as commodities are on the high side in major cities of Rivers State. These factors could make some bankers to be dissatisfied and less productive. Bankers are exposed to a number of stressors, ranging from work overload, time pressures, and lack of role clarity to dealing with bank transactions. All these are stressors that can lead to physical and psychological symptoms, absenteeism, job dissatisfaction, turnover, low productivity and banking errors. It is against this backdrop that this study tends to investigate the occupational stress and job performance of bankers in Rivers State.

Aim and Objectives of the Study

The main aim of this study was to investigate the extent to which occupational stress predicts job performance of bankers in Rivers State. Specifically, the study seeks to:

1. Determine the relationship between stress and job performance of bankers in Rivers State.
2. Examine the extent to which bankers' stress is influenced by; gender, marital status, work experience and age.

Research Questions

The following research questions were formulated to guide the study;

1. To what extent does stress relate to the job performance of bankers in Rivers State?
2. To what extent do gender, marital status, work experience and age influence bankers' stress in Rivers State?

Research Hypotheses

The following null hypotheses were tested in this study

1. There is no significant relationship between stress and job performance of bankers in Rivers State.

2. Bankers' level of perceived stress is not significantly influenced by (a) gender, (b) marital status, (c) work experience and (d) age.

Methodology

The research design adopted in this study is descriptive and correlational designs. Descriptive survey method is necessary and essential for the study because it will describe the event exactly as they are. Correlation is necessary because this design measures the relationship between two variables as it studies whether an increase or decrease in one variable corresponds to an increase or decrease in the other variable, hence the study adopted it. Maduabum (2018) described correlational design as a type of research design that determines the relationship that exists between variables. Onunkwo in Ogidi (2018) defined correlation as a statistical tool used to determine the level of relationship between two variables, and among three or more variables.

The population of the study comprised all the bankers in Rivers State, estimated at 4, 990 (Source: Rivers State Controller, Central Bank of Nigeria, 2020). Bankers are selected for this study because the nature of their job exposes them to overdose stress, which might affect their job performance and job satisfaction.

The sample for the study comprised three hundred and fifty (350) bankers selected using multistage sampling technique. From each district, the researcher selected the sample as follows; Rivers East (150 bankers), Rivers West (100 bankers) and Rivers South-East (100 bankers). 150 bankers were selected from Rivers East because it has the highest number of bankers. Also, 70 supervisors were selected to assess the job performance of bankers. That is 5 bank supervisors from each bank. Supervisors assessed the job performance of bankers because they will be more objective than the bankers assessing themselves.

The instrument titled "Stress and Job Performance Inventory" (SJPI). The questionnaire consisted of two parts namely; A and B. Part A was used to gather demographic data of the respondents while the Part B was further divided into two (2); (1) Bankers' Stress Inventory (BSI) and (2) Bankers' Job Performance Inventory (BJPI). BSI contained 25 items designed to measure the level of stress experienced by bankers. It was responded to on the four point scale of Very Stressful (VS) = 4, Stressful (S), = 3, Not Stressful (NS) = 2, and Not Very Stressful (NVS) = 1. BJPI was designed to measure bankers' job performance. It contained 25 items to be responded to on a four point Likert scale of Strongly Agree (SA) = 4, agree (A) = 3, Disagree (D) = 2 and Strongly Disagree (SD) = 1. The instrument was tested for

reliability through Cronbach Alpha method, with a reliability coefficient indices are as follows; BSI ($\alpha = 0.73$) and BJPI ($\alpha = 0.88$).

The copies of the questionnaire were administered to and retrieved from the respondents from the selected banks used for the study after two weeks. The total of 400 copies of the questionnaire were administered, and 350 copies retrieved were properly filled, and thus used for further analysis.

Pearson Product Moment Correlation was used to answer research questions 1 and test hypothesis 1. Mean and standard deviation were used to answer the research questions 2, while Independent t-test and ANOVA were used to test hypotheses 2. The SPSS (version 22.0) was used for the data analysis. The results of the analysis of the hypotheses were tested for statistical significant at the .05 level.

RESULTS

Research Question 1. To what extent does stress relate to the job performance of bankers in Rivers State?

Hypothesis 1. There is no significant relationship between stress and job performance of bankers in Rivers State.

Table 1: PPMC Table Showing Relationship between Job Stress and Job Performance

		Correlations	
		Job performance	Job stress
Job performance	Pearson Correlation	1	-.473**
	Sig. (2-tailed)		.000
	N	350	350
Job stress	Pearson Correlation	-.473**	1
	Sig. (2-tailed)	.000	
	N	350	350

* Significant at $P < 0.05$, $df = 348$, $r\text{-crit} = 0.098$

Table 1 shows that the calculated Pearson Product Moment Correlation Coefficient between Job stress and job performance is $r = -0.473$. This implies that there is a moderate negative relationship between job stress and job performance. It also means that the more stress bankers undergo, the less their job performance. Since the r-value is significant at $p < 0.05$, this means that there is a significant negative relationship between job stress and job performance among bank workers, therefore H_{02} is rejected.

Research Question 2: To what extent does gender, marital status and age influence bankers stress in Rivers State?

Hypothesis 2: Bankers’ level of perceived stress is not significantly influenced by (a) gender, (b) marital status and (c) age.

Table 2a: Independent t-test Analysis on Bankers’ Level of Stress Based on Gender

Group Statistics					
a ₁	Gender	N	Mean	Std. Deviation	Std. Error Mean
Stress	Male	170	3.23	0.35	0.03
	Female	180	3.23	0.38	0.03

Independent Samples Test

a ₂	Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
	F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Stress	.745	.389	.049	348	.961	.00190	.03906	-.0749	.07873
			.049	347.616	.961	.00190	.03896	-.07472	.07853

Results in table 2a (a₁ and a₂) represents the independent t-test analysis on the significant influence of bankers’ perceived stress based on gender. From table 2a (a₂), it can be observed that the calculated t-value is 0.049 at 348 degrees of freedom and 0.05 level of significance, since this calculated value of 0.049 is less than the table value of 1.96, the null hypothesis 2a (H₀₅) is retained. This implies that Bankers’ level of perceived stress is not significantly influenced by gender. In summary, both male and female bankers’ experienced the same degree of job related stress.

Table 2b: ANOVA Analysis on Bankers’ Level of Stress Based on Marital Status

Descriptives								
Stress								
b ₁	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Single	91	3.2424	.35499	.03721	3.1685	3.3163	2.53	4.00
Married	240	3.2451	.37175	.02400	3.1978	3.2924	2.18	4.00
Separated/divorce	19	3.0402	.26889	.06169	2.9106	3.1698	2.65	3.59
Total	350	3.2333	.36471	.01949	3.1949	3.2716	2.18	4.00

a. Dependent Variable: Job stress

Result from table 2b₁ shows that the married bankers has the highest frequency (N=240; Mean=3.245; SD=0.37), followed by singled bankers (N=91; Mean=3.242; SD=0.35) whereas the least is separated bankers (N=19; Mean=3.04; SD=0.27).

ANOVA

Stress					
b ₂	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.749	2	.375	2.846	.059
Within Groups	45.672	347	.132		
Total	46.421	349			

a. Dependent Variable: Job stress

b. Predictors: (Constant), marital status (single, married, separated)

Table 2b₂ shows that the combined r-value gave F=2.846; Df= 2, 347; p=0.059. Since the p-value obtained is greater than 0.05, it implies that the relationship is not significant. Therefore, H₀₅ which states that bankers’ level of perceived stress is not significantly influenced by marital status is retained.

Table 2c: ANOVA Analysis on Bankers’ Level of Stress Based on Work Experience

Descriptives								
Stress								
C₁	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Less than 1 year	16	3.4301	.21556	.05389	3.3153	3.5450	3.18	3.71
1-3yrs	54	3.3061	.30861	.04200	3.2219	3.3903	2.71	3.71
4-6yrs	139	3.3441	.35180	.02984	3.2851	3.4031	2.24	4.00
7-10yrs	81	3.0908	.38009	.04223	3.0067	3.1748	2.18	4.00
10-15yrs	43	3.0506	.27548	.04201	2.9658	3.1354	2.59	3.47
Others	17	3.0519	.40321	.09779	2.8446	3.2592	2.29	3.41
Total	350	3.2333	.36471	.01949	3.1949	3.2716	2.18	4.00

a. Dependent Variable: Job stress

Result from table 2c₁ shows that the bankers with 4-6 years experiences has the highest frequency (N=139; Mean=3.34; SD=0.35), followed by bankers with 7-10 years experiences (N=81; Mean=3.09; SD=0.38) whereas the least is bankers with less than 1 year experience (N=16; Mean=3.43; SD=0.22).

ANOVA					
Stress					
C₂	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	6.251	5	1.250	10.706	.000
Within Groups	40.170	344	.117		
Total	46.421	349			

a. Dependent Variable: Job stress

b. Predictors: (Constant), Work experience(Less than 1 year, 1-3yrs, 4-6yrs, 7-10yrs, 10-15yrs, Others)

Table 2c₂ shows that the combined r-value gave F=10.706; Df= 5, 344; p=0.000. Since the p-value obtained is less than 0.05, it implies that the relationship is strongly significant. Therefore H₀₅ which states that bankers' level of perceived stress is not significantly influenced by work experience is rejected.

Post Hoc Test on Influence of Work Experience on Stress

Multiple Comparisons						
Dependent Variable: Stress						
Tukey HSD						
work Experience C ₃	(J) work Experience	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Less than 1 year	1-3yrs	.12405	.09727	.798	-.1547	.4028
	4-6yrs	.08609	.09021	.932	-.1724	.3446
	7-10yrs	.33937*	.09349	.004	.0714	.6073
	10-15yrs	.37953*	.10007	.002	.0927	.6663
	Others	.37824*	.11903	.020	.0371	.7194
1-3yrs	Less than 1year	-.12405	.09727	.798	-.4028	.1547
	4-6yrs	-.03795	.05480	.983	-.1950	.1191
	7-10yrs	.21532*	.06003	.005	.0433	.3874
	10-15yrs	.25548*	.06984	.004	.0553	.4556
	Others	.25420	.09503	.083	-.0182	.5266
4-6yrs	Less than 1year	-.08609	.09021	.932	-.3446	.1724
	1-3yrs	.03795	.05480	.983	-.1191	.1950
	7-10yrs	.25328*	.04777	.000	.1164	.3902
	10-15yrs	.29344*	.05963	.000	.1225	.4643
	Others	.29215*	.08780	.012	.0405	.5438
7-10yrs	Less than 1 year	-.33937*	.09349	.004	-.6073	-.0714
	1-3yrs	-.21532*	.06003	.005	-.3874	-.0433

	4-6yrs	-.25328*	.0477 7	.000	-.3902	-.1164
	10-15yrs	.04016	.0644 8	.989	-.1446	.2249
	Others	.03887	.0911 6	.998	-.2224	.3001
10-15yrs	Less than 1 year	-.37953*	.1000 7	.002	-.6663	-.0927
	1-3yrs	-.25548*	.0698 4	.004	-.4556	-.0553
	4-6yrs	-.29344*	.0596 3	.000	-.4643	-.1225
	7-10yrs	-.04016	.0644 8	.989	-.2249	.1446
	Others	-.00129	.0979 0	1.000	-.2819	.2793
Others	Less than 1 year	-.37824*	.1190 3	.020	-.7194	-.0371
	1-3yrs	-.25420	.0950 3	.083	-.5266	.0182
	4-6yrs	-.29215*	.0878 0	.012	-.5438	-.0405
	7-10yrs	-.03887	.0911 6	.998	-.3001	.2224
	10-15yrs	.00129	.0979 0	1.000	-.2793	.2819

*. The mean difference is significant at the 0.05 level.

Table 2c₃ represents the simple main effects analysis which showed that those with less than 1 year and 1-3 years work experience is less significantly influenced by stress, but the mean difference is significant at the 0.05 level ($p=0.932$ & $p=0.983$) when compared to 4-6 years group of work experience whereas those with 7-10 year, 10-15 years and others above 15 years work experience showed strongly significant stress influences ($p=.000$; $p=.000$ and $p=.012$) among others. In summary, the group of bankers that are more stressed are those within the group of 1-3 years of work experience.

Table 2d: ANOVA Analysis on Bankers' Level of Stress Based on Age

Descriptives								
Stress								
		Mea	Std.	Std.	95% Confidence			
d ₁	N	n	Deviation	Erro	Lower	Upper	Minim	Maxi
				r	Bound	Bound	um	mum
20-29yrs	58	3.3093	.26412	.03468	3.2399	3.3788	2.76	3.71
30-39yrs	141	3.2499	.32197	.02711	3.1963	3.3035	2.76	4.00
40-40yrs	130	3.1973	.44947	.03942	3.1193	3.2753	2.18	4.00
51-60yrs	15	3.0549	.23473	.06061	2.9249	3.1849	2.53	3.24
Others	6	3.3333	.06075	.02480	3.2696	3.3971	3.29	3.41
Total	350	3.2333	.36471	.01949	3.1949	3.2716	2.18	4.00

a. Dependent Variable: Job stress

Result from table 2d₁ shows that the bankers aged 30-39 years has the highest frequency (N=141; Mean=3.25; SD=0.32), followed by bankers aged 40-49 years (N=130; Mean=3.20; SD=0.45) whereas the least is bankers with other age years (N=6; Mean=3.33; SD=0.06).

ANOVA

Stress					
d ₂	Sum of	Df	Mean	F	Sig.
	Squares		Square		
Between	1.080	4	.270	2.055	.086
Groups					
Within	45.341	345	.131		
Groups					
Total	46.421	349			

a. Dependent Variable: Job stress

b. Predictors: (Constant), Age(20-29yrs, 30-39yrs, 40-40yrs, 51-60yrs, Others)

Table 2d₂ shows that the combined r-value gave F=2.055; Df= 4, 345; p=0.086. Since the p-value obtained is greater than 0.05, it implies that the relationship is not significant. Therefore, H₀₅ which states that bankers' level of perceived stress is not significantly influenced by age is retained.

Discussion of Findings

Relationship between Stress and Job Performance of Bankers

The finding of hypothesis one shows that there is significant negative relationship between stress and job performance among bankers in Rivers State. This implies that the more stress bankers' experience, the less they perform.

The present finding is in agreement with the findings of Undie et al. (2018) that pressure induced stress and target induced stress are related to employees' performance in the Nigerian banking industry. Again, the present study is in line with the findings of Yeboah-Kordee et al. (2018) who found that stress had a negative significant relationship with bankers' job performance and equally found that overdose stress leads to low performance and low productivity. The finding of Azmi et al. (2016) that a negative relationship exists between job stress and job performance is consistent with the present finding. Also, the present finding is in agreement with the findings of Moorthy (2013) who found that a negative correlation existed between job stress and job performance.

However, the present finding is inconsistent with the findings of Achilike et al. (2017) that there was a positive significant relationship between role conflict, ambiguity, and job stress in some selected banks in Enugu metropolis. Again, the finding is not in agreement with the finding of Shahid et al. (2017) who found that a positive relationship exists between job stress and bankers' job performance.

The present finding is not surprising. A banker who is experiencing an overdose of stress might not likely perform well.

Influence of (a) Sex, (b) Marital Status, (c) work Experience and (d) Age on Bankers' Level of Stress

(a) Influence of Sex on Bankers' Stress Level

The finding of hypothesis two (2a) shows that sex (gender) does not significantly influence bankers' level of perceived stress in Rivers State. This implies that both male and female bankers experience the same degree of job related stress, with an equal mean value of 3.23.

The present finding is in agreement with the study of Uzoeshi and Satndford (2001) who found that both the male and female bank workers' experienced, the same degree of job related stress. The present finding is also in line with the study of Olatunji and Mokuolu (2014), that there was no significant difference between male and female workers. Also, the present finding supports the findings of Amudha et al. (2015) that gender does not influence the level of stress among the bankers. They argued that irrespective of the gender, the bankers

are able to manage the level of stress in the job. However, the present finding is inconsistent with the findings of Essien (2014) that female bankers were exposed to excessive work overload, as such they feel more stress than the males.

The present finding is not surprising because overdose stress in the banking sector is likely to affect both the male and female banker equally.

(b) Influence of Marital Status on Bankers' Stress Level

The finding of hypothesis two (2b) shows that bankers' level of stress is not significantly influenced by marital status. This implies that single, married and separated bank workers experienced the same degree of job related stress with the mean of 3.242 (single), 3.245 (married) and 3.04 (separated). The present finding is in agreement with the finding of Okonkwo et al. (2014), that stress had no significant influence on marital status of bankers.

However, the present finding is inconsistent with the findings of Uzoeshi and Andah (2002) that married bankers experienced a higher level of stress than their unmarried counterparts. The finding of Bentel (2018) that higher level of stress could be generated among married female bankers in the sense that they are expected to be active participants in the workforce, and yet they desire to be involved in marital role is inconsistent with this finding. They argued that having many tasks to perform at work and at home could invariably lead to role overload, which produces multiple role stressors. Again, the present finding is inconsistent with the finding of Fawole and Isiaq (2017) that married female bankers experienced tremendous stress from banking and family stressors, and these stressors may have negative consequence on their marital quality and work roles.

The present finding is surprising, because married bankers are more likely to have higher stress level, especially the female bankers because of family responsibilities.

(c) Influence of Work Experience on Bankers' Stress Level

The finding of hypothesis five (3c) shows that bankers' level of stress was significantly influenced by work experience. This implies that years of service influenced bankers' stress. In other words, bankers with different years of experience perceived different levels of stress. Those with less than 1 year – 3 years perceived the highest level of the stress (3.71). Stress level increased between 4 years – 7 years at the same level of 4.00. Then at 10 – 15 years and above, stress begins to reduce to 3.47 to 3.41.

The present finding is in agreement with the finding of Uzoeshi (2012) that a worker who is experienced must have passed through several hassles and as a result can easily overcome a stressful situation. He added that experience could be a factor in the psychological wellbeing

of bankers, and the inexperienced banker might feel more stressed to overcome certain hassles due to lack of exposure and naivety. However, the present finding is inconsistent with the finding of Mariya and Tahira (2012) that employees with high working experiences face higher level of stress due to job hierarchy and extended responsibilities in the job, career elevation and incapacity to cope with innovation in technology. The present finding could be explained based on the fact that a banker with many years of work experience is more likely to manage work related stress than those with few years of work experience.

(d) Influence of Age on Bankers' Stress Level

The finding of hypothesis two (2d) shows that bankers' level of stress is not significantly influenced by age. This implies that bankers irrespective of age experience the same level of stress.

The present finding is in agreement with the finding of Amudha et al. (2015), that irrespective of age, the bankers are able to manage their level of stress in the workplace. However, the present finding is inconsistent with the finding of Wilton (2011) who found that age contributed to the level of stress bankers experience on the job. He argued that older workers absorb stress easier than the younger bankers. The finding of Sam (2016) that age significantly influences the level of stress among bankers is in contradiction with these findings.

A possible explanation for the present finding is that bankers, irrespective of their age, are involved in work chores that make them experience extreme stress.

Conclusion

On the strength of the findings, these conclusions are drawn on stress and job satisfaction of bankers in Rivers State; there was a positive significant relationship between stress and job performance of bankers in Rivers State. Sex, marital status and age did not significantly influence bankers' stress in Rivers State, while work experience significantly influenced their stress.

Implications for Counselling

The following counselling implications are made to help manage stress and improve job performance of bankers in Rivers State:

1. Establishment of Counselling Units in Banks

Banking halls should have counselling units in every branch, and qualified counsellors should be employed to counsel bankers on a regular basis. Bankers' counselling is a very good strategy to overcome job stress.

2. Stress Management Training for all Bank Workers

Counsellors should offer training on stress management strategies at the workplace to properly understand the nature of bankers' stress and how it could affect their job performance. Such training on coping and stress reduction skills, should include different types of relaxation exercise, physical exercise, sports, meditation, eating balanced diet, good management, engage in social activities, and religious activities.

3. Provision of Social Interaction

The counsellors should counsel bankers on the need for social interaction and social support within an organization as a very important tool. Bankers should be allowed to have close connections with trustworthy peers who they can talk to and who can listen to their problems. Problems could be job related or family issues. Social interaction and support help workers to overcome stress and boost mental confidence to perform better.

Recommendations

From the findings of the study, these recommendations are made:

1. Bank managers should design the job to provide meaning, stimulation and opportunities for bankers to suit their potentials and skills.
2. Bank managers should minimize the workloads given out to bankers in order to reduce workplace stress.

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