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CAUSES AND EFFECTS OF JOB STRESS ON EMPLOYEES PERFORMANCE:
A CASE STUDY OF BANKS IN THE TAMALE METROPOLIS

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THIS THESIS IS SUBMITTED TO THE DEPARTMENT OF MANAGEMENT
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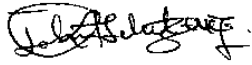HUMAN RESOURCE MANAGEMENT

AUGUST, 2021

DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

29th December 2021

Abdul-Rauf Abdulai ………........................... ……….....................................

Name of Student   Signature   Date

Supervisor's Declaration

I hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University for Development Studies.

29th December 2021

Dr. Issah Iddrisu   …............................. ....

Name of Supervisor   Signature   Date

DEDICATION

A dissertation devoted to my lovingly parents and siblings.

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ABSTRACT

In postcolonial era, transformations have transpired in exclusive environments and therefore affected the working connection among entities in the setting. In the past decade, the Ghanaian banking subsector has experienced transformations, including trimming and innovations established. Many banks have entered the Ghanaian economy, which makes the banking sector very competitive. Due to the changes, workers are expected to work additional time to listen to the needs of suppliers and customers. The changes that occur in the banking sector can cause stress among employees and influence their execution or output. The intent of the study was to determine the triggers and the aftereffects of job trauma and burnout on workers performing in the banking subsector in the Tamale Metropolis. Two hundred and forty staff from six banks was sampled for the study. Using the Statistical Package for Social Sciences, the study conducted the frequency; percentages, vivid statistics, and regression analysis were performed. The study outcomes are submitted in graphs, tables, and narratives. The study argues that two dominant factors, including time strain and role opacity have a pessimistic and substantial sway on employee employment output. However, workload and paucity of incentive do not have any considerable sway on worker performance. The burnouts experienced are pains on the back of employees resulting from prolonged sitting, headaches and workers feeling exhausted. The study recommends that management should set up counselling departments or units within banks and recruit experience psychologists to offer counselling to staff. If the banks cannot set up a counselling department, management could provide financial support to persons to access assistance from other places. Getting correct and precise information from management on employees responsibilities at workplace can help avoid role ambiguities which causes stress among staff.

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LIST OF ACRONYMS

ADB	Agricultural Development Bank
CB	Ghana Commercial Bank
NIB	National Investment Bank
SGB	Société General Bank

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In the last two decades, job stress has emerged as one major problem in many corporations in the globe with devastating consequences on workers' job out or performance (Ahmed & Ramzan, 2013). Selye (1945) was the first to bring the concept of stress into the realm of life science. Stress, according to Selye (1945), is described as the force, pressure, or tension exerted on an individual who resists or opposes these forces and seeks to maintain their actual state. Stress is also defined as an unfavourable reaction that people have to extreme pressure or other forms of demands.

Stress can be described more broadly as a condition that occurs when one realizes that the demands or requirements of a situation are greater than one's ability to trade (Ahamed & Ramzan, 2013). Work or job stress is a reaction people have when they face requirement and burdens that do not collaborate with their knowledge, capabilities, which restrict their capability to deal with stress. According to McGrath (1976), job stress is the condition under which workers perform a task beyond their ability, and the resources required to complete these tasks are in short supply, with a meaningful disparity between rewards and demand for completing the tasks assigned.

According to Matthews (2001), stress is experienced from four different sources including the environment (weather, noise, crowding, pollution, traffic, etc.), social stressors (demand from different social roles including parent, spouse, deadlines,

financial problems, disagreements, etc.), physiological (e.g., swift expansion of adolescence, change of life, disease, elderly, offering birth, poor nutrition, sleep disturbances, etc.) and thoughts. Stress can be both optimistic and pessimistic.

Performance is the work of quality and quantity achieved by an employee in carrying out their function in accordance with the responsibilities given to him, (Hermina and Yosepha, 2019). According to Shmailan, 2016, employee performance is an action that employees do in carrying the work done by the company. Employers wanting to cutthroat in the global market often exert force on their employees to execute responsibilities in a quick manner to achieve organizational goals and remain in good position over others. This makes employees to experience stress, which can have a bad shock on their health, jobs, and performance in the companies where they work. According to Ogunlana et al. (2013), where there is disparity between individual capabilities and environmental demands, stress can occur with devastating negative effect. Numerous literatures point out work environment, workload, or burden, etc in the determination of stress factors (Bhatnagar, 2012). Family problems can sometimes cause stress to an individual. Because of the potential hazards, work related stress can impede the functioning of family related responsibilities.

In the past decade, nearly 3 billion workers have experienced heavy work stress at the offices and affect daily life activities (Robbins & Sanghi, 2006). Stress can reduce workers whole work performance due to possibility of high mistakes, massive turnover of staff, including anxiety, headache, obesity, cardiac arrest, work-life imbalance, and depression.

In recent times, stress is a complex component of jobs in every sector. In the Ghanaian banking subsector, increased competition is driving too much demand on employees to increase productivity, which needlessly cause stress to them (Rao & Borkar, 2012; Varca, 2009). Role ambiguity, organizational transformation, work requirements, harassment and violent behaviour are examples of causes of stress that occur in the work environment (Varca, 2009).

1.2 Problem Statement

Globalization and technological innovations are the major factors in the 21st century influencing the banking sector especially in developing countries like Ghana. As a result, the banking industry witnessed inventions including transaction cards, e-banking and Automated Teller Machines (ATM). These innovations have led to high competition among foreign and national banks. To capture a significant proportion of the market, banks have created a wide range of commercial business services and products. One strategy employed by most banks is to raise shareholder value through measures such as increase in assets margins and reduction in costs of operations.

These strategies are implemented by staff or employees who face stress. Bank employees are expected to work long shifts because they must serve all of the customers who come in on a daily basis. Several studies on stress among people in different countries have been undertaken. According to Sampson and Akyeampong's (2014) study of job-related stress among Ghanaian frontline hotel staff, several workers' outputs were low. Workload, time strain, role tension, lack of enthusiasm, position ambiguity; resource

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constraints, harassment, and a variety of other issues all have an effect on worker execution.

Despite the study, few studies on the causes and effects job stress among Ghanaian banking employees have been conducted. There are few studies on the causes and implication of work-related stress on banking employees in Ghana. However, there is lack of empirical studies on the causes and effects of job stress on bank employees in Tamale Metropolis.

1.3 Research Objectives

The intention of the study was to probe the consequences of work stress on bank workers' performance in the Tamale Metropolis.

Specific Objectives

The objectives this dissertation seeks to answer are to

1. Examine the triggers of work stress amongst banking staff in the Tamale metropolis,

2. Determine the connection between work stress and burnout amongst banking staff in the Tamale metropolis.

3. Identify job stress and burnout effects on the performance of banking staff in the Tamale metropolis.

4. Discuss coping measures banking staff adopt to deal with stress.

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1.4 Research Questions

These questions require empirical investigation:

1. What factors cause work stress amongst banking staff in the Tamale Metropolis?

2. What is the connection between work stress and burnout amongst banking employees' in the Tamale Metropolis?

3. Which job stress and burnout affect the performance of banking staff in the Tamale metropolis?

4. What coping measures can banking staff adopt to tackle stress?

1.5 Hypotheses

The following hypotheses guided data collection and discussion.

H_1: Time strain has a harmful and significant force on bank workers' performance.

H_2: Workload has a harmful and major consequence on workers performance.

H_3: Role ambiguity has a destructive and significant impact on worker's performance.

H_4: Insufficient enthusiasm for staff has a pessimistic and considerable pressure on staff job performance.

1.6 Significance of the Study

The dissertation is projected to enrich current body of understanding in the arena of tension. A dissertation on stress and burnout among Ghanaian banking staff would raise

awareness of this critical issue, motivating banks and organizations to reconsider their stance on stress and burnout.

Secondly, the study would assist banks in Tamale metropolis to produce rules and stress management programs to focus on issues of stress and burnout. These policies would more likely make the financial subsector more valuable and efficient. Stress Management is vital for the effective running of companies because it aims to promote productivity by allowing people to focus more clearly on tasks, improve memory, and lower blood pressure. Thirdly, this study will serve as a future reference document for similar studies in Ghana and elsewhere as it has ability to inspire researchers' attention in the research of strain in Ghana.

1.7 Scope of the Study

The dissertation is constrained to the sources of anxiety and effects as well as how to react towards anxiety. The study focused on staff, both permanent and contract of some selected banks in Tamale metropolis.

1.8 Limitations of the Study

Due to the busy nature of their jobs, it was impossible to reach the respondents during working hours, which limited the study; as a result, the main challenge was access to data gaps in getting questionnaires form respondents. Another challenge was the inability to deal with huge sample size because of time strain and limited budget. The time for research dissertation is inadequate for researchers to embrace in-depth interview methods to elicit more information from respondents. Money for the printing of two hundred

questionnaires and transport to banking halls was challenging because the researcher did

not receive external funding for this dissertation.

1.9 Organization of the Study

There are five chapters in this research. The first chapter provides the general dissertation, including the research topic, research question, research purpose, and study significance. The second chapter delves into the theory and observed literature. It also explains the heuristic framework to guide data compilation and assessment. The third chapter discusses the data collection methodology. The research strategy, research instruments, and data analysis plan are all described in the chapter. The results and discussions are presented in chapter four. The last chapter encapsulates the results and suggestions.

CHAPTER TWO

REVIEW OF LITERATURE

2.1 Introduction

This section evaluates the literature on selected themes. The purpose is to detect the cracks that exists and thus seeks to position this research within the scholarly context. It discusses the theoretical and empirical review on stress, burnout, and work accomplishment. It also presents the conceptual framework and gives a summary of the chapter.

2.2. Theoretical Review

Theories assist us in comprehending underlying processes and predicting what will happen under specific conditions. According to Stoner et al. (1992) theory is a comprehensible group of hypotheses put forth to describe the link between two and more discernible facts. It is a maxim that the record and assumptions of any field assists us in applying principles to real world situations, regardless of how well we understand them. A collection of relevant theories in this study are the stimulus-based, role theory and person-environment fit.

2.2.1 Stimulus-Based Theory

External stimuli or situations that are postulated or proven to have unpleasant, painful, harmful, or incapacitating consequences on the organization of interest are referred to as stimulus-based stress (Kahn, 1986). Stress theories based on stimulus assume that the environment has an impact on an individual (Parveen, 2009). Essentially, this approach

posits that environmental stressors cause a stress response or blemish (Cox, 1978). Acute time limited stressors, chronic intermittent stressors, stressor sequences, and chronic stressors are some of the several types of stimuli stressors that have been discovered in times of their capacity to generate stress (Parveen, 2009).

2.2.2 Role Theory

According to the role hypothesis, different job roles that people engage in can be stressful, regardless of their real occupation, implying that stress in diverse work roles can be stressful for all employees (Bhatti et al., 2010; Ortqvist & Wincent, 2006). Role stress describes the ambiguity that a person feels when performing a role within a social environment and needing to meet certain behavioral expectations. Role conflict and role vagueness are considered the key causes of stress in organizations (Ortqvist & Wincent, 2006). The stress that people feel due to conflicting role expectation is known as role conflict. Role uncertainty is a cause of stress stemming from uncertainty about how to respond to meet the expectation. Regardless of an individual's actual career choice, Osipow and Spokane (1987) identify role insufficiency, strain, border, obligation, and poor physical environment factors that produce work stressful (Osipow, 1998).

2.2.3 Person-Environment Fit Theory

According to the person-environment hypothesis, the quantity of stress a person feels is equal to the amount of misfit between the individual and employment he or she lives (Pithess & Soden, 1999). Individual's demands and abilities vary, just as work incentives and demand do (French et al., 1982; Lazarus & Cohen, 1977). According to available literature, strain occurs when insufficient misfit exists between the individual and the

environment (French et al., 1982). A person-environment fit implies that people are suited to certain jobs depending on the interaction of a variety of factors.

2.2.4 Role Overload Theory

The role overload theory assesses the amount to which job expectations surpass personal and workplace reserves, and a person's capability to fulfill responsibilities (Osipow, 1998). Role overload can cause employees to become enraged and frustrated with those they perceive are to blame for the job overload (Marini et al., 1995). Role overload was discovered to be rather linked with stress by Decker and Borgen (1993) for college workers in California. Professors who teach at two or more universities according to Trivette (1993) are more stressed.

2.3 The Banking Industry in Ghana

The British government established the Gold Coast Bank in 1953. Following that, the Gold Coast Bank was partitioned into parts: the Bank of Ghana, which grew into a full-fledged nation bank and the Ghana Commercial Bank, which grew into the country's leading commercial bank with a domination on public-sector accounts. The initial superintendent of the Bank of Ghana was Alfred Engleton, a British national. In July 1958, the Bank of Ghana supervised the currency management, and the cedi, Ghana's single national currency was introduced to change the traditional West African currency notes. The Ghana Commercial Bank was tasked with responsibility of overseeing the finances of majority of government agencies and public enterprises.

The Bank of Ghana soon developed several branches across major towns and regions including Ashanti and Northern. Between 1957 and 1965, the National Investment Bank (NIB) for investment purpose, Agricultural Development Bank (ADB) for the development of agriculture; the Merchant Bank for merchant banking, Construction Bank for large construction related activities and Social Security Bank (SSB) to encourage savings were developed. The banks were merged as state owned banks enterprises. These banks were insufficient and inefficient and thus frustrating investors. It was tough for stockholders to transact business with Ghanaian banks due to the long lines in the banking hall. Just before the end of the month, most public sector employees who received their salaries through state-owned banks would stay overnight at the banks premises to get their hard-earned money.

As a result, Barclays and Standard Chartered Banks increased their dominance in the banking sector. These two foreign banks were after the society's few elites. Whiles the Ghana Commercial Bank (GCB) with over 165 branches across the length and breadth of Ghana target and serve the low-income Ghanaian workers. However, competition is driving the banking sector in Ghana into efficiency making them vibrant in modern era.

The recent trends in the banking sector shows 11% increase in the number of bank branches from 47% increase between 2006 and 2017 (Bank of Ghana, 2017). In the last decade, almost all banks have leveraged modern technologies and innovations to launch and provide their goods and services. Banking galleries are now located in ultra-modern edifices with Automated Teller Machines installed at vantage point to receive and dispense money. Furthermore, payment systems were upgraded, such as the use of cheque

code line shortness system across the length and breadth of the country. A microfinance office was also established by the national bank to supervise and monitor their microcredit organization in Ghana.

However, when doing trade with microcredit companies, the national bank is very cautious of the greater perils these companies carry, and therefore, protect against these threats by offering tiny credits at elevated profit rates. The financial transactions subsector will attain swift increase if all shareholders sustain the schedule for bigger fiscal annexation of the enterprises.

Also, commercial banks operate on weekend, especially on Saturday, and by this means allowing hard-working employees to gain access to financial transaction. This also put the staff in stressful situations. Sheikhy and Khademi (2015) describe greater level of stress occurred with no professional concern for resolution therefore lessening the worker accomplishment, staking managerial reputation, and loss of experienced employees.

Khattak et al. (2011) suggest that the workplace is potentially a very important source of stress for employees. Kaur and Gautam (2016) observe in India that banks are among the top ten stressed workplaces. As soon as individuals face stress due to different situations of their employment and neglect to deal with strain, it leads to burnout. In the Ghanaian sector, lack of organizational assistance from the supervisor, work overload and time stress, the perilousness of job, poor affiliation with customers and co-workers, and work-family imbalance are the factors causing anxiety which in turns reduce staff performance (Bamba, 2016).

2.4 The Concept of Stress

Stress refers to what happens when tension and demand on a person mismatch his/her capabilities or wisdom (Leka et al., 2003). Stress, according to Naqvi et al. (2013), is a situation of bodily and mental disorder which happens in a condition of tension, when resources failed to satisfy the demands of people. Lazarus (1966) described trauma as the poignant, mental, behavioural and physical response to aversive and harmful facets of job, work settings and work businesses. It is a state typified by soaring heights of excitement and grief and often by sentiments of non-coping. Stress is an emotional, psychological, and visceral challenge a person endures from work (Rizwan et al.,2014). In the 1960s, Beheshtifa and Nazarian (2013) demonstrate that several major traumatic events or incidents that happen in a person's life could critically jeopardize one's health condition (Rizwan et al., 2014). Stress circumscribed by Arnold and Feldman (1986) refer to the response by an individual who faces a bad situation in his or her work environment.

Stress is a component of the natural life situation and can occur at any time there are substantial changes in our lives, whether definite or undesirable. Generally, it is thought that some stress is acceptable but when stress ensues in volumes that individuals cannot cope with, both mental and physical alterations may happen (Sauter et al., 1993). Stress is a result from both psychological and physical as well as both domestic and exterior elements of a condition in which the adaptiveness of an entity is over stretched. Basically, stress is when the work to be done does not match with abilities, both bodily and passion will do (Sauter et al., 1993).

Stress evolves when individuals recognize that they cannot sufficiently cope with the pressures being made on them or with dangers to their well-have being. According to Cox (1993) stress may be understood as a perceptual knowledge occurring from a similarity between the demand on the person and capability to cope. Stress marks from a discrepancy between demands and assets (Lazarus & Folkman, 1984). Stress may also come when one notes that the strains on her or him are greater than she or he can perform and if it persists for a long time with no interval, psychological, instinctive, or behavioural problems may ensue. Stress is nice when it helps a person to meet targets. It creates the muscle pressure and force levels in our bodies, empower us to concentrate and accomplish set goals (Arandelovic & Illic, 2006).

Stressors cause anxiety and make sure to do with any incentive in the situation that psychologically or actually involve a person (Despande, 2012). If a stressor is seen as a risk, nervousness establishes a spur of the autonomic nervous system. Cooper (1998) discovered six job stress indicators including essential to the duty, organizational role, interactions with others, administrative arrangement and atmosphere, home/work edge, and career and achievement. Lazarus (1993) also stress that stressors include role in the organization, business advancement, organizational climate, relationships within the organization and personality factors. Weber (2011) set the stressors into four groups such as work-linked, organization linked, interactions at work and career development. There are 3 stages of stress including initial alarm, struggle, and fatigue.

2.4.1 Initial Alarm State

This refers to the first phase of anxiety and it happens when an event occurs, and the body sets itself into an alarm situation. It helps it to establish adrenaline and provide the person a possibility to either react to the occasion or hold back bone.

2.4.2 The Resistance Stage

It is the second phase of anxiety, which goes on when no feedback to the spur causing the anxiety arises. The body acquires a mechanism that tries to treat the risk rather than to combat the condition.

2.4.3 The Exhaustion Stage

The third phase of trauma is called exhaustion and it occurs if the group has utilized all its supplies when surviving with the trauma and knows how to act in the style it usually does. This stage is illustrated by stress symptoms.

2.5 Factors Causing Job Stress

This section is dedicated for the determination of factors causing job stress. Studies show that stress occurs under certain circumstances, and these include role ambiguity, role conflict, organizational structure, career progress, relationship between employees and superiors.

2.5.1 Role Ambiguity

Role vagueness tells how workers are uncertain about main demands of their work and how people ought to act in those working environment (Koustelios et al., 2004). It is

triggered by lack of sufficient evidence available (Conley & Woosley, 2000). Research findings also demonstrate that role vagueness may lead to lower execution in certain jobs because employees are unaware of the direct effect.

2.5.2 Role Conflict

Role tension arises about when distinct persons with whom an individual work together have conflicting anticipations about that individual's behavior (Koustelios et al., 2004). Xiang et al. (2014) pronounced that disagreement may happen which may trigger stress when the individual values mismatched the cooperative value of those cronies. Role tension can result in pressure of an individual if meeting one set of anticipations makes it tough to join anticipations (Conley & Woosley, 2000; Koustelios et al., 2004).

2.5.3 Organizational Structure

O'Neill and Davis (2011) indicated that work loss, relocation, family tension and improved managerial politics are job related stressors, which can be connected to managerial structure. These authors suggested that good administrative arrangements are those that undoubtedly brought assignment details and that administration is an ideal organizational form that directs concerns faced by an entity. Nevertheless, this could be a cause of stress for employee because of the rigid control and practices linked with the structure. It is being described those clerical structures could be either routine or unprocessed.

Mechanistic arrangements have strict lines of knowledge and well-defined chain of instruction with expert functions; have clearly signified rules, programs and procedures,

and ceremonial and well-defined communication outlets (Conner & Douglas, 2005). Organic structures are described by shared control, occasion for participation-based knowledge, unofficial network of authority and relaxed network of communication. Empirical research shows that mechanistic formations could be more traumatic for employees compared to organic ones.

2.5.4 Relationship between Employees and Managers

Communication is associated, substantially to a worker's job fulfillment, which then influences job performance (Petit et al., 1997). In the context of communication, a superior's integrity, interaction style, and administrative system impact the quality of satisfaction he or she gets from the job that he or she performs (Petit et al., 1997). Shimizu et al. (2003) opines that poor affiliation with commanders which were triggered by poor consultation with supervisors were associated to the emotional health of Japanese employees.

2.5.5 Relationship between Co-workers

Job burden and lack of assistance from co-workers raise the danger of getting heart diseases (Szabo et al., 2012). Differences with fellow employees, lack of consultation on the job and absence of respect for a work well accomplished from colleague workers can also cause anguish in an individual (Bohlander & Snell, 2004). For example, an employee who intends to propose new suggestions for change may face opposition from co-workers because they choose to forestall the anxiety and stress bordering the change, and because of their actions and since they prefer common practices and actions (Janssen, 2003). The

issues mentioned can produce interpersonal conflict between the employee and his/her colleagues, which could be a cause of stress for the worker.

2.5.6 Career Progress

Career progress comprises of taking choices on the kind of work to do, the additional decisions one takes about instruction and training, and where (Akrani, 2011; Asagba & Atare, 2010). When an individual's curiosity, demands, temperament and knowledge match the incentives and tasks the job offers, then the individual will be satisfied and less expected to change jobs throughout his and her career.

Furthermore, prospects, disputes and limitations to a person's professions is contingent on the framework within which they run their lives and engage in their learning and commercial goals. Employees could observe their dreams shuttered apart if they anticipate that managerial modifications may bring about fresh things in the company that their expected organizational career seems abruptly to be constrained (Becerra et al, 2016). According to Leka et al. (2003) factors that negatively impinge on the vocation of employees include absence of regular promotion prospects, low societal value, uncertain or unjust routine assessment procedures and being over-trained or under-accomplished for a job.

2.5.7 Long Working Hours

According to Leka et al. (2003), strict and inflexible job schedules, long running hours, and poorly designed shift systems cause stress and undermine staff's capacity to execute their tasks. Developed countries such as Japan have long working hours, which result in

employees dying from cardiovascular diseases. It is also described that study on allegations for reimbursement by employees showed that most victims toiled for prolonged hours before they died. Furthermore, it is indicated that continually working for lengthy periods might raise a person's nervousness and bad temper and if it persists, the person can become fatigue and obese. They further stated that working for prolonged hours in a week created feelings of trauma and was related to shortage of physical exercise.

Moreover, the function of bosses is to provide a beneficial work atmosphere for their workers, but as a substitute most companies have work ecosystems which are described by hefty workloads (Ahuja & Thatcher, 2005). Chovwen (2013) asserts that unfriendly work ecosystem could cause tension for workers. However, employees behave well in a healthy work set (Khan & Zafar, 2013).

2.5.8 Job Security

Job protection conveys to the possibility of experiencing unintentional job loss (Neumark, 2000). Job insecurity is concerned with decrease in work periods caused by rise in compulsory job loss. Job insecurity may be associated to poor wellbeing and emotional problems (Ferrie et al., 2002). Job insecurity may also be conceived as hopelessness to maintain required stability in a pressured job position (Becerra et al, 2016). Employees respond to job timidity in several ways with tendencies to affect organizations. Jobholders may also be concerned more about the anticipated temporary or permanent job loss when there is organizational change which may result in loss of status.

2.5.9 Job Environment

Available literature indicate that indoor work environmental conditions have influence on the health and direct efficiency of people (Sepanen et al., 2006). A room with high temperature can negatively affect efficiency due to enjoyment with air quality. A study in Taiwan suggests that warmer climates could cause contagious diseases among employees and thus bring about stress (Ro-Ting & Chang chan, 2009). Studies among laborers in the agricultural sectors show that elderly farmers were susceptible to heat related fatalities when working in hot conditions.

Thus, the dangers of heat anxiety among farm laborers may be due to these employees wearing skin-tight shielding clothing to guard against insecticide and pesticide exposure. In related situation, assembly of employees are also predisposed to heat exhaustion and are at risk of crashes and wounds at production work sites because of the heavy bodily workloads and long hours of work in hot conditions. High warmth could trigger irritation of the eye, skin, upper airway, pain and tiredness (Norback et al., 1990).

2.5.10 Noise

Studies indicate that noise can affect workers especially those working in industries and factories causing irritations, undesirable and disturbing conditions (Melamed et al., 1994). Noise lessens the intensity of personalities, thereby influencing their execution. Continuous or impulse noise can also cause damage to the hearing sense (Passchier-Vermeer & Passchier, 2000).

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It is found elsewhere that noise disrupts activities and communication leading to irritation which may further result in stress reactions causing sickness (Stanfeld & Matheson, 2003). People who are constantly subjected to high levels of noise are predisposed to high blood pressure and heightened heart level as compared to those not subjected to it. Other experiments have indicated that noise is related to ischemic heart disorder and more disclosure to it can lead to over fabrication of hydrocortisone, which will lead to insulin opposition (Davies et al., 2005).

2.5.11 Bullying

Bullying conveys to a person being imperilled to continuous slurs or provocative remarks, being always decried and physical or personal mistreatment (Zapf et al., 2011). An employee who experiences harassment is always strained, offended, and believes that he or she has no opportunity to strike back in anyway. Bullying may be either by open oral or substantial attacks on the victim or by separating the victim from his or her peer group.

Available studies show that victimization at work often involves direct forms of violence such as shouting or humiliating somebody. Bullying happens regularly and over an era, which the victim is positioned in a low level and becomes the object of systematic negative social acts. Empirical findings show that women folk were more inclined to discrimination than men in the Middle East due to the fact that they hold less potent situations in workplaces.

2.6 Burnout

Burnout is well-defined as the syndrome of emotional exhaustion and cynicism that happens among individuals who do work of some kind (Maslach & Jackson, 1981). Exhaustion correlates to feelings of being strained or exhaustion of one's emotional or physical resources (Maslach & Jackson, 2008). Burnout is also an attempt to create a gap between individual and different facets of his work and it comes about just after tiredness. Burnout reduces personal efficacy and makes the individual to see himself adversely in relation to a person's job (Maslach & Jackson, 2008). It is equally a feeling of ineffectiveness and lack of accomplishment and output at work. Burnout goes through various phases from start to a known end point (Friedman, 2000).

Burnout evolution is unidirectional that is produced up of the onset of stress, and the advent of anxiety induce capabilities and responses to anxiety also induce experiences. Friedman (2000) asserts that professionals who are touched by trauma may adjust the cognitive or emotional approach or both. With the reasoning aspect, the high probability for self satisfaction results in subjective un-accomplishment. Therefore, the employee may feel insignificant in his work and may recourse to functional rejoinders or coping mechanisms, skepticism, and lethargy in exchanging with their anxiety. Events that are traumatic in addition to high exasperated prospects can make a person feel unfulfilled and feel an impression of overwork (Friedman, 2000). Personality, prior experiences, societal family support will establish whether individuals will adopt either cognitive or emotional responses to deal with burnouts.

Burnout may possibly be associated with the consumption of medications and liquor, family and marital crises, sleeplessness, and physical tiredness (Maslach & Jackson, 1981). Burnout does not only affect workers but also the organization. According to Khan and Zafar (2013), when breakdowns in firms are diminished, employees' health will be improved, and they will perform very well to raise their job's efficiency. Khan and Zafar (2013) found the following in their study: age and experience were harmfully related to exhaustion and cynicism; unattached employees were more exhausted and skeptical than married ones; job satisfaction was negatively related to overtiredness, scorn, and personal usefulness.

Burnout is ubiquitous in persons whose work involves them to deal immediately with other people. Those whose job entails dangerous or extreme concern, precision at execution of duty and shift work are all susceptible to burnout (Polik & Rioti, 2009). For example, nurses in clinic and hospitals were susceptible to elevated burnout because to continuous fear of blunder in medicine management, demand of patients, frequent aggressive behaviour from patients while on responsibility, heavy assignments during a work shift, lack of role lucidity, understaffing and lack of sustenance at work atmosphere. More employees are now facing burnout because of the type of work they do and how their work ecosystems are structured (Maslach & Leiter, 1997).

2.6.1 Physical Burnout

Physical burnout describes the physical wellbeing effects on the individual that arise from burnout. Bhagat et al. (2010) opine that, employees who are injured experience long hours lethargy and are contemptuous about their work. The effects include pains, dizziness,

gastric pain and back agony. Physical fatigue correlates to a person feeling tired and anguish from low level of strength whilst carrying out daily assignments at work.

Individuals whose reserves keep draining because of unnecessary anxiety suffer from fatigue and if that person is not able to retrieve from it, tiredness, loss of function, bodily and psychological health difficulties may set in (Sonnentag & Zijlstra, 2006). Studies aver that there is a connection between long-lasting exhaustion and heart diseases, diabetes, stroke, reproductive disorder, among others (Fitzpatrick et al., 2004; Melamed et al., 2006). Stress is detrimental to the body because it increases blood pressure, destroys the immune system, and declines the activity of the gastro intestinal system (Naqvi et al., 2013).

2.6.2 Psychological Burnout

This relates to sentiments practiced by people whose jobs require repetitive exposure to passionately charged relational situations (Burke et al., 2010). Previous studies further aver that teachers and nurses suffer high percentages of psychiatric diseases, emotional health, among others (Dua, 1994; Hobson & Beach, 2000; Timms et al., 2007). Workers who are running in a large, hierarchical organization, with little jurisdiction over their job could experience high anxiety which could affect their emotional welfare (Kim et al., 2009). Anxiety instigated most mental illnesses among employees such as frustration, despair, and nervousness (Hobson & Beach, 2000). Burnout could bring about sleep troubles in people (Melamed et al., 2006).

2.6.3 Organizational Burnout

Employees who endure from burnout cannot produce good decisions that will influence on their jobs (Schaufeli et al.,2009). Scholars argue that job stress affects employee reimbursement allegations, healthcare cost, truancy, and loss of efficiency in the group (Murphy, 1995). Individuals suffering trauma may want to quit the job. Treven (2005) indicates that a hundred million working day are lost due to trauma and 50-75% of illnesses employees face are also due to stress. Further assertion is that errors and misleading decisions people make because they are under pressure can be expensive to the group and thus issues regarding job stress and its harmful effects should be taken badly by managers.

Burnout is also associated to non-attendance, requesting sick leave, and plan to quit jobs and decline in personnel safety (Polik and Rioti, 2009). Burnout can have severe obstacles for employee, customers and society in that it can reduce the value of care offered by an employee and may lead to job staff turnover, malingering, and depressed morale (Maslach & Jackson, 1981). Work stress can affect officialdoms by diminishing pledge to work, snowballing staff turnover, swelling unsafe working practices and mishap rates, growing complaints from clients and clienteles, unpleasantly affecting staff recruitment, increasing liability to legal claims and actions by harassed labours and harmful the organizational doppelganger (Leka et al., 2003).

2.7 Job Performance

Job performance refers to how individuals perform in their job duties in term of expected quantity and quality of their jobs (Koopmans et al., 2011). Two main forms of job performances have been summarized and they are task performance and appropriate performance (Koopman et al., 2011; Rodrigues & Rebelo, 2009). Task running correlates to the value with which a person makes activities that support the organization's technical core mandate by implementing a part of its technological process, or by delivering it with required materials or services (Borman & Motowidlo, 1997).

Contextual performance relates to activities which involves pledging to do chore activities that are not officially part of the employment and assisting and co-managing with others in the organization to get assignment done (Borman & Motowidlo, 1997). Contextual events are crucial since they influence managerial, social, and emotional framework within which the organization operates. Most studies focus on implementation since the deal with how individuals work to achieve goals (Koopmans et al., 2011).

2.8 Effects of Job Stress and Burnout on Job Performance

The symptoms and indicators of stress are characterized into four groups such as behavioural, cognitive, emotional, and physical. Cognitive signs and symptoms linked with stress affect the mental capacity of individuals at the office in several ways such as remembrance difficulties, inability to focus, poor assessment, seeing only the distrustful, anxiety, constant worry, and loss of objectivity. The bodily signs and indicators are stated in physical illness, including pains and cautions, diarrhea, stultification, queasiness and faintness, chest pain and rapid heartbeats, loss of sex energy, common colds, perspiring

palms, heaviness gain or loss, dimness, weariness and long-lasting fatigue, shallow breathing, muscular stiffness, and teeth relentless (Melinda et al., 2010).

Emotional signs and symptoms of stress make people awkward and can affect one's execution at workplace. This may include mood thumps, petulance, dissatisfaction, agitation, feeling of being astounded, sense of lonesomeness and loneliness, despair, resentment and hatred, inability to loosen and feeling tensed (O'Neill & Carlback, 2011). Finally, behavioural signs and symptoms shown in traumatic circumstances are mostly unsociable and can cause rapid deterioration of relationship with family, friends, co-workers, and colleagues. According to Melinda et al. (2010) some of the behaviours are postponement or neglecting tasks, heightened arguments, overreaction, local or workplace, brutality, eating, illness and relaxing too much or too little.

Ideally, some relative amount of stress motivates an individual to perform well. Albeit too much of stress leads to adverse impacts on the individual, which can be harmful to the health of that person. Employees who are most stressed out can create serious illnesses and this will lead to low productivity. Bank staff performs poorly because they experience high levels of job stress (Ismail & Hong, 2011). Burden to complete a host of work in a quick time and overload of work could be vital sources of stress and thus lessen the functioning of employees (Shahid et al., 2010).

Employees who are anxious may become poorly stirred, less productive, and harmful and less safe at work and the businesses they work in may be fruitless in the cutthroat market (Leka et al., 2003). As observed by Mahmood et al. (2010) individuals who face excessive pressure cannot meet job demand as they become exhausted and stressed, are less

motivated and start losing interest in their work. Stress is becoming a major health worry for managers who realize the effect of stress on employee accomplishment (Imtiaz & Ahmad, 2009).

According to Rose (2003) employees have tendency towards elevated level of anxiety regarding time, running for longer hours which decreases employee's desire for performing better. Timelines or deadlines set for employees make them to squeeze every second they can have leading to over stress (Armstrong, 2003; Perlow, 1999). Time tension appeared to develop progressively a main concern in most companies especially those that do not attract extra wages. It is discovered that if most people would have completed their task the likelihood for cognitive lockup is to rise (Schreuder & Mioch, 2011). On the contrary, if people execute their task for the second time the probability somehow decreases (Schreuder & Mioch, 2011).

Heavy workload appeared to be soaring day-by-day and accurately, every employee seems like subjected to this workload issue no matter what of their background or businesses they belong. In recent time, organizations do not have much of a preference but to pursue on complex aims or intentions that are often tough to merge, either to accomplish in becoming more productive, lucrative, or more cutthroat. What appeared to drive to tunnel towards these paths include globalization and liberalization. For one to function thoroughly and professionally workload needs to be defined accurately and when a capacity is either too low or too high it could backfire and either way can affect whole employees' accomplishment (Palmer, 1989).

Workload creates psychological tension and when in stress employees lose curiosity to complete their task or they try to dodge the aftereffects of not accomplishing them (Michael et al., 2009). Employees in the public sector usually do little because they are often not clogged with work but seek extra gains (Michael et al., 2009). In a positive end, amount of work is not always bad, but it also provides prospects for workers to gain experience quicker and improve their efficiency.

Also, role ambiguity defined as unclear, poorly defined, and inadequate data regarding powers, authority, and duties to perform one's role have consequences on worker job performance (French et al., 1982; Kahn et al., 1964). Role obscurity or role tension occurs when some of the procedures conflict or contradict from the rule and significance of the practices utilized in the organization (Coverman, 1989; Ruyter et al., 2001). Role opacity also transpires when a worker goes through hard time attempting to modify two or more functions at the same time (Bekker et al., 2000). When somebody pacts with role haziness or role conflicts, they feel emotional question (Lo & Lamm, 2005; Bekker et al., 2000).

Burney and Widener (2007) contended that role opacity was painfully associated to areas like decision crafting and strategic planning. Tang and Chang (2010) argue that whenever you like, an employee's job is being connected tightly to other subordinates, the effect of role ambiguity is greater compared to those employees' whose work is rather independent. Cohen (1988) asserts that responsibilities with no proper advice triggers less output and anxiety.

Those facing role ambiguity undergo challenges in meeting their performance targets. Previous research discovered that personnel with high level of role vagueness were correlated with poor implementation (Bauer & Green, 1994; Sluss et al., 2011; Szilagyi, 1977; Williams & Anderson, 1991).

Though, no consequence was seen between time pressure and employees' performance (Schreuder & Mioch, 2011), few studies (Mohsinet al. 2015, Lu et al., 2013) show that when time weight increases it helps participants to focus on the main responsibilities and emphasize in finishing the chore as fast as probable, even though it effects both their collaboration and job accomplishment (Lu et al., 2013). It is obviously not ideal to take more time on all tasks because employees' concern is not only on one task but also about their output – getting the most executed within the limited time given (Lu et al., 2013). Time pressure need not be perceived or imply as negative. But then again, when workers 'execution is impacted by time tension, they are susceptible to making more errors (Kocher & Sutter, 2006; Sutter et al. 2003).

2.9 Coping with Stress

Coping is the mental and communication attempts a person makes to handle requests that surpass his/her resources (Lazarus, 1995). A person may choose to endure or deny the involvement of stress. One may decide to face the realities and give solutions to it (Pestonjee, 1992). Rather than take medicine to eliminate anxiety, there are several options including mental training, bodily activity, penning, dialogue, rest and respite, regimen and diminished pledges as ways of averting stress or minimizing its harmful effects.

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The ability of employees to deal with stress depends on their individual personality and external lifestyles. Coping gives new evidence that feeds back to the person and permits the person to cope with a hazard. Studies have indicated that there are *trouble focused managing* and *emotion focused coping* measures or strategies. Dilemma refers to attempts to alter the actual relationship individual seeks intelligence about what needs to be done and change either his behaviour or take action on the natural environment. When managing acts of the person-environment rapport, they remove or lessen the emotional grounds for threat and result in a changed appraisal which in turn changes the emotional reaction (Lazarus, 1995). Emotion concentrated on dealing with struggles to normalize the poignant anguish triggered by warning sand by avoiding thoughts about causes of hardship or getting ways that change the significance of what is going on or what will materialize.

Furthermore, enthusiastic deal with an important way of handling anxiety relates to take off active measures to try to eradicate the stressor or to enhance its impacts (Carver et al., 1989). It involves beginning a direct action, improving one's effort, and attempting to accomplish a coping effort. Moreover, planning is also a way of surviving with tension. Individuals come up with an engagement plan, believes about what strides to take and how best to deal with the problem. Also, an individualistic agreement with a danger by decreasing engagement in contesting activities or suppressing the handling of entering networks of intelligence. It is observed elsewhere that individuals prevent been side tracked by other actions in dispensing with a stressor. Additionally, exercising restraint is a way of dealing with a threat. That is individuals wait until an ideal chance to act

renders itself (Carver et al., 1989). More importantly, individuals seek social support as a good way of coping with stress. There is another way of coping with stress which is behavioural disengagement. This describes the way of cutting endeavours to deal with a stressor and even offering up the struggle to attain targets (Carver et al., 1989).

Furthermore, studies by Blaug et al. (2007) indicate that organizations are to recognize and decrease work-related stress. It is essential that employees realize the exact traits and situational factors that can provide a traumatic working situation in other to help avoid such things that cause stress. Hence, senior management are required to show long term dedication to stress executive programs. Primarily, senior management can approach reactive and proactive measures to avoid or reduce stress. Reactive approaches aim to detect and change those facets of either agency or the employee that are likely to promote strain. Proactive measures focus on the agency itself more accurately than on the specific employee and try to make it to the working situation as hassle-free as possibly (Murphy et al., 1995).

Also, secondary approaches or measures are employed by senior management to attempt to minimize the impression of trauma and reduce the urgency of its impacts and therefore concentrates on the personal operative. Secondary stress management usually treats the consequences of a dysfunction, or predicament suffered by the individual worker. Secondary measures include intrusion by doctors, psychologists, or counsellors (Ram et al., 2011). Ram et al. opine that medical strain can delay recuperation and the coming back to work by transferring power from the employee and the employer to the medical

practitioner, who is provided control over the techniques and schedule by which the worker will go back to health.

Again, tertiary anxiety management entails recognizing and healing the ill impacts of trauma once they have occurred and recuperating the person under anxiety to allow them to return to work as swiftly as feasible. Tertiary tactics are used after the wage earner or employee has been analyzed as anguish from the ill consequences of strain and aim to repair the individual and assistance their return to work. The most common place is case administration, which aims to deliver a return-to-work plan for the individual which is coordinated between the various therapy providers, and which is as cost useful as possible. The wage earner or employee who is referred to the analysis service is offered with up to seven sessions with the proven psychologist, who then must decide that they trouble the individual is suffering are work-related.

2.10 Summary of the Chapter

The literature review indicates clearly that there exists a gap in terms of the causes and impacts of job stress along with burnout on the job performance of bank staff in developing countries including Ghana. The few studies on the one hand, indicate that where stress exist and is low, people may become bored and less motivated leading to slow job performance. On the other hand, the literature shows that where stress is too high it results in employees job performance diminishing. Employees may feel anxiety and may become unhappy because of suffering from all the symptoms of stress. If employees can keep themselves within the area of optimum performance, then they may be sufficiently aroused to perform well.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter explains the approaches, techniques, and methods relevant for collecting data that best answers the questions. The chapter also presents the research design, population, sample size, sampling technique and research instruments. Furthermore, the data management and analysis were presented.

3.2 Profile of Tamale Metropolis

Tamale Metropolis sits between latitude 9°16' and 9°34' North and longitudes 0°36' and 0°57' West. It is bounded to the North by Savelugu Municipal and Nanton District, Sagnarigu District to the West, Central Gonja District to the South-west, East Gonja District to the South and Mion Municipality to the East. The Metropolis occupies 750km^2. The Metropolis has 3 sub-Metropolis including Tamale North, Tamale Central and Tamale South. In the 2010 Population Census, the population of the Tamale Metropolis is 371,351 with male (185,995) and female (185,356). Dagombas comprise about 80% of the total population. The folks in Tamale Metropolis are mostly Muslims. Figure 1 shows the map of Tamale Metropolis.
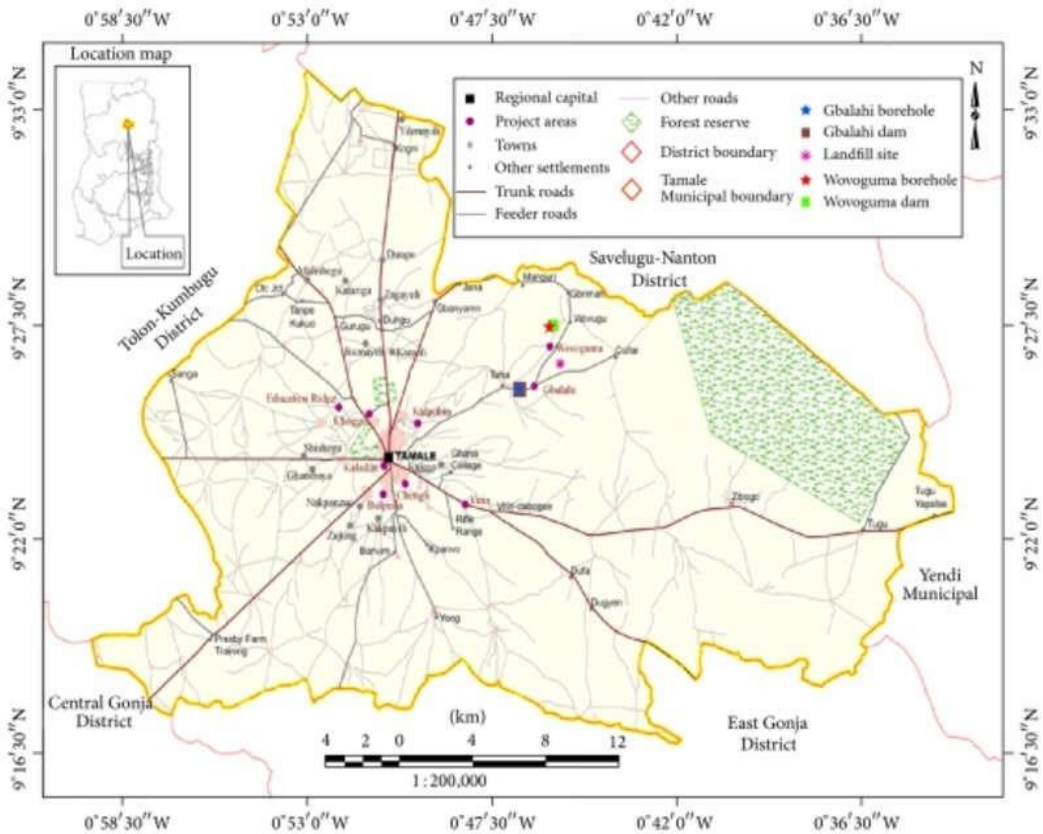
Figure 1: Map of Tamale Metropolis

3.3 Research Design

Yin (2009) defines research design as the blueprint that fosters systematic managing of information. A research design dictates what is necessary to answer research questions. This study implemented the narrative survey method. Descriptive survey is a research design, which is concerned with the present phenomena in terms of circumstances, procedures, opinions, activities, interactions, or tendencies (Salaria, 2012). It is also concerned with collecting evidence about general environments or situations for the objective of offering explanations to phenomena. It specifically concentrates on proper evaluations, understanding, assessments, detection of styles and interactions. The

advantage of the informative survey method is that it grants evidence, which is helpful to the explanations of local issues or challenges.

Ary et al., (2010) also suggested that a survey allows the researcher to summarize the traits of distinct groups to gauge their thoughts regarding some topics. The survey utilized in this research was the quantifiable research type as data that was collected for this work was quantitative in nature. Survey is an organized method for assembling evidence from a sample of individuals for the reasons of explaining the traits of the bigger population (Yin, 2009).

3.4 Population of the Study

Population is a well-characterized group of people or things that share common place traits (Lunsford & Lunsford, 1995). In this study, the target population comprised of all staff of banks functioning in Tamale metropolis namely Prudential Bank with 23 staff, Absa Bank with 31 staff, Standard Chartered Bank with 29 staff, Eco bank with 22 staff, Fidelity Bank with 25 staff, GCB Bank 106 staff, ADB branches with 93 staff, Stanbic Bank with 34 staff, Consolidated Bank of Ghana with 114 staff, SSB with 18 staff, NIB Bank with 88 staff, Access Bank with 10 staff, and Sahel Bank with 9 staff. The total number of staff in the 13 banks was 602.

3.5 Sampling and Sample Size

A sample is a unit chosen from a populace with the purpose of generating data about the population (Salaria, 2012). Usually, a sample must signify the populace and should have enough size (Lunsford & Lunsford, 1995). A sample size can be determined in two ways

either by the researcher exercising prudence and ensuring that the sample represents the wider features of the population or by using a table which forms a mathematical formula. In this context, the sample size was decided utilizing Yamane's (1967) sample size determination formula. Based on this formular, two hundred and forty staff were sampled. Since the sample size is a division of the whole population, inferential statistics was utilized for the purpose of generalizing from the experiment to the population (Black & Champion, 1976). The 240 respondents were nominated from 6 banks.

$n = N/1+N (e)^2$

n =Sample size

n = Total population

e = Precision

$n=602/1+602(0.05)^2= 240$

3.6 Sampling Technique

Sampling refers to the procedure, strategies and methods employed to select respondents from the population (Lunsford & Lunsford, 1995). Salaria (2012) defines sampling as how comparatively small amount of people or agencies of individuals, items or outcomes is chosen and analyzed to figure out something about a population. The respondents were selected using the convenience sampling technique. Convenience sampling is the way a sample is selected based on convenience and/ or accessibility of the respondent anywhere and whenever possible to the researcher (Lunsford & Lunsford, 1995). Convenience sampling is simple to accomplish, easy to explain, quick and costless to use (Lunsford &

Lunsford, 1995). It was used to interview bank customers who arrived to transact business in the bank.

3.7 Data Sources

The main data sources are primary and secondary. Primary data was collected from staff of the banks mainly through the administration of questionnaires. Secondary data was attained from journals, articles, books, reports, publications, and electronic books. Literature taken from secondary origin involving job stress, burnout and execution were evaluated to detect factors that triggers job stress and burnouts, and how they intend affect staff job performance. Secondary data is important for any investigator because it permits the investigator to understand what has been researched and the processes that take place.

3.8 Research Instruments

The main data gathering instrument was the questionnaire. The questionnaire was adapted from Khattak et al.'s (2011) job stress and burnout components in Pakistan's banking subsector by modifying it to fit this dissertation. The questionnaire was separated into different sections to catch the crucial areas indicated in the intentions of the study. The questionnaire consisted of demographic characteristics, 16 job stress items, 9 burnout items and 5 work performance items (Yang, 2010). The questionnaire had close-ended questions which respondents were requested to tick the correct answer. Some of the issues were open ended which granted the respondent the leeway to express their views easily.

The queries were graded on a four-point Likert scale with 1 representing certainly not to 4 representing always. The questionnaires were self-administered. Self-administered

questionnaires are the ones offered directly to the respondent who complete and return them to the researcher (Phellas et al., 2011). According to Phellas et al. (2011), the advantage of self-administered questionnaires is that the lack of the interrogator offers greater privacy for the defendant.

3.9 Procedure of Data Collection

The human resource managers of the banks were contacted prior to the allocation of the questionnaires to the staff. Versions of the questionnaire were directly handed over to the person resource managers for onward distribution to the interviewees. After three working days, the researcher went back and retrieved the answered questionnaires.

To get a valid and a trustworthy data, the investigator certified that the surveys were well equipped which permitted error minimization. The questions were completely described to the respondents after versions of the survey were handed to them. The objective was to improve the understanding of the interviewees of the research questions for them to deliver their unbiased views on the questions.

3.10 Pre-Testing

Pre-testing or piloting refers to checking for clarity of items, instructions, and layout as well as to gain feedback on the questionnaire. Piloting fosters the elimination of ambiguities or difficulties in wording. Pre-testing or piloting was essential since it assisted to know the inner uniformity of the apparatus and helped to reshape and restructure the items. The research mechanism was pre-tested in a *Bonzali* bank to test the authenticity of the tool. The pre-test at *Bonzali* bank enabled the identification and

correction of few ambiguities like clarity of expression and overloaded questions. It also allowed the investigator to discover and correct some research questions that were wrongly formulated and could have given some unintended results. Authenticity is the degree to which a gauge correctly measures a hypothesis (Lamanna & Riedmann, 2012). The focus of validity is not on the instrument itself but on the interpretation and meaning of the scores derived from the instrument (Ary et al., 2010).

The trustworthiness of the research tool was analyzed using Cronbach's Alpha. The Cronbach's Alpha value of 0.7 is mostly considered (Hair et al., 2010) or 0.6 in certain cases (Tavakol & Dennick, 2011). The whole consistency of the scale was 0.766. The Cronbach's Alpha value ought to be more than 0.7, while skewness and kurtosis values must range from -1 to 1(Tavakol & Dennick, 2011). Skewness is explained as the extent of abnormality of a delivery around its mean, whilst kurtosis is illustrated by the relation of the peak or flat of a distribution, in comparison to normal dissemination (Tavakol & Dennick, 2011). Together, both skewness and kurtosis are well-known as the parameter shapers for probability version (Tavakol & Dennick, 2011). Based on familiarity test, the skewness of the data was 0.820.

3.11 Analysis of Data

Information from the completed questionnaire was checked for reliability. The elements in the survey were categorized based on the answers provided by the interviewees and coded for easy manipulation of the Statistical Package for Social Sciences (SPSS) version 21. The Statistical Package for Social Sciences (SPSS) was employed to evaluate the data accumulated. Descriptive statistics (frequencies and percentages) and inferential test were

conducted. Descriptive statistics was used to categorize, summarize, interpret, and communicate information obtained. Descriptive statistical assessment was performed to show the validity of a construct. This is mainly done by employing descriptive means and standard deviation. The average appears to be mostly applied to measure the central tendency (Sheraz et al., 2014).

Additionally, the study applied a bivariate Pearson Correlation to test whether there is a statistically significant linear connection between stress and job accomplishment (Hair et al., 2010). Association analysis is a way of gauging or quantifying the correlation between the variables and, more so, the arithmetic tool that analyzes the intensity of correlations between the dependent and independent variables. The association coefficient ranges from -1 to +1. To ascertain the effect of anxiety on job accomplishment, five variables were inputted into the regression model and the outputs presented in the form of tables.

3.12 Ethical Consideration

Generally, the research was based on the rules of the graduate school. Before the beginning of data collection from the interviewees, the goal of the study was stated plainly and thereafter they were notified about their rights as a participant in the study. Participants were duly informed about their rights as a participant and could voluntarily withdraw. The researcher sought for verbal permission from the bosses of the numerous banks because of his personal relationship with the managers. The researcher either has classmates or close working partners with all the selected banks. The questionnaires were dispensed only when consent was approved and those who were eager to take part in the

study were provided. The right to secrecy, concealment and notified consent of the interviewees were examined.

3.13 Summary of Chapter

The chapter presented the methods and approaches for data collection. It specifically detailed the design, population of the study participants, sampling procedure, sample size, and research tools used for the compilation of data and the means through which the data was analyzed.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

The chapter contains study findings and discussions. The results presented follow the sequence of the research objectives. It starts with the presentation of results on the traits of the interviewees, followed by the specific research objectives. The chapter describes results on interviewees' demographic characteristics, factors causing job stress, signs and indicators of burnout, the connection sandwiched between job stress and accomplishment as well as the relationship between burnout and job performance. The researcher retrieved 200 questionnaires representing 83%, which is adequate for any statistical analysis. Thus, there was no need for the researcher to press on for the remainder of the questionnaires distributed.

4.2 Socio-Demographic Characteristics of Respondents

In this segment, the researcher presented results on the demographic qualities of the interviewees to comprehend and appreciate the response given by the participants regarding the issues explored in the study. Specifically, gender, age, highest education attained, years of working familiarity and current position held by the respondents.

4.2.1 Gender Distribution of Respondents

Gender is a significant factor in causal susceptibility to workplace strain (Bickford, 2005). Figure 2 introduces the results of the gender allocation of the interviewees to find out the

gender differences of respondents. The results indicate that 120 respondents representing 60% are male respondents while the rest constituting 80 (40%) are females. The results seem to show that there are more male workers in the banking sector compared to women because of the gender disparity between female and male in tertiary education in Ghana.

Figure 2: Gender of Respondents
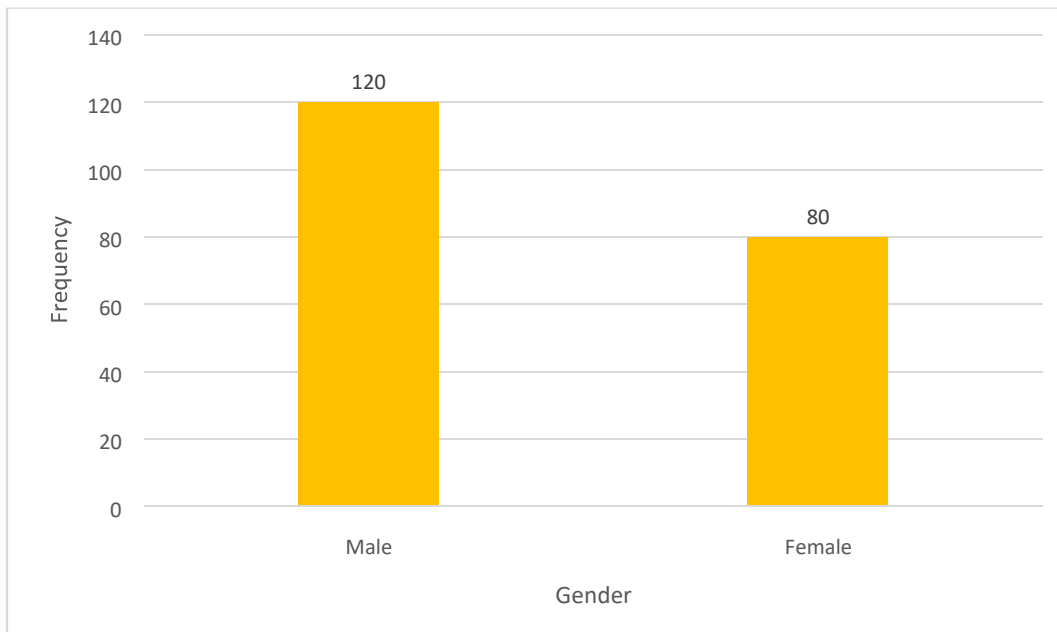
Source: Field survey, 2020.

4.2.2 Age Distribution of Respondents

Table 1 shows the allocation of age of respondents. The result shows that the highest (46) respondents representing 23% are in the age category of 26-30 years. Also, 42 interviewees signifying 21% belong to the age bracket of 31-35 years, 30 respondents representing 15% belong to the age group of 36-40 years, 28 respondents representing 14% are in the age category of 20-25 years, 23 respondents representing 12% belong to the age category of 41-45 years, 16 respondents representing 8% are in the age group of

46-50 years, 9 respondents representing 5% have ages between 51-55 years and the least (6) respondents representing 3% fall within the age group of 56-60 years. The above findings suggest that majority of bank staffs are below 36 years, which is described as the youthful work force.

Table 1: Age Distribution of Respondents

Years	Frequency	Percent
20-25	28	14.0
26-30	46	23.0
31-35	42	21.0
36-40	30	15.0
41-46	23	11.5
47-50	16	8.0
51-55	9	4.5
56-60	6	3.0
Total	200	100.0

Source: Field survey, 2020.

4.2.3 Educational Qualification of Respondents

Figure 3 illustrates the distribution of respondents' educational qualification. The results showed that many (114) respondents representing 57% have first degree, 49 respondents representing 25% have master degrees and only 3 respondents representing 2% have professional qualification from the Institute of Chartered Accountants, Ghana and the Association of Certified Chartered Accountants. Also, 11 respondents representing 6% hold Diploma in Business Studies and 23 respondents representing 12% hold Higher National Diploma (HND) in Secretary and Management Studies, Accounting, and Marketing.

Figure 3: Educational Qualification of Respondents
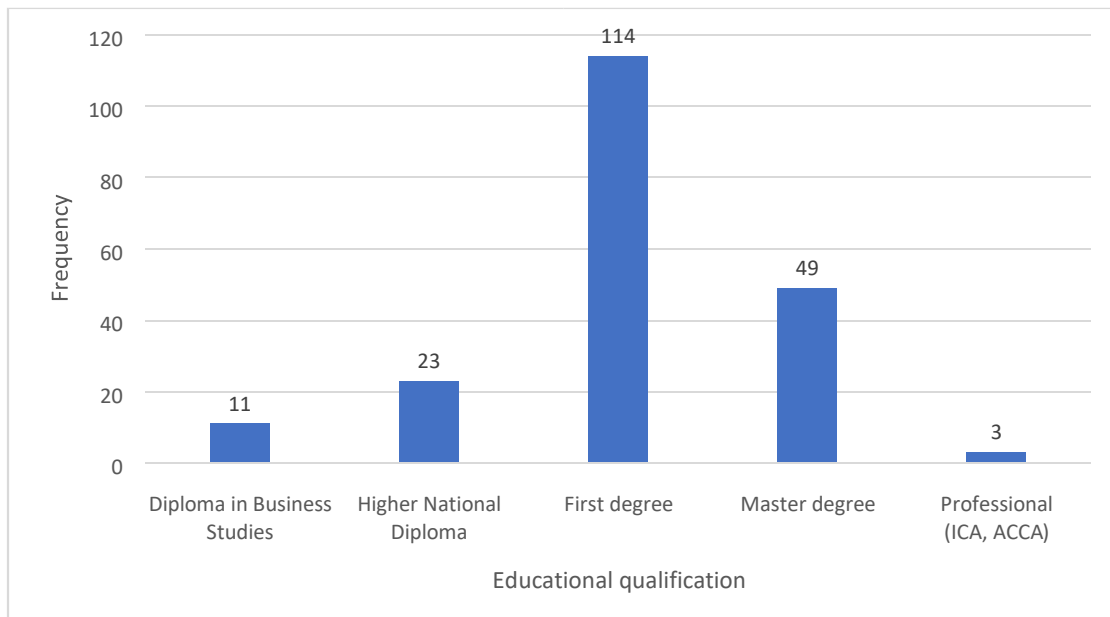
Source: Field survey, 2020.

4.2.4 Years of Working Experience

Table 2 presents the data on staff years of working experience. The results show that 12 respondents representing 6% have the least working experience of 0-5 years. The results also show that 96 respondents representing 48% have working experience of 6-10years. Furthermore, 55 respondents representing 28% have working experience of 11-15 years while 37 respondents representing 19% have 16 years and above working experience in banking. The results show that most of the banking staff have long working years in the banking sector, which suggests that they can share their views on job stress and performance.

Table 2: Years of Working Experience in the Banking Sector

Years	Frequency	Percent
0-5	12	6.0
6-10	96	48.0
11-15	55	27.5
16 and above	37	18.5
Total	**200**	**100.0**

Source: Field survey, 2020.

4.3 Causes of Stress among Staff in Banks

Banking is most tedious and stressful job because they must face people and with the growing competitive nature, it requires more time and efforts (Verca, 2009). Therefore, it is vital to identify the factors causing job stress among staff of banks in Tamale metropolis. The factors are stated below.

4.3.1 Job Overload

Table 3 presents the results on job overload. The results indicate that 35 respondents representing 18% indicate somewhat that job overload is a source of job anxiety. The study findings reveal that 16 respondents representing 8% indicate that job overload does not cause stress. Moreover, the results show that 122 respondents representing 61% indicate that job overload is a source of job strain. Also, 27 respondents representing 14% indicate that job overload cause a little stress on them.

Table 3: Job Overload

Response	Frequency	Percent
Very much	122	61.0
Somewhat	35	17.5
A little	27	13.5
No	16	8.0
Total	200	100.0

Source: Field survey, 2020.

4.3.2 Role Ambiguity

Table 4 illustrates results of role ambiguity. The results of the study reveal that 103 respondents representing 52% indicate that role ambiguity causes job stress very much, 36 respondents representing 18% were neutral. Also, 13 respondents representing 7% who indicate role ambiguity is a little cause of job stress. Also, the results demonstrate that 48 respondents representing 24% indicate that role ambiguity is not a cause of job stress.

Table 4: Role Ambiguity

Response	Frequency	Percent
Very much	103	51.5
Somewhat	36	18.0
A little	13	6.5
No	48	24.0
Total	200	100.0

Source: Field survey, 2020.

4.3.3 Long Working Hours

Table 5 presents the outcomes on the study on long working hours. The findings of the study show that majority of the respondents (141) representing 71% said that long working hours causes job stress very much. This finding collaborates Pandey's (2020)

study in Nepal that prolongation hours is a major contributor of job stress among staff and thus, have little schedule for other social activities. By the moment they close from work, they are exhausted and cannot do any other productive work at home. In recent time, most banks operate half day on Saturdays, and this contributes to stress. Also, 28 respondents representing 14% indicate that long working hours is somewhat a cause of job stress. Whereas 24 respondents representing 12% said that long working hours is a little cause of job stress, 7 interviewees representing 4% indicate those long working hours is not a cause of job stress in banks.

Table 5: Long Working Hours

Response	Frequency	Percent
Very much	141	70.5
Somewhat	28	14.0
A little	24	12.0
No	7	3.5
Total	200	100.0

Source: Field survey, 2020.

4.3.4 Career Progress

The results of career progress are presented in Table 6. The findings indicate that 93 respondents representing 47% indicate that career progress causes job stress very much in banks. This is followed by 61 respondents representing 31% who indicate that career progress is a little cause of job stress with 39 respondents representing 20% who indicated

that career progress causes job stress somewhat. Also, 7 respondents representing 4%

indicate that career progress is not a cause of job stress in banks.

Table 6: Career Progress

Response	Frequency	Percent
Very much	93	46.5
Somewhat	39	19.5
A little	61	30.5
No	7	3.5
Total	200	100.0

Source: Field survey, 2020.

4.3.5 Future Uncertainty

Table 7 presents the results of future uncertainty as a cause of job stress in banks. The

results show that 137 respondents representing 69% indicate that future uncertainty cause

job stress very much. The results show that 31 respondents representing 16% indicate that

future uncertainty causes job stress somewhat whereas 21 respondents representing 11%

indicate that future uncertainty causes job stress a little. Furthermore, 11 respondents

representing 6% said that future uncertainty is not a cause of job stress. When a bank staff

is not confident about his prospect in bank, he is worried and this too cause job because

of possible economizing or cost-cutting practices that may be carried out by the bank.

Table 7: Future Uncertainty

Response	Frequency	Percent
Very much	137	68.5
Somewhat	31	15.5
A little	21	10.5
No	11	5.5
Total	200	100.0

Source: Field survey, 2020.

4.3.6 Lack of Ample Time for Family

Table 8presents the results on lack of ample time for family. The findings show that 92 respondents representing 46% indicate that lack of ample time for family is a cause of job stress. The results show that 47 respondents representing 24% indicate that lack of ample time for family is somewhat a cause of job stress. Furthermore, 39 respondents representing 20% show that a lack of ample time for family is a little cause of job stress while 22 respondents representing 11% reveals that lack of ample time for family is not a cause of job stress. The finding confirms Vijayan's (2018) study that when bank staffs close from work, they do not get enough time to hang out with their family and friends and spend quality time with them.

According to Vijayan (2018), work-life stability has to do with equilibrium between work activities and other non-work activities such as home activities. It relates to being satisfied

and functioning well at both work and home with less role conflict. If the balance is good, the individual carries out his/her day-to-day activities well. Nevertheless, if there is a discrepancy then tension results. In this survey, there is obviously an inequity which has led to preponderance of them saying that absence of sufficient time to deal with family issues was their major cause of work-related stress.

Table 8: Lack of Ample Time for Family

Response	Frequency	Percent
Very much	92	46.0
Somewhat	47	23.5
A little	39	19.5
No	22	11.0
Total	200	100.0

Source: Field survey, 2020.

4.3.7 Job Worry

The results of job worry as a cause of job stress is presented in Table 9. The results show that 85 respondents representing 43% indicate as very much job worries is a cause of job stress, 57 respondents representing 29% indicate that job worry as a cause of job stress is somewhat. Furthermore, the results show that 32 respondents representing 16% indicate that job worry as cause of job stress is little. While 26 respondents representing 13% said

that job worry do not cause job stress. Jobs that are so arduous and can cause worries to the staff can leave them to have thoughts just about work at home.

The findings suggest that a bank staff dealing with a tough client can make him or her upset and thus cause stressful conditions at work. This requires that the difficulty of taking some sections of work home to accomplish because the staff could not end it at work and may have to meet a time limit. It therefore means that the staff may not get sufficient rest and recuperate from the day's tiredness to be able to tackle the next day's actions.

Table 9: Job Worry

Response	Frequency	Percent
Very much	85	42.5
Somewhat	57	28.5
A little	32	16.0
No	26	13.0
Total	200	100.0

Source: Field survey, 2020.

4.3.8 Lack of Motivation

The findings of lack of motivation are presented in Table 10. The findings of the study show that many respondents (143) representing 72% indicate that very much lack of motivation as the cause of job stress. This finding corroborates Kazi and Haslam (2013)

and Farquharson et al. (2013) findings. The results further reveal that 23 respondents representing 12% indicate somewhat lack of motivation as cause of job stress, 26 respondents representing 13% indicate that lack of motivation is a little cause of job stress while 8 respondents representing 4%. Lack of motivation such as promotion, under advancement or lack of prospects for further experiments is some of the indicators causing job stress.

Table 10: Lack of Motivation

Response	Frequency	Percent
Very much	143	71.5
Somewhat	23	11.5
A little	26	13.0
No	8	4.0
Total	200	100.0

Source: Field survey, 2020.

This section is dedicated to the presentation of results on burnout. The results of the specific variables are shown below.

Table 11: Back Pain

Response	Frequency	Percent
Very much	153	76.5
Somewhat	36	18.0
A little	9	4.5
No	2	1.0
Total	200	100.0

Source: Field survey, 2020.

4.4.2 Feeling Tired

Table 12 presents the findings on feeling tired. The findings indicate that 128 respondents representing 64% indicate that burnout among banking staff leads to employee feeling tired. The results also show that 33 respondents representing 17% said that burnout somewhat accounts for banking staff feeling tired and 24 respondents representing 12% reveal that burnout leads to little feeling of tired. On the contrary, 15 respondents representing 8% show that burnout do not lead to feeling tired. The findings suggest that many bank staff who work the entire day become tired and this affects their performance in the following day.

Table 12: Feeling Tired

Response	Frequency	Percent
Very much	128	64.0
Somewhat	33	16.5
A little	24	12.0
No	15	7.5
Total	200	100.0

Source: Field survey, 2020.

4.4.3 Headache

Table 13 illustrates the findings on headache. The results of the study show that 147 respondents indicating 74% mention that burnout leads to headache very much. The results also reveal that, 41 respondents representing 21% said that burnout results in headache is somewhat and 7 respondents representing 4% indicate that burnout leads to headache is little. Also, 5 respondents representing 3% indicate that burnout does not result in headache. The findings show that many bank staff experience headaches because of the pressures that comes with their roles in banks. Indeed, there is a lot of stress associated with banking subsector such as meeting closing date and facing technical questions during working hours. These difficulties cause headaches they feel.

Table 13: Headache

Response	Frequency	Percent
Very much	147	73.5
Somewhat	41	20.5
A little	7	3.5
No	5	2.5
Total	200	100.0

Source: Field survey, 2020.

4.4.4 Angry with Co-Workers

Table 14 shows the results of angry with co-workers. The findings show that 66 respondents representing 33% indicate that burnout leads to anger with co-workers as somewhat. The results also indicate that 65 respondents representing 33% indicate that burnout leading to anger with co-workers is little, while 41 respondents representing 21% indicate that burnout results in anger with co-workers. The findings also indicate that 28 respondents representing 14% said that burnout is not a cause of anger among co-workers.

Table 14: Angry with Co-workers

Response	Frequency	Percent
Very much	41	20.5
Somewhat	66	33.0
A little	65	32.5
No	28	14.0
Total	200	100.0

Source: Field survey, 2020.

4.4.5 Sleep Disturbance

Table 15 illustrates the results of sleep disturbance. The results of the study show that an overwhelming majority (163) representing 82% indicate that burnout leads to sleep disturbance very much. The findings further show that 21 respondents representing 11% indicate that burnout leads to sleep disturbance is little while 11 respondents representing 6% indicate burnout results in sleep disturbance is somewhat, while 5 respondents representing 3% indicate that burnout does not cause sleep disturbance.

Table 15: Sleeping Disturbance

Response	Frequency	Percent
Very much	163	81.5
Somewhat	11	5.5
A little	21	10.5
No	5	2.5
Total	200	100.0

Source: Field survey, 2020.

4.5.6 Less Enthusiastic with Job

The last problem the employees considered as burnout was being less excited about their works and this result is succinctly presented in Table 16. The findings of the study show that 109 respondents indicating 55% indicate that burnout leads to less enthusiastic with job very much. The results also show that 49 respondents representing 25% indicate that burnout leads to less enthusiastic with job somewhat while 25 respondents representing 13% indicate that burnout leadless enthusiastic with job is little. However, 17 respondents representing 9% indicate that burnout does not lead to less enthusiastic with job.

Table 16: Less Enthusiastic with Job

Response	Frequency	Percent
Very much	109	54.5
Somewhat	49	24.5
A little	25	12.5
No	17	8.5
Total	200	100.0

Source: Field survey, 2020.

4.5 Descriptive, Correlation and Multiple Regression Analysis

4.5.1 Descriptive Statistics

Table 17 contains the results of the descriptive statistic of the study. The findings show that the means of variables such as workload is a major contributor of job stress, followed by time pressure, lack of motivation and role ambiguity. These factors have potential effects on employees' job performance.

Table 17: Descriptive Statistics

Variables	Mean	Standard deviation
Workload	3.93	0.595
Time pressure	3.51	0.685
Lack of motivation	3.42	0.679
Role ambiguity	2.83	0.741

Source: Field survey, 2020.

4.5.2. Correlation of Stress on Job Performance

Table 18 presents the correlation results between stress and job performance. The correlation of stress with itself (r=1), and the number of non missing observation for job performance (n=198). The correlation of tension and job execution (r=0.537), based on n=193 observation with pair wise non missing values. The correlation of job performance with itself (r=1) and the number of non missing observation for job performance (n=196). Therefore, the results show that the Pearson correlation coefficient for stress and job performance is 0.537, which is significant (p<.001 for a two-tailed test), based on 193 complete observation. Based on the results, stress and job performance have a statistically significant linear relationship (r=0.537, p< 0.001). The path of the relationship is inverse (that is, stress and job performance are inversely correlated), meaning that as one variable tend to rise, the other decreases (that is, greater stress is associated with low job performance). The magnitude, or strength, of the association is approximately moderate (0.3<| r | < 0.5).

Table 18: Correlation

		Stress	Job performance
Stress	Pearson Correlation	1	0.537**
	Sig. (2-tailed)		0.000
	N	198	193
Job performance	Pearson Correlation	0.537**	1
	Sig. (2-tailed)	.000	
	N	193	196

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

Source: Field survey, 2020.

4.5.3 Impact Analysis

Tables 19-22 present the regression results. Regression analysis demonstrates how one variable impacts on another. The results show that R square is 0.358, which indicates that 36% of the dependent variable is being explained by independent variables. Adjusted r square is 0.328 which shows that the model is not a good fit model as the value is lower than 0.60. According to Imna and Hassan (2014), a good fit model would be required to envisage a minimum of 60 percent of the variation from employee performance. The F test that has been done for this study shows the value of 18.523, which implies the regression model is

substantial.

The results indicate that time tension beta coefficient value is -0.238 with a significant value of 0.027 which is lesser than 0.05. In this case, time strain has a negative significant effect on employee execution. In a similar case, a study was done in Japan on a medical institution, and it was perceived that the longer workers' work the greater the stress (Wan, 2012).

Workload's beta coefficient value stands at -0.225 with a harmful insignificant value 0.147, which is greater than 0.05. In this case, workload is a donor factor to stress but it is not significant. This means that workload does not have a significant influence on employee performance. Case studies in Japan for example show that employees' get extremely stressed out when they are forced to submit their work on time to their employer without accepting any given reason (Wan, 2012). Lack of motivation's beta coefficient value was 0.029 with a positive insignificant of 0.738, that is higher than 0.05. This means lack of motivation do not have a significant influence on level of stress and employee performance.

Role vagueness's beta coefficient value is -0.307 with a substantial value of 0.000 which is lower than 0.05. Role uncertainty has a bad and significant effect on workers performance. When workers are unsure of their responsibility and job explanation in the organization it does control their level of output and involvement as they are not sure where they exist.

Table 19: Model Summary

Model	R square	Adjusted R square	Std. Error of the Estimate	
1	0.358[a]		0.328	0.381

a. Predictors: (Constant), Time pressure, Workload, Lack of motivation, Role ambiguity.

Table 20: Anova[a]

Model		Sum of Squares	df	Mean Square	F- Statistics test	Sig.
1	Regression	18523.54	1	18523.54	18.523	0.000
	Residual	5775.64	4	1000.03		
	Total	24299.18	5			

Dependent Variable: Job performance

Predictors: (Constant), Time pressure, Workload, Lack of motivation, Role ambiguity

Source: Field survey, 2020.

Table 21: Coefficients[a]

	B (coefficient)	SE (β)	t	Sig.	e^β (odds ratio)
Constant	2.038	0.523	5.221	0.001	0.125
Time pressure	-0.238	0.203	5.378	0.027	0.351
Workload	-0.225	0.272	4.231	0.147	1.530
Lack of motivation	0.029	0.231	3.223	0.738	1.358
Role ambiguity	-0.307	0.133	4.563	0.000	0.347

Source: Field survey, 2020.

Table 22 presents a summary result of the hypotheses. The findings of the study shows that time stress and role opacity have adverse but significant influence on employee performance because the $p < 0.05$. This is the reason why the study accepted the hypotheses. Yet, workload and lack of incentive do not have any significant impact on worker performance because the $p > 0.05$. This explains the refusal of the hypotheses.

Table 22: Summary of Hypotheses Testing

Hypotheses	Coefficient	Sig.	Interpretation
H_1: Time pressure has a negative and significant influence on staff job performance	-0.238	0.027	Accepted
H_2: Workload has a negative and significant influence on staff job performance.	-0.225	0.147	Rejected
H_3: Role ambiguity has a negative and significant influence on staff job performance.	-0.307	0.000	Accepted
H_4: Lack of motivation for staff has a negative and significant influence on staff job performance.	0.029	0.738	Rejected

Source: Field survey, 2020.

4.6 Control Measures of Stress

The section presents the findings on measures adopted by respondents on measures to curb anxiety. Specifically, it discusses use of work redesign, stress management training, support system, use of substance and alcohol abuse that people often use to control stress.

4.6.1 Work redesign

The findings on work redesign are stated in Table 23. The results indicate that 12 respondents representing 6% indicated as very high work redesign as a control measure of stress, 38 respondents representing 19% indicated high, 44 respondents representing 22% indicated average and 13 respondents representing 7% indicated that there is no

work redesign. However, 93 respondents representing 47% indicated low work redesign as a measure of controlling stress in banks.

Table 23: Work Redesign

Response	Frequency	Percent
Very high	12	6.0
High	38	19.0
Average	44	22.0
Low	93	46.5
No	13	6.5
Total	200	100.0

Source: Field survey, 2020.

4.6.2 Stress Management Training

Table 24 presents the findings on stress management training. The results indicate that 25 respondents representing 13% indicate that stress management training are very high for the control of stress. On the average, 52 respondents representing 26% indicate that stress management training is a measure used to control stress in the selected banking institutions in Tamale metropolis. Also, 18 respondents representing 9% intimate that stress management training is high for the control of stress. Again, 33 respondents representing 17% indicate stress management training for the control of stress is low. However, the results indicate that 72 respondents representing 36% indicate that there is

no stress management training to reduce or control stress among staff of the chosen banking subsection in Tamale Metropolis.

Table 24: Stress Management Training

Response	Frequency	Percent
Very high	25	12.5
High	18	9.0
Average	52	26.0
Low	33	16.5
No	72	36.0
Total	200	100.0

Source: Field survey, 2020.

4.6.3 Support System

Table 25 presents the findings on support system used to control stress. The findings of the study show that on the average, 68 respondents representing 34% indicate that there exists support system to help staff of banking institution to control stress. Furthermore, the findings of the study show that 26 respondents representing 13% said that there is high support system for bank staff who suffer some job stress. Also, the findings show that 22 respondents representing 11% indicate that there is very high support system for staff of banking institutions to control stress. However, 37 respondents representing 19% indicate there is low support system to help staff of banking institutions to control stress.

Also, 47 respondents representing 24% indicate that there is no support system in the banking institutions to help staff to control stress.

Table 25: Support System

Response	Frequency	Percent
Very high	22	11.0
High	26	13.0
Average	68	34.0
Low	37	18.5
No	47	23.5
Total	200	100.0

Source: Field survey, 2020.

4.6.4 Resort to Substance and Alcohol Abuse

The results of the use of substance and alcohol abuse are presented in Table 26. The findings show that 70 respondents representing 35% said that there is very high use of substance and alcohol abuse to control stress. Also, the study findings show that 33 respondents representing 17% said that there is high use of substance and alcohol abuse while on average, 42 respondents representing 21% indicate that they use substance and alcohol abuse to manage stress while 19 respondents representing 10% indicate that there is low use of substance and alcohol abuse. However, 36 respondents representing 18% said there is no use of substance and alcohol abuse to manage stress.

Table 26: Resort to Substance and Alcohol Abuse

Response	Frequency	Percent
Very high	70	35.0
High	33	16.5
Average	42	21.0
Low	19	9.5
No	36	18.0
Total	200	100.0

Source: Field survey, 2020.

4.7 Discussion

Understanding the factors that cause stress and affect job performance is important for organizations seeking to develop a competent workforce. Role ambiguity was found to negatively influence employee job performance. The results of the study reveal a greater response of 52% indicating that role ambiguity causes job stress very much, 18% of respondents were neutral. Also, 7% of respondents indicated role ambiguity as a little cause of job stress; while 24% of respondents indicated that role ambiguity is not a cause of job stress.

A high level of role ambiguity is related to low job performance, which indicates that employees lack relevant job knowledge and skills, knowledge of job associated goals, and knowledge of the functional behaviors required to accomplish these goals (Ashford

& Cummings, 1985; Taylor et al., 1984; Tubre & Collins, 2000). The result of the study confirms that individuals would avoid engaging in activities in which they lack the expertise and talents or where they expect unfavourable outcomes (Bandura, 2001; Carver & Scheier, 1982, 1998).

Organizations that want their employees to achieve better job performance must define the role clearly and provide the appropriate environment for employees to seek feedback.

Seeking feedback becomes crucial if it helps individuals meet their expected objectives. Individuals could seek feedback to master tasks to be performed regardless of whether those jobs are an initial or later part of their organization tenure (Ashford, 1986). As situations become more predictable and ambiguity in the role diminishes, the need for soliciting feedback lessens. Asking supervisors questions are very important to gain clarity on responsibilities as part of the role seen as positively influencing job performance. Supervisors can establish better teamwork by checking periodically whether their subordinates are clear about the individual and/or collective objectives and goals and by gagging the degree of understanding of those goals (Ganesh & Gupta, 2010). Managers can keep an open feedback process to reduce the risks associated with the evaluation apprehension of their subordinates. In such situations, subordinates can understand their own strengths and weaknesses.

Open feedback forums will allow subordinates to obtain accurate and objective appraisals of their performance. Selecting the right individuals is crucial for ensuring team success. One way to ensure this success could be to select individuals who either have prior

exposure in working with cross functional teams or who have already worked together. Supervisors need to ensure that team members are clear about their goals, roles, and responsibilities by providing detailed and prompt feedback within the team (Piccoli, Powell, & Ives, 2004). This will help address stress monumentally. Through effective feedback-seeking strategies from co-workers and supervisors, the negative effects of role ambiguity on role performance can be minimized, if not eliminated. Nevertheless, managers also need to be more cautious of their own actions as employees could use it for feedback interpretation. Managers need to be aware that their behaviours also signal to employees to interpret acceptable and unacceptable performance. A greater level of awareness will allow managers to provide feedback that is consistent with employees' expected role behaviours and will reduce job stress.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The chapter summarizes the entire study, draws conclusion, and provides recommendations. The chapter also provides direction for future research.

5.2 Summary of Findings

The study's primary goal was to look into the triggers and effects of job anxiety on employee execution. The study found that pressure and role ambiguity were the two most common leading causes of work trauma. As such, employees do not have adequate time to deal with family issues or spend quality time with family members when they return home. This is because by the time they close from work, they are exhausted, unable to be productive, and have less moment for social activities.

The common signs of burnout among the bank employees were back pain from sitting for long periods of time and being fatigued to work the next day due to the previous day's activities. Back pain discomfort is a problem that arises from employees' sitting posture during work. In the bank, cashiers usually sit for long hours to attend to the needs of their customers. In the survey, professional stress and work accomplishment were found to have a substantial negative association. Burnout and work execution were also discovered to have a substantial detrimental link.

5.3 Recommendations

The following suggestions are founded on the study's findings: workshops and seminars on stress management should be organized by management of banking institutions. This is aimed as focusing on finding a good balance between work and family life. The need to strike a good balance between family life and professional activities is particularly essential for employees, who derive satisfaction from both. Usually, workshops and seminars are meant to improve employees' overall well-being as well as their job effectiveness.

Secondly, management should set up counselling departments or units within the banks and recruit experience psychologist to offer counselling to staff. If the banks cannot set up a counselling department, management could provide financial support to persons to access assistance from other places. Getting support can contribute to addressing stress among staffs. This is because when an individual has a problem and shares it with someone, it relieves him/her of the burden.

Thirdly, workers should be aware of their own health. A bad diet might make one feel nervous and ill-tempered while eating too much can make one dull. As a result, employees should establish healthy eating habits that will provide them with sufficient energy and enable them to remain focused. Staff should thus adopt good eating habits which will offer them sufficient vigour and get them stay focused. Having too much time to rest can keep the individual fit to work. Therefore, staff should make every effort to get adequate sleep or rest each day. Exercise could be a good entry point as it advances the brain and the body. Exercise includes walking, running, skipping, and cycling.

Furthermore, giving staff opportunities to take breaks during workdays, workers can take some time out of a busy schedule at work to relax the mind and body. This can be accomplished by taking a break and stepping away from the stressful situation, going for a walk outside the office, or taking lunch breaks. If possible, employees should take a long weekend or vacation during their yearly leave period.

5.4 Future Studies

Much research can be done to develop effective programs to alleviate work stress in areas where the current study falls short. The scope of this research was limited to a few selected banks in Tamale Metropolis. Studies, on the other hand, can be carried out to provide beneficial insights on the patterns of stress levels among diverse occupations. The results of this study were based on job stress levels across various types of employees.

5.5 Conclusion

The study indicates that every working individual, from low-income earners to high-income earners who is exposed to job stress simultaneously encounter a deterioration in life quality. It is a common knowledge that role uncertainty and time constraints are the primary causes of job stress and poor performance. The argument in this study has led to the following conclusions. Employee performances suffer significantly due to time pressure and role ambiguity. Employees appear to experience job stress when they are pushed to the limit and forced by their superiors to finish their tasks in an arbitrary amount of time. According to Yahaya et al. (2009), when employees are given too several tasks

or job responsibilities to perform within a short time, the rate of staff turnover seems to be rather high. Furthermore, managers lack assistance in completing the work has resulted in high levels of job stress and unhappiness with job performance.

To begin, the majority of interviewees seconded that working more than 8 hours per day, including weekends and vacations, employed long hours and having repudiated time with their families and friends, and their current organization does not provide flexible waged hours to wide-ranging their errands are the main contributive factors of time heaviness resulting in work strain and poor employee performance.

Role ambiguity is the second most influential factor or variable. Their job performance is impacted by the uncertainty of their responsibilities and places in their organizations. When superiors fail to communicate the correct and precise information to subordinates, employees face role ambiguity, which become a contributing element to job stress. Giving the findings in the study, the majority of employees are unsure of where they are within the organization, as well as where they want to go in terms of their career plans.

Employees' performance may not be negatively impacted by workload or a lack of motivation. Many employees may believe that there is not much they can do to prevent too much workload, particularly in this situation. Regardless of whether workers like it or not, they must take on the work burden. If they begin to be picky, pressure will build, and the likelihood of being laid off will increase. Lack of motivation also demonstrated that it has no effect on employee performance.

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APPENDIX

QUESTIONNAIRE

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This survey is to assess occupational stress and its effects on job performance. You have been randomly selected to take part in the research. I shall be grateful if you could spare a few minutes to answer the questions that follow. Please do not write your name. Be assured also that your identity would be fully protected.

How to complete the questionnaire

Once you have the questionnaire, please read the statements in each section and answer by ticking (√) the response that best reflects your opinion. Do complete the questionnaire quickly- it should take about 10 minutes. Do not spend too much time on each question- your immediate response is normally the most valuable.

Section 1: Personal Information on Respondents

1. Gender

(i) Male [ ]

(ii) Female [ ]

2. How old are you?

(i) 15 – 24[ ]

(ii) 25 – 34 [ ]

(iii) 35 – 44 [ ]

(iv) 45 – 54 [ ]

(v) 55 and above [ ]

3. Level of Education

(i)   MSLC/JHS   [ ]

(ii)   SSSCE/WASSCE [ ]

(iii) A' Level   [ ]

(iv) Diploma   [ ]

(v)   Graduate   [ ]

(vi) Post Graduate   [ ]

(vii) None   [ ]

(viii) Other Specify ……………

4. Status

(i)   Junior Staff   [ ]

(ii) Senior Staff   [ ]

(iii) Senior Member [ ]

5. What is your employment status as a rehabilitation counselor?

(i)   Full-Time   [ ]

(ii) Part-Time   [ ]

(iii) Other (please specify)   [ ]

6. How many years have you been employed as a rehabilitation counselor? (Years)

(i)   Full-Time _____

(ii) Part-Time _____

(iii) Other (please specify) _____

7. How many hours in a week do you work (include all jobs you currently have)? _____

Section 2: Stress and its Effects on Performance

8. Have you heard about occupational stress?

(i) Yes   [ ]

(ii) No   [ ]

9. Which medium of communication did you hear it from?

(i) Radio   [ ]

(ii)TV   [ ]

(iii) News Papers   [ ]

(iv) Other(s) Specify………………………………….

10. What constitute Occupational Stress?

(i)   Workload   [ ]

(ii) Role overload   [ ]

(iii) Role ambiguity   [ ]

(iv) Role insufficiency   [ ]

(v) Other (s) ……………………………………..

11. What do you think are the signals of occupational stress? You can provide multiple answers.

(i)   Feeling anxious, irritable or depressed   [ ]

(ii) Apathy, Loss of interest in work   [ ]

(iii) Problems sleeping, Fatigue   [ ]

(iv) Trouble concentrating   [ ]

(v) Other (s) ……………………………………….

12. Have you ever experienced any of the signs of occupational stress?

(i)   Yes   [ ]

(ii) No   [ ]

(iii) Don't know   [ ]

13. Rank the level of your job stress a(1 is the lowest amount of stress and 4 is the highest amount)

Job stress issues	1	2	3	4
I am not satisfied with the way my organization is structured and how it works				
I do not feel secured about the future stability of my organization				
I do not feel I have sufficient opportunities for promotion in this organization				
My job has become increasingly overloading				

I usually have to work longer than my scheduled time				
I feel that my future in this organization is uncertain				
My job duties and work objectives are not well defined				
I receive conflicting/contradictory information or instructions				
about the work I should do.				
My superiors are not helpful in work related matters and in maintaining good relationships				
I am not satisfied with the level of support provided by my subordinates working in my bank				
I am not satisfied with the level of support provided by my colleagues.				
I face technical problems that prevent me from proceeding with my work (E.g., computer breakdown, power failure, ATM failure, lack of needed supplies				
I am not provided with a favorable physical environment to perform my job as a Banker (E.g., noise, room temperature, seating arrangement)				
My salary and benefits are inadequate to meet the basic needs of myself and my family.				

After leaving work I do not get ample time to deal with my family issues			
Worries about my job make it difficult for me to relate well with my family.			

Burnout   I feel back pain because of sitting continuously in the same

posture for long durations

The pressures in the working situations throughout the course

of the day result in headache.

I feel angry on those who are working with me.

I feel that there is no one at my workplace with whom I can

share matters.

I experience sleep disturbances because of high job pressure.

I am less enthusiastic about my current job.

I feel very little loyalty to this organization.   I exceed the

number of leaves allowed.

14. Does occupational stress have any effect on your performance?

(i) Yes   [ ]

(ii) No   [ ]

(iii) Don't know   [ ]

15. If you answered yes to the above what effects did it have on you?

(i)   Absenteeism   [ ]

(ii) Reduced productivity   [ ]

(iii) Low morale   [ ]

(iv) Poor work relations   [ ]

(v) Other (s) ……………………

Section 3: Control Scale

16. How much influence do you have over the availability of supplies and equipment you

need to do your work?

(i)Very much   [ ]

(ii) Some-what   [ ]

(iii) A little   [ ]

(iv) Not at all   [ ]

(v) Don't know   [ ]

17. How much influence do you have over the order in which you perform tasks at work?

(i)Very much   [ ]

(ii) Some-what   [ ]

(iii) A little   [ ]

(iv) Not at all   [ ]

(v) Don't know   [ ]

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18. How often does your job leave you with little time to get things done?

(i) Rarely   [ ]

(ii) Occasionally   [ ]

(iii) Sometimes   [ ]

(iv) Fairly often   [ ]

(v) Very often   [ ]

19. Do you think occupational stress can be minimized?

Yes   [ ]

No   [ ]

20. In what way(s) do you think occupational stress could be minimized?

(i) ……………………………………………

(ii) …………………………………………..

(iii) ……………………………………………

(iv) ……………………………………………

How much does each of these people go out of their way to do things to make your work

life easier for you?

21. Your immediate supervisor (boss)

(i) Very much   [ ]

(ii) Some-what   [ ]

(iii) A little   [ ]

(iv) Not at all   [ ]

(v) Don't have any such person [ ]

22. Other people at work

(i)   Very much   [ ]

(ii) Some-what   [ ]

(iii) A little   [ ]

(iv) Not at all   [ ]

(v) Don't have Any Such Person [ ]

23. Your spouse, friends, and relatives

(i)   Very much   [ ]

(ii) Some-what   [ ]

(iii) A little   [ ]

(iv) Not at all   [ ]

(v) Don't have any such person [ ]

How much can each of these people be relied on when things get tough at work?

24. Your immediate supervisor (boss)

(i)   Very much   [ ]

(ii) Some-what   [ ]

(iii) A little   [ ]

(iv) Not at all   [ ]

(v) Don't have any such person [ ]

25. Other people at work

(i)   Very much   [ ]

(ii) Some-what   [ ]

(iii) A little   [ ]

(iv) Not at all   [ ]

(v) Don't have any such person [ ]

26. Your spouse, friends, and relatives

(i)   Very much   [ ]

(ii) Some-what   [ ]

(iii) A little   [ ]

(iv) Not at all [ ]

(v) Don't have any such person [ ]

Section 5: Stress and Health

27. Do you think your work can affect your health?

(i) Yes   [ ]

(ii) No   [ ]

28. If you answered yes to the above how does your work affect your health?

(i)   Headaches   [ ]

(ii) Back Pain   [ ]

(iii) Insomnia   [ ]

(iv) Fatigue   [ ]

(v) Other (s) ………………………………………

29. Do you know that occupational stress can cause cardiovascular diseases such as hypertension?

(ii) Yes   [ ]

(ii) No   [ ]

30. Did you know that exposure to stressors for a long time can cause chronic health problems such as immune system dysfunction?

(i) Yes   [ ]

(ii) No   [ ]

31. Do you know that persons going through stress may resort to substance and alcohol abuse?

(i) Yes   [ ]

(ii) No   [ ]

32. How do you perceive that the cause of an illness in the past could be as a result of work stress?

(i) Very high   [ ]

(ii) High   [ ]

(iii) Average   [ ]

(iv) Low   [ ]

(v) Very low   [ ]

33. To what extent do you think occupational stress has had any effect on your health?

(i)   …………………………………………………………………………….

(ii) …………………………………………………………………………….

(iii) …………………………………………………………………………….

(iv) …………………………………………………………………………….