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## AN EVALUATION OF GENDER AND STRESS AS CORRELATES OF BANKER'S JOB PERFORMANCE

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### Abstract

*This study investigated gender and stress as correlates of bankers' job performance. A total of 235 bankers from Onitsha, Anambra State served as participants comprising of 95 (40.4%) males and 140 (59.6%) females. The participants were within the age range of 22 to 50 years with a mean age of 31.73 and standard deviation of 5.27. Two instruments were used for data collection in the study namely; The Job Tension scale and Job Diagnostic Survey (JDS)-Job Characteristics (JCS) scale. It was a survey design was adopted while Pearson Product Moment Correlation was employed for data analysis. The results show that gender yielded a positive correlation on job performance with ( $r = .26, P < .05$ ) level of significance, this indicates that females scored higher than males on job performance. While job stress also yield a positive correlation among bankers with ( $r = .64, p < .05$ ) level of significance, in that higher the job stress, higher the job performance. It is recommended that it is important that employers must minimize over demanding on the employees and also take into consideration their physical and emotional health for such can enhance their performance on the job and increase work-environment harmony. Gender should be considered in assigning duties to workers in the bank.*

**Keywords:** Gender, Stress, Banker, Job Performance

## Introduction

### Background

Stress is a part of life and is generated by constantly changing situation that a person must face. No human interaction in any sphere can be devoid of stress role. In some occasions stresses play the good role of motivating and at other occasion it plays a harmful role of undermining both mental and physical health of an individual. People experience stress in different ways not minding their cultural background, race, occupational and social status (Ethelmary, 2021). Therefore to make the best use of people as a valuable resource of the organization, attention must be given to the relationship between staff and the nature of their jobs. The organization's work and the design of jobs can have a significant effect on staff. In this connection, the level of stress is also an important factor that may have impact on the employees' overall behaviour and mental and physical health. To this end some researchers have demonstrated that stress has significant impact on employees' mental and physical health as well as the overall performance of the employees (Chathuni and Mendis, 2017; Kim and Sunday, 2017; Howatt, Amell, Adams and Houston, 2018 and Eberendu, Agu, Ihekaire, Obioma, Ozims, Obasi, Nwanjo, Amah, Nwosu, Amah, Uchegbu, Obeagu and Ibanga, 2018). Specifically, studies have over the years indicated that general stress experience is damaging to psychological health (Karademas and Kalantsi-Azizi, 2003; Pieterse and Carter, 2007).

Stress is a normal facet of human existence (Tan and Yip, 2018). The term stress is described as a form of involuntary reaction to a hazardous situation or events that frighten, confuse, endanger, irritate, or excite us and constantly place demands on our body (Khattak, 2011). It is an internal state which can be caused by physical demands on the body (disease conditions, exercise, extremes of temperature and the like) or by environmental and social situations which are evaluated as potentially harmful, uncontrollable or exceeding our resources for coping (Folkman and Lazarus, 1984). Stress is the response of a person to a stimulus that disturbs physical or mental equilibrium (Chathuni and Mendis, 2017). It is one psychological reaction which occurs when people perceive an imbalance between the level of demand placed upon them and their capability to meet those demands (Kroemer and Grandjean, 2001). Stressors on the other hand are regarded as problems requiring solution to which the a person must adopt in order to maintain effective functioning (Anyaegbu, Okoli, Ofojebe, Ozougwu, Eze and Edeka(2020). Sources of stress include family relationships, occupation and how we think. When stress happens in the workplace, it is regarded as job stress. Job stress captures the underserved mental and physical feelings which employees are subjected to due their negative working environment.

Stress has both positive and negative impact on the employee's performance and in turn will affect the organization's success. For according to Chathuni and Mendis (2017) success of the organization depends on the performance of the employees. Most employees feel they will perform more effectively and efficiently when they are allowed to work with autonomy and lesser stress. On the part of the organization work-related stress causes on the organization out-comes like: performance, job satisfaction, organizational commitment, or degree of innovation. While on the part of the employee it results to: low productivity in the work place and absenteeism, interpersonal conflicts and work environment disputes, job dissatisfaction and low morale, psychological health problems like: anxiety and depression.

Job performance is the totality of employee's attitudes and behaviours both positive and negative that has some expected values to the organization. Campbell (1990) describes job performance as an individual level variable, or something as a single person does. This differentiates it from more encompassing constructs such as organizational performance or national performance which are higher level variables. However, job is very vital in human existence and causes them a great deal of stress (Anazodo et al., 2012). The complexity of workplace makes it difficult for employees to meet up with the employers' standards. These standards describe the measure of employees' output. The standards may come as work knowledge, mental agility initiatives, and discipline of time, attitude, and attendance rate (Iskamto et al., 2020). Job performance therefore, is the outcome of work carried out by an employee over a period of time. It goes further to translate the employee's personal skills while carrying out a duty, such as interpersonal relationship, emotional and social intelligence, leadership, and teamwork skills. According to Ahmad et al., (2018), employee performance is very crucial in achieving the organizational goals. And while employees strive to achieve all that the company set as standards, most employees' achievements are below standard and these unmet goals can subject them to experience stress (Binder and Coad, 2016). Previous studies have established that the relationship between job satisfaction and a stress is a negative one. In that high levels of stress are linked with low levels of job performance (Anazodo et al., 2012; Ahmad et al., 2018; Iskamto et al., 2020; Ethelmary, 2021).

Research shows that gender differences and stress contribute a great deal to the job performance of bankers across the nation. Hence the role and nature of gender in relation to work stress is today considered as factors by some organization like banks in the employment process. Sequel to this, the work stress has shaped the qualities of employee banks recruit in order to achieve effectiveness in performance and productivity. For most of these banks, men are considered before women, and single women stand the chances of being employed than mothers/wives. This is due to the high risk of stress associated with work in the bank. It is believed that men do have the capability to contain excessive stress in work situations Adegboyega (2017). Similarly, Udu and Eke, (2018) observed that related the experience of work stress tend to be more severe for female than male bank workers.

### Purpose of the Study

The purpose of this study is generally to evaluate the gender and stress as correlates of banker's job performance. However, this work specifically seeks to determine if:

- There will be significant relationship between male and female bankers on job performance.
- There will be significant relationship between bankers who have high stress and those who have low stress on job performance.

### Hypothesis

H1: There will be significant relationship between male and female bankers on job performance.

H2: There will be significant relationship between bankers who have high stress and those who have low stress on job performance.

### Method

#### Participants

A total of 235 bankers from Onitsha, Anambra state served as participants in this study. Out of the 235 participants 95(40.4%) were males while 140 (59.6%) were females. The ages of participants ranged from 22-50 years with a mean age of 31.7% and standard deviation of 5.27%. Their education qualifications are as follows: undergraduates 24 (10.2%), graduate 113 (48.1%), masters 52 (22.1%), 147 participants were single (62.6%), married participants were 85 (36.2%), separated participants were 2 (0.9%), while 1 divorced (0.4%).

### Instrument

Job Related Tension (JT) Scale, developed by Kahn, et al., (1964). The job tension scale was designed to measure organizational stress. The 15-item inventory is designed to assess the nature, causes and consequences of two aspects of organizational stress which is defined as the feelings of tensions, discomfort, uncertainty, indecisiveness and distress that a worker experiences as a result of the social and physical circumstances of the work setting.

Job Diagnostic Survey (JDS), developed by Hackman and Oldham (1975). Job characteristics scale measures the characteristics of job which influence employee’s attitudes and behaviour. Hackman and Oldman (1975) inter-correlated the scores of the subscales of JCS with the factor structure of the responses to the individual items JCS and obtained convergent validity coefficients ranging from .16 to .51 (median .24).The internal consistency alpha reliability coefficients obtained by Hackman and Oldman, (1975) and Kiggundu, (1980) are .71 for America and .78 for Africa.

### Procedure

The banks were selected through simple random technique in which banks located at the bank avenue were used for the study. The banks include; First bank, Union bank, Eco bank, Diamond bank and Guaranty Trust. After this, the managers of the banks were approached for permission, those that granted the permission, their workers were used as participants in this study. 300 questionnaires were shared, only 235 copies were properly filled and returned and served as respondents for this study.

### Design and Statistics

This is a survey design and Pearson product moment correlation was employed for data analysis.

### Result

**Table 1: showing result of means and Standard deviation of the study variables, job stress and job performance**

Variables	Mean	Standard Deviation	N
Job stress	38.77	13.56	235
Job Performance	81.39	10.53	235

**Table 2: showing the correlation result of gender job stress on job performance among bankers**

N	Variables	r	P
235	Gender	.26	<.05
235	Job stress	.64	<.05

The result indicated that gender ( $r=.26$ ,  $p<.05$ ) have a significant positive relationship with job performance. The result showed that female scored high on job performance. The hypothesis which

stated that there will be a significant relationship between gender and job performance is hereby accepted.

The result also indicated that job stress ( $r=.64$ ,  $p<.05$ ) have a positive significant correlation among bank workers in Onitsha, Anambra State. The result showed that the higher the job stress, the higher the job performance. The hypothesis which states that there will be a significant relationship between job stress and job performance is hereby accepted.

### Discussion

In this study, two hypotheses were tested. The first hypothesis which stated that there will be a significant relationship between male and female bankers on job performance was accepted. The finding of this study agrees with the reports of the previous studies, Adegboyega et al, (2017) in their indigenous study to uncover the sources of stress amongst female bank employees in Kogi State revealed that stress occurs mostly when female bankers are being transferred to other branches, when there are competitions among colleagues and when there many deadlines to meet. Udu and Eke (2018) reported that the experience of work stress is more severe for female than male bank workers and also competition among colleagues in addition to the many deadlines to meet was observed as paramount stressors to female bank employees in Nigeria (Adegboyega et al, 2017).

The second hypothesis which stated that there will be a significant interaction between gender and stress on job performance was accepted. The finding of this study is in agreement with the previous findings. Sofolwe, Akinsola and Ogbudinkpa (2015) reported a significant relationship exists between gender and academic staff job performance in tertiary institutions in Anambra State. The male lecturers are easily adjustable to stress than their female counter parts. When faced with the same stress, women reactions are different from men, which accounts for differences in longevity and health (Taylor, 2004). Obviously, in managing job stress men are more likely to do better than women because men adopts stronger strategy as a result of low strategy women are more likely to experience high job stress and as a result manifest both physical and emotional systems associated with stress.

### Implications of the study

This result has some serious implications for clinicians and employers. The employers should consider the contributions of employees during decision and policy making in order to avoid stress and its attendant effects especially on female workers. This would reduce the tendency of being distress and boost the psychological health of their employees.

### Limitations

The findings of this study has shown that there a significant relationship between male and female bankers on job performance and that there is relationship between bankers who have high stress and those who have low stress on job performance. However, the result should be viewed within the context of the limitations posed by the method and sample size. This study focused solely on bankers thereby excluding other organizational workers.

### Suggestions for Further Studies

A selection of participants that cuts across the six geo-political zones should be targeted. This will ensure the generalization of the study. Indigenous researchers should endeavour to replicate this

study, examining in other organizational workers across the six geo-political zones in Nigeria this will enhance the literature.

The outcome of this study has provided fertile grounds for extensive work on role stress to be conducted in Nigerian Banking Industry. Future researchers could focus on variables like gender role, emotional intelligence, and monthly targets.

## Conclusion

This study investigated the gender and stress as correlates of banker's job performance. A total of 235 bankers from Onitsha, Anambra State served as participants comprising of 95 (40.4%) males and 140 (59.6%) females. Two instruments were used for data collection in the study namely; The Job Tension scale and Job Diagnostic Survey (JDS)-Job Characteristics (JCS) scale were used without much modification. The finding of this study reveals that gender yielded a positive correlation on job performance and that there is significant relationship between bankers who have high stress and those who have low stress on job performance. It is recommended that it is important that employers must minimize over demanding on the employees and also take into consideration their physical and emotional health for such can enhance their performance on the job and increase work-environment harmony. Gender should be considered in assigning duties to workers in the bank. Final stress management should be initiated by the management this is important to maintain employees' psychological health because it can affect their performance on the job causing serious errors in the workplace.

Finally, it is conceivable that these findings have come from a particular data set, yet the present study gives a direction for the inevitability of more integrated research in this field.

## Recommendations

It is recommended that it is important that employers must minimize over and unnecessary and rigid demands on the employees and also take into consideration their physical and emotional health for such can enhance their performance on the job and increase work-environment harmony enhance their performance on the job.

In assigning duties genders should be considered, and more during orientation female genders must be psycho-educated of the danger of unnecessary competition and the need to see transfer as part and parcel of the job engagement.

Again since stress is unavoidable in banking industry it becomes imperative for the management to annual invite professional to engage their staff on stress management to help them keep both emotional and physically fit and enhance productivity and environmental harmony.

## Conflict of interests

The authors declare that they have no financial or personal relationship(s) that may have inappropriately affected their report of the findings of this research.

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