
**ASSESSMENT OF THE EFFECT OF JOB STRESS TOWARDS EMPLOYEE PERFORMANCE
OF THE BANKING SECTOR: A CASE STUDY OF CRDB BANK PLC IN ARUSHA CITY**

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ABSTRACT

This study sought to assess the effect of job stress toward employee performance in the banking sector, A case of CRDB Bank – Arusha City. Descriptive research design was used in this study. Primary data was collected using questionnaire and interview while secondary data was obtained from published and unpublished sources. Data was analyzed using both inferential and descriptive statistics with aid of SPSS software version 26. Qualitative data were analyzed using content analysis. The findings unveiled that; long working hours, unlimited working hours, limited time to accomplish their duties, lack of access to flexible work arrangements and lack of job autonomy make employee performance less effective. Findings revealed that excessive tasks, wide job focus makes performance less effective. Also, Findings indicated that working under excessive work pressure, many job targets and lack of specific job goals detriment employee performance. This study recommends that, comparable research should be conducted in other organizations in other sectors such as the hotel industry, education sector, and service industry and see whether same findings can be obtained.

Keywords: *Time Pressure, Stress, Employee Performance, Bank*

1.0 INTRODUCTION

The relationship between stress and work performance has been extensively discussed. Dean (2017) identified global work-related stress as the leading factor of poor workplace performance. According to Gaumail (2019), stress has an impact on organizational outcomes such as decreased performance, increased absenteeism, and discontent. According to the Euro Found Report (2018), frequent workplace stressors include position uncertainty, time constraints, workload, organizational change, job expectations, bullying, and violence.

Stress is derived from the Latin term stringers, which means to draw tight, and was first used in the 17th century to denote hardships or affliction (Moal 2017). According to French and Rogers (2018), these criteria generate a state of knowledge based on a research agenda that expresses current concerns. This sense helps us comprehend why alternative definitions evolved, their impact on the evolution of theory, how we conducted research, and how the outcomes were understood. However, definitions of stress, according to French and Rogers (2018), are artifacts of their period. All definitions, in this way, provide us with a sense of time and location. According to Jamal and Baba (2020), stress is classified into two types: eustress and distress. Eustress is also known as positive or good stress, with the term "Eu" derived from the Greek root word for "good." Because stress is essentially a reaction, the related stressor has been cognitively assessed as positive or difficult (Jamal and Baba 2020). According to Lazarus and Folkman (2018), individuals have a cognitive, behavioral, emotional, and bodily reaction to both eustress and distress. They understood a stressor as being directly tied to the individual's resources for coping with the stress, in addition to the qualities of the stressor and the individual's physiological, cultural, and psychological traits (Lazarus and Folkman, 2018).

Employee performance is a top priority for every firm. All owners want their staff to perform well so that their businesses may improve and become more competitive in the market. Job stress has repeatedly been identified as one of the primary reasons of variation in job performance. The results of a study done by Lazarus and Folkman (2018) revealed a U-shaped association between occupational stress and performance, and in this situation, employees control stress in businesses by demonstrating stress management practices.

Stress has been demonstrated to have a detrimental influence on banking personnel globally, such as an increase in the incidence of illness, absenteeism, turnover rates, and a decline in performance rates. In the United States, stress is a major source of job turnover and absenteeism (Feurstein 2014). According to Preston (2017), one million people skip work every day due to stress, costing employers an estimated \$602 per person per year. Absenteeism is responsible for 26 percent of health-related lost productivity in France's industry. According to Kaur and Gautam (2016), banks are among the top 10 most stressful jobs in India. Another study in Pakistani by Khoso (2019) found an inverse relationship between job stress and performance, indicating that there is considerable occupational stress among house officers, resulting in poor job performance.

Stress has also been studied in Sub-Saharan Africa and found to have severe implications for employees, particularly those in the banking sector. According to studies, the frequency of stress-related disorders is increasing in African nations such as Nigeria, Ghana, and Zambia (Webster 2017). According to Ashong et al. (2016), 60 to 70% of bankers in Ghana in 2015 had stress-related disorders. Stress and lifestyle disorders are increasingly becoming the leading causes of death among Ghanaians (Ashong et al., 2016). While abrupt, unexpected demands can cause stress, most bankers in Ethiopia experience stress as a consequence of a combination of stressful events that accumulate over time. According to Awadh et al. (2015), employment demand and time constraints are important pressures in the Botswana banking industry. According to Sharmilee et al. (2017), time pressure and role ambiguity have a significant and detrimental impact on staff performance at both commercial and public banks in South Africa.

In East Africa, investigations in Kenyan and Ugandan banks found a rise in the number of stress-related disorders among their personnel. Bhanu and Satish (2017) discovered a substantial association between demographic characteristics such as gender, job role, age, and education level, as well as their effects on occupational stress in the majority of Kenyan banks. This prompted employees to feel worried and pushed, which affected their performance and decision to leave (Muazza, 2015). This high degree of stress leads to low morale and reduced commitment among Ugandan banking employees toward their work performance, which not only destabilizes their performance graphs but also affects employee happiness with their jobs (Nnuro, 2015).

In Tanzania, stress-related studies have primarily been undertaken in the health sector and have been proven to have harmful impacts on personnel, particularly nurses. According to Mkumbo (2014), "there is a scarcity of studies on stress in financial institutions in developing countries in general, and Tanzania in particular." Such an essential reality about stress demonstrates that excessive tension has a bad impact on both the bank and its workers. Tanzanian banks have been regarded as an unusual working environment with a wide range of tasks. Customer expectations in banks have increased the amount of job demands and apparent stress among bank personnel. Thus, stress management is a challenging task for bankers, credit officers, customer care representatives, and other financial personnel. The present study sought to assess the impact of job stress toward employee performance in the banking sector in Tanzania. Therefore, study sought to assess the effect of job stress toward employee performance in the banking sector, A case of CRDB Bank – Arusha City. More specifically this study sought to determine the effect of time pressure on employee performance to the banking sector.

2.0 LITERATURE REVIEW

This study was guided by the Job Demands Control Theory (JD-C) and role theory;

The Job Demands Control Theory (JD-C)

Work stress, according to this notion, develops when job demands are high and job decision control is limited (Hsieh, 2014). The work demand control model is predicated on the idea that the relationship between job demands and job control is crucial in understanding performance results. According to the hypothesis, when a person is under high work demand and inadequate work control, several bodily and psychological difficulties arise, which can lead to poor job performance levels. When a person is under high work demand and high work control, he or she exhibits higher levels of good job performance. Control has been identified as a crucial component of the stress process. According to the JD-C model, job demands and job control interact in such a manner that they generate diverse psychological work experiences for a person, depending on the quantity of job demands and job control. The Shikieri et al. (2013) and Ahmed (2013), for example, employed the idea in research on the impact of job stress on employee job performance (2013). This theory assisted the researcher in assessing the effect of job stress and workload toward employee performance in the banking sector.

Empirical Literature Review

Shikieri and Musa (2018) performed an empirical research at Sudanese universities on the impact of job stress on employee performance. The study's major goal was to identify the characteristics related with occupational stress and their link to organizational performance. There were parts on job ambiguity and role conflict, as well as growth, promotion, training opportunities, and feedback, as well as involvement in decision making and authority, workload, working conditions, and interpersonal relationships. The researchers discovered that the personnel at Sudanese universities had significant levels of workplace stress as a result of a lack of motivation, position ambiguity and conflict, time pressure, and work load. Subrahmanian (2017) investigated the stress levels of female employees. According to the findings of the survey, women employees in the banking sector are under a lot of stress since banks are assigning them more duties with less delivery and they are dragging work assignments home with them. Most banks require female workers to stay at the office even after their working hours have ended. As a result, women employees were unable to spend valuable time with family and friends, causing them to underperform. Through a non-systematic narrative analysis of the current literature, Shazia Suhail Kazi et al. (2019) critically analyzed the conceptualization and link between occupational stress, performance, and emotional intelligence as supported by empirical evidences. It was discovered that the three conceptions evolved historically at distinct phases. Furthermore, empirical data indicates that they have a very multifaceted interaction. It was found that firms should aim to proactively offer flexible work arrangements and job autonomy to employees in order to assure their performance in an efficient and effective manner. According to Arbabisarjou et al. (2019), there is a negative association between position ambiguity and employee performance. . Stress is, without a doubt, vital for improving employee performance, but only to a certain extent. Employees in this research conduct their jobs on a regular basis, but their performance suffers as a result of workloads and time restrictions. Several studies have been conducted to assess the effect of job stress in public and private organizations, which revealed a relationship between work stress and employee performance, as well as that work stress significantly affects an individual's performance and that stress management techniques are not highly regarded or used by management. However, to the best of the researcher's knowledge, there are just a few studies that have looked at the impact of occupational stress on employee performance in the context of the Tanzanian

banking industry. Therefore, this study intended to bridge this knowledge gap by assessing the effect of job stress toward employee performance in the CRDB Bank – Arusha City.

3.0 METHODOLOGY

Descriptive research design was used in this study. This study was conducted at CRDB – Arusha City with limited coverage of Arusha city branches. CRDB Bank is largest bank in Tanzania and has operated for more than 20 years offering a comprehensive range of retail, commercial, corporate, treasury, premier and wholesale microfinance services. The selection of the given area as a case study due to the fact that there are some indications of factors associated with job stress like increase of absenteeism, operation cost for paying overtime, personal problems, and lack of employment contract to casual workers (CRDB Bank report 2020). CRDB Bank was very familiar to the researcher and it was easier to get the information needed in data collection. This study employed both quantitative and qualitative approaches in the collection of relevant information. The population of this study comprised of 82 employees of CRDB Bank – Arusha City. For collecting respondents, the simple random sampling was used. For the purpose of this study the sample size of 68 employees was considered reasonable and affordable. The following formula was used to calculate the sample size;

$$n = \frac{N}{1+N.e^2} = \frac{82}{1+82*0.05^2} = 68$$

In the data gathering process, both primary and secondary data were utilised. A questionnaire and a semi-structured interview were used to obtain primary data. The researcher used a questionnaire to obtain data from respondents. Branch managers were questioned based on the study's unique goals in order to achieve the target goal. Secondary data, on the other hand, was gathered from a variety of sources, including periodicals, pertinent reports, publications, and other documents such as files and office records. Inferential and descriptive statistics were used to examine quantitative data gathered by questionnaire. In order to examine the relationship between the research variables, inferential statistics such as regression and correlation analysis were performed. The primary findings of this study were presented using tables and figures. In addition, content analysis was used to assess qualitative data.

4.0 RESULTS

The study's sample respondents were sent 68 questionnaires, but only 65 of them, or 95.5 percent, were returned and analyzed. The primary findings of the study were presented in tables. According to Orodho (2009), a response rate of more than 50% is sufficient to offer useful information. The success rate was ascribed to the researcher's use of self-administered questionnaires, in which the targeted respondents were pre-notified prior to the day of data collection, and the researcher agreed on the actual date for data questionnaire administration. Following-up calls to clarify questions were made, improving the excessive response rate.

Effect of Time Pressure on Employee Performance

Researcher determined the effect of time pressure on employee performance to the banking sector. Statements were provided to respondents and they were asked to say whether they strongly disagree to them, disagree to them, they are neutral about those statement, they agree with them or they strongly agree to those statement. The statement provided to respondents and the findings are as follow:

Table 1: Effect of time Pressure on Employee Performance

Effect of Time Pressure on Employee Performance		SD	D	N	A	SA
I am working long working hours which make my performance less effective	F	2	11	17	25	10
	%	3.1	16.9	26.2	38.5	15.4
I have unlimited working hours which make my performance less effective	F	9	5	15	6	30
	%	13.8	7.7	23.1	9.2	46.2
I have limited time to study	F	0	0	17	39	9
	%	0	0	26.2	60.0	13.8
Time allocated by my supervisor to accomplish my duties is limited which make my performance less effective	F	1	17	12	30	5
	%	1.5	26.2	18.5	46.2	7.7
All employees have access to flexible work arrangements	F	0	40	8	17	0
	%	0	61.5	12.3	26.2	0
All employees have greater autonomy over work hours	F	4	36	18	7	0
	%	6.2	55.4	27.7	10.8	0
Employees complain that time pressure at work keeps them away from spending time with their family and friends.	F	9	3	14	33	6
	%	13.8	4.6	21.5	50.8	9.2

Source: Field Data (2021)

The findings unveiled that, majority of the respondents (53.9%) agreed that they work for so long which make their performance less effective. The study found that, majority of the respondents agreed that (55.4%) have unlimited working hours which make their performance less effective. On the interview, one of the respondents indicated that;

“...it is true that our employees work long hours, but we work hard to reduce their working hours. For example, now you have seen we have introduced digital banking services. All of these are not only for improving our customer service but also for improving the working environment for our employees” (CRDB Bank Manager)

About 73.8% respondents agreed that they have limited time to study. Study findings revealed that, majority of the respondents (53.9%) asserted that time allocated by supervisor to accomplish their duties is limited which make their performance less effective. Again, majority of the respondents (61.5%) claimed that employees have no access to flexible work arrangements. Majority of the respondents (61.6%) respondents disagreed that employees have greater autonomy over work hours while 60.0% of the respondents indicated that employees complain that time pressure at work keeps them away from spending time with their family and friends. On the interview, respondents indicated that;

“...Time pressure has great benefits to us, you know if you don't give the employee a time limit to work, he forgets himself and becomes careless” (CRDB Bank Manager)

Another respondent posited that;

“...On the issue of giving our employees time to spend with their families we give them. Although not always but at least once a month. This helps them build their relationships with family together as well as increase work efficiency. Work is important but family is more important” (CRDB Bank Manager)

From the findings above, it can be inferred that time pressure generally impairs performance of CRDB employees because it places constraints on the capacity for thought and action that limit exploration and increase reliance on well-learned or heuristic strategies.

Discussions of Findings

According to Menez (2021), job stress is on the rise and has become a source of concern for employers, as high levels of stress lead to decreased employee performance, increased absenteeism, and a slew of other employee issues such as alcoholism, drug addiction, hypertension, and a variety of cardiovascular diseases. As with job stress, time pressure is associated with excessive workloads, tight time constraints, and/or a personnel scarcity, all of which impair employees' performance. The data revealed that the majority of respondents agreed that they labor for so long that their performance suffers as a result. This postulation is consistent with the Job Demands Control Theory, which states that when a person is under high work demand and low work control, various biological and psychological issues arise, which can contribute to poor job performance. Subrahmanian (2017) investigated the stress levels of female employees. The study's findings revealed that women bank employees are unable to spend meaningful time with family and friends, causing them to underperform as a result of extended working hours. The study's findings are consistent with the above findings, in which respondents indicated that they have unlimited working hours as well as limited time to study, which makes their performance less effective, while complaining that time pressure at work keeps them from spending time with their family and friends. According to the study findings, the majority of respondents believe that the time allotted by their supervisor to complete their obligations is restricted, making their performance less effective. These findings corroborate Shikieri and Musa's (2018) findings that workers at Sudanese universities had significant levels of workplace stress owing to a lack of motivation, position ambiguity and conflict, time pressure, and work load. Again, data revealed that employees do not have access to flexible work arrangements, and the majority of respondents disagreed that employees had greater authority over work hours. According to Shazia Suhail Kazi et al. (2019), firms should aim to proactively give flexible work arrangements and job autonomy to workers in order to assure their performance in an efficient and effective manner.

5.0 CONCLUSION AND RECOMMENDATION

Time pressure is one of the main factors that hinders performance due to the fact employees reach a burnout level that they can no longer produce effectively. This study concludes that long working hours, limited time allocated to accomplish duties, lack of access to flexible work arrangements, lack of job autonomy over work hours and limited time for spending time with family and friends reduced the employee performance at banking industry. CRDB Bank should be aware that workers have a high degree of time stress, working longer hours, which diminishes their desire to perform better. As a result, CRDB Bank should guarantee that their staff are monitored at every level of management and that they are regularly supported in dealing with their own stress. Furthermore, additional study should be carried out to understand whether other pressures contribute to either diminishing or improving staff performance in Tanzania's banking sector. Comparable research may also be undertaken in other businesses in other sectors, such as the hotel, education, and service industries. Furthermore, the major data gathering instrument for this study was a questionnaire. As a result, it is suggested that future research collect data through interviews, group discussions, and observations to determine whether comparable results may be achieved.

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