



The Impact of Role Stress on Job Performance in the Banking Sector in Ghana: A Case Study of Selected Banks in the Sunyani Municipality

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Abstract

In today's world, stress has become a global phenomenon, manifested in different forms in every workplace worldwide. For this study, role stress and its influence on job performance in selected banks in the Sunyani Municipality was assessed. A descriptive survey was conducted to identify the factors responsible for role stress in banks, effects of role-related stress on job performance, and stress coping strategies employed by bank employees in Sunyani municipality. Both secondary and primary data was used to gather information for the study. Questionnaire was used to collect data from 140 workers of five selected banks. The study revealed that workload, long working hours, reporting early to work, and lack of regular stress management practices were identified as the major factors contributing to role stress to the bank workers as affirmed by majority of the respondents. Again, the study found that there is a negative impact of role stress on job performance. Those workers who had high level of job stress exhibited low job performance. The study observed that management of the bank did not have established measures of managing stress among workers as affirmed by majority (85%) of the respondents. The study recommends that since the role-related stress from long working hours and workload were high among workers; the management of banks should pay attention to solving the issues of inadequate resources and equipment's in order to prevent stress among staff and also improve upon performance.

Keywords: Role Stress; Job Performance; Role-related Stress; Work load.

1. Introduction

1.1 Background of the Study

In today's world, stress has become a global phenomenon, manifested in different forms in every workplace worldwide. In today's working life, employees generally work longer hours, as increasing levels of responsibility force them to strive even harder to meet growing expectations about work performance (Omolara, 2008). Omolara (2008) described role-related stress as the adverse psychological and physical reactions that occur in an individual because of their inability to cope with the demands placed on them in the workplace.

It was so vital for organizations to employ people with emotional skills and team skills. However, stress has become a big challenge for employees, which has also affected the professional performance and efficiency of some financial institutions in the banking sector. Stress is closely related to emotions in the workplace and continues to present a clearer narrative of a dual cognitive and emotional process of attitude. Role-related stress is becoming increasingly global and affects all countries, all professions and all categories of workers, as well as families and society in general (Behr and Newman, 2008). For each individual, there is an optimal level of stress to which he or she fully exercises his or her abilities. If the stress is below this optimal level, the individual is bored, the level of

job performance reaches a low point and apathy sets in. Although the optimal level of stress is different from that of individuals, each individual can feel and determine its functional for a person in a productive way. High levels of stress, or even low levels over a long period, can reduce employee performance and require action by management (Behr & Newman, 2008).

In Ghana, role-related stress has been a major concern for employees and other stakeholders in organizations. Role stress researchers agree that stress is a serious problem in many organizations (Cooper and Cartwright 2004, Varca 2009, Ornelas and Kleiner 2003). The cost of role stress has been very high in many financial institutions in recent times due to intense competition in the industry. For example, the International Labor Organization (ILO) reports that inefficiency resulting from role-related stress can cost up to 10% of a country's gross domestic product (GDP) (Midgley, 2006).

Role stress refers to the perception of a gap between environmental requirements (stressors) and individual capacities to meet these requirements (Topper, 2007; Varca, 2009). Christo and Pienaar (2006), for example, argued that the causes of role stress include loss of employment and safety, lack of security, repetitiveness and lack of work autonomy. In addition, lack of resources and equipment is causing role stress; Work schedules such as overtime and organizational climate are considered contributing factors to employee stress. Role-related stress often shows high employee discontent, job mobility, burnout, poor job performance, and less effective interpersonal relationships at work (Manshor, Rodrigue & Chong, 2003). Johnson (2001) also argued that interventions such as identifying stress and its signs, identifying possible causes of stress, and developing possible solutions for each sign are needed.

In Ghana today, many banks are struggling to meet the Bank of Ghana's (BoG) minimum liquidity capital requirement of four million Ghana cedi's in order to survive and as a result there is much pressure on employees especially mobile bankers to meet a daily or monthly mandatory revenue targets before they can maintain their jobs. This has really posed stress on employees in the banking industry in Ghana. Notwithstanding this, much research has not been conducted in recent time to examine the impact of role stress on job performance in the banking sector.

The challenging environment in which some workers are currently working requires organizations to review their practices (Nnuro, 2012). Working in the banking sector is an inherently stressful profession with long hours of work, heavy workloads, difficult clients and conflicting demands. Inadequate resources such as time, raw material budget space or human capital also cause stress in the work environment. When one has to produce and perform with inadequate resources in the long run, this natural stress imposes constraints on the people in charge of doing the work. The physical and psychological demands of bank workers in Ghana make them more vulnerable to high levels of stress (Dwamena, 2012).

The effects of stress are highlighted by increased errors in memoranda, high medical bills, work delays, poor work performance and increased sick leave (Topper, 2007). Despite the extremely negative effects of stress on the human body and job performance, many banks in Ghana have taken no concrete action to address these conditions that affect work (Varca, 2009). In addition, there was no conscious relationship between role-related stress and its negative effect on work performance (Varca, 2009).

It was in the light of these problems that the research sought to bring to the fore the implication of role stress on the overall job performance of employees in the banking sector in the Sunyani Municipality.

1.2 Objectives of the Study

The main objective of the study is to investigate role stress and its influence on job performance in selected banks in the Sunyani Municipality. The specific objectives of the study are to:

- Identify the factors responsible for role stress in the selected banks.
- Find out the effects of role stress on job performance in the selected banks.
- Find out stress coping strategies employed by employees of the selected banks.

1.2.1 Research Questions

The study sought to find answers to the following research questions:

- What are the factors responsible for stress in organizations?
- What are the effects of stress on employees' performance or work output?
- What are the stress coping strategies employed by employees?

1.3 Significance of the Study

Role stress has become a major concern for many organizations and as a result, managers are looking for ways to curtail this phenomenon which seems to have negative impact on employee work output. Conducting this study will be of immense benefit to the government, policy makers and managers of organizations as it will come out with some of the factors responsible for role stress and the possible ways of dealing with these factors. The study will also enlighten employees of the selected banks on how they can optimally manage their stress level to operate as fully functioning workers.

2. Literature Review

2.1 The Concept of Stress

The term stress was used for the first time in a biological context by the endocrinologist Hans Selye in the 1930s. He then expanded and popularized the concept to include an inappropriate physiological response to any request. In its use, stress refers to a condition and the stressor that causes it. It covers a wide range of phenomena ranging from mild irritation to radical dysfunction that can lead to serious deterioration of health.

Moorhead and Griffen (2008) also defined stress as the adaptive response of a person to a stimulus that imposes physical and psychological demands on a person. Similarly, Sherman, Bahlander, and Snell (2006) also defined stress as a demand for adjustment to a person caused by physical, emotional, or mental factors requiring adaptive behavior.

Siraj, Salam, Roslan, Hasan, Jin and Othman (2014) state that stress is a dynamic condition in which an individual is confronted with an opportunity, constraint or demand related to what he desires and for which the outcome is perceived as both uncertain and important. From this definition, it can be said that the stress is not necessarily bad, it also has a positive value when it offers a potential gain.

According to Ritchie and Martin (2009), for years stress has been described and defined in terms of external forces, usually physical, acting on an individual. Later, it was suggested that the individual's perception and response to stimuli or events was a very important factor in determining how that individual could react and whether an event would be considered stressful. These authors further argued that most researchers recognized that external and internal factors affect stress. They viewed stress as a response to external or internal processes, which reach levels that weigh on physical and psychological capacities beyond their limits.

Essel and Owusu (2017) identify four major types of stress which are explained below:

Chronic Stress: This type of stress is described as ceaseless demands and pressures for seemingly endless periods of time. This type of stress wears the individual day after day and year after year without visible leakage. It weakens both emotional and individual health leading to breakup and even death.

Acute Stress: This type of stress is the most common and recognizable form of stress. This is the kind of stress that the individual knows exactly why he is stressed; he was just in a car accident; etc. It can also be scary but exciting, like a parachute jump. Normally, the body rests when these stressful events cease and life returns to normal because the effects are short-term. Acute stress usually does not cause serious or permanent damage to the body.

Traumatic stress: This is a severe stress response resulting from a catastrophic event or intense experience such as a natural disaster, sexual assault, life-threatening accident or participation in a fight. Here, after the initial shock and the emotional fallout, many trauma victims begin to recover gradually. But for some people, the psychological and physical symptoms triggered by the trauma do not disappear, the body does not return to balance and life does not return to normal. This condition is known as post-traumatic stress disorder.

Episodic Acute Stress: Episodic acute stress is where the person experiencing this type of stress is very chaotic, uncontrollable and always seems confronted with multiple stressful situations. They are always in a hurry, always late, always taking too many projects, dealing with too many requests. People experiencing this type of stress include "Type A" personality types. If an individual is subject to episodic acute stress, he may not know or admit it. He may be married to a lifestyle that promotes stress.

2.2 Factors Responsible for Role Stress

Speaking of causes or sources of stress, Arnold, Robertson and Cooper (2003) identified five major causes of role stress; intrinsic factors of employment, role in the organization, relationships at work, career development and organizational structure and climate. The various factors responsible for stress are classified below:

2.2.1 Working Environment

Poor working conditions: this is the physical work environment that includes high noise, low or high lighting, fumes, heat, insufficient ventilation, odors and all the stimulants that affect the sensations mental state. In addition, the physical design of the workplace is in poor working conditions. If an office is poorly designed and staff require frequent contact, it creates poor communication networks and grows into poor working relationships, which can be stressful for employees.

Risk and Hazard: Work that involves more risk and danger exposes employees to a higher level of stress. In fact, when the employee is constantly aware of the potential danger and is ready to react immediately, this translates into abrupt, respiratory and muscular changes, all of which are considered a potential long-term health threat.

Economic Uncertainties: As the economy shrinks, people are increasingly worried about their job security, which could lead to an increase in their stress level.

Technological Uncertainties: Innovations can make an employee's skills and experience obsolete in a very short time. Computers, robotics, automation and other forms of technological innovation pose a threat to many employees and could therefore cause stress.

2.2.2 Job Factors

Shift Work: This is where employees work in jobs that require them to work shifts, including working shifted hours, which affects blood temperature, metabolic rate, blood sugar, mental efficiency, blood pressure, disorders sleep, diabetes and peptic ulcers.

Long Hours: The long hours required for many jobs appear to be detrimental to the health of employees and put them under a high stress level. This means that many workers who do not sleep for thirty-six (36) hours or more may find their work stressful and suffer themselves.

New Technology: The introduction of new technologies into the banking system has forced workers to constantly adapt to new equipment, systems, software and working methods. Thus, leading to a great source of pressure at work on the worker. For example, a boss trained in the latest methods can be an extra burden for a trained employee in the same way, which can increase his or her stress level.

Insufficient Workload: This describes the problem of employees who are not sufficiently challenged by their work. Underemployment is associated with a repetitive routine, boring and unhelpful work that causes a great deal of stress to employees in such situations. This means that when employees do not get work which challenges their abilities and capabilities, they experience a high level of stress.

Work Overload: The employee has too much work to do because of the imposition of deadlines and role targets that often cause stress to employees. Overloading has two forms; an excessive amount of work and work for which an individual is poorly prepared. One way to interpret the challenge of increasing productivity is to understand that it means that every individual will accomplish more than ever. On an assembly line, the goal of increased productivity means that the total time required to complete a product is reduced and overloading results in an endless workflow (Anderson & Kyprianou, 2004).

Ambiguity of Roles: This occurs when employees do not know what is expected of them in the workplace and how their job performance is evaluated. In other words, employees do not know how and where they fit into the organization, and they are not sure if they receive a reward, no matter how good they are (Arnold et al., 2003). According to Johns (2006), there is substantial evidence that ambiguity of roles can cause stress. Lack of direction can be stressful, especially for people who are not very tolerant of such ambiguity.

Role Conflict: Employees experience a high stress level when two supervisors demand contradictory things and, in dealing with one, they disobey the other superior. This makes employees confused and frustrated. For example, workers often feel torn between two groups that require different types of behavior or think that the job has different functions.

2.2.3 Employee Factors

According to Clinical Community Health Centre (2010), some of the employee factors are:

Change in Living Environment: The reality that stress occurs when an event or stimulus requires us to change in some way makes a change in living environment a stressful experience. Apart from moving from home to work, the daily bumping into new faces at the workplace, disorders from customers etc., is tensed experience.

Change in Sleeping Habits: The somewhat burdensome nature of working-life causes a drastic change in sleep pattern. More to the point, this newly adopted pattern is unstable, as it is often tied to workloads and/or tasks at hand.

Financial Difficulties: It is definitely not a conducive experience when an employee has to handle dual challenges of academics and financial constraints. Life becomes very challenging when an employee is behind on bills payment; when deadlines are not met and bills stares at him or her, it is enough to get a worker tensed and stressed.

Responsibility: In banks, there are two types of essential responsibilities; people's responsibility and responsibility like budgets, equipment, etc. The responsibility for people is stressful. Being responsible for people usually requires spending more time interacting with them, attending meetings and trying to meet their needs, resolving conflicts and disputes between them, and making uncomfortable interpersonal decisions. Dealing with bosses, peers and subordinates can have a huge impact on how an employee feels. People, who need relationships, work better in stable work teams where they can get to know each other.

2.2.4 Organizational Factors

Organizational Leadership: This represents the management style of the organization's senior management. Many senior managers create a culture characterized by tension, fear and anxiety (Layton, 2016). They set unrealistic pressures in the short term and impose excessively stringent controls and systematically fire employees who are not up to the job (Robbins, 2004).

Interpersonal Relationships: Employees feel stressed when there is inadequate, inconsiderate or unsupportive, supervision, poor relationships with co-workers, bullying, harassment and violence, isolated or solitary work and no agreed procedures for dealing with problems or complaints (WHO,2004).

2.3 Effects of Role Stress

2.3.1 Impact on Job Performance

Luthans (2013) states that at the organizational level, work-related stress can be responsible for organizational outcomes such as decreased job performance, dissatisfaction at work, lack of motivation and commitment, and increased stress related to work, absenteeism and turnover. Levin-Epstein (2012) was of the opinion that work-related stress has an impact on non-profit organizations; loss of work time, loss of productivity, low morale, staff turnover and increased health care costs.

2.3.2 Impact on Employee

These include:

- (i) **Subjective Effects** - stress leads to anxiety, depression, frustration, fatigue and low self-esteem.
- (ii) **Behavioral Effects**- Stress leads to accident predisposition, drug addiction, ability to speak, nervousness and forgetfulness.
- (iii) **Cognitive Effects** - Stress affects our thinking process, causing difficulty or fear of making decisions, forgetfulness, hypersensitivity, mental blockages, and difficulty concentrating or thinking clearly. This can be intensified by addiction.
- (iv) **Physiological Responses** - begin in the brain and spread to organs throughout the body. The catecholamine medulla epinephrine causes elevated blood pressure in the kidneys and the release of sugar by the liver into the blood pressure and through the liver into the bloodstream. The pituitary gland stimulates the release of corticosteroids, which helps to resist stress but, in the system for a prolonged period, suppresses the immune system.

These responses are adaptive to deal with stress in the form of "fight or flight", but this response is rarely useful in urban work. The accumulation of stressors in the body is immunosuppressive and plays a role in degenerative processes and diseases.

The research literature concerning the effects of stress on memory coherence shows that the elements of the working memory are altered. Although the mechanisms behind these effects are poorly understood, it seems likely that coding and maintenance processes are the most affected. Some concluded that this reflected a reduction in resource capacity. Resources may be eliminated in one way or another, the duration of their access may be reduced or these resources may be withdrawn as a result of the indication of resources. That is, their stress triggers a psychological reaction such as frustration, anxiety, or psychological discomfort. This response often contains both physiological and mental components that compete for resources. In this way, stress acts as a secondary workload factor that draws resources away from the main demand, devoting them to secondary tasks psychological processes. Stress affects thought process leading to a difficulty or fear of making decisions, forgetfulness, hypersensitivity, mental blocks and difficulty concentrating or thinking clearly (Layton, 2016).

2.3.3 Impact on organization

Stress is associated with retarded growth and development of organizations. Frost (2013) believes that when personal stress manifests in people, it lowers self-confidence and loses trust and hope which hurts performance and morale. Tangible consequences include loss of profits resulting from factors such as decreased productivity or mass exodus. In addition to waiving its own costs to the company, acts of revenge, sabotage, theft, vandalism, withdrawal behavior, gossip or indirect costs for the organization.

2.4 Stress Coping Strategies

Hiriyappa (2012) identifies two ways of managing stress which include individual and organizational approaches. The individual approach includes exercise. In other words, employees can manage stress by walking, cycling, taking aerobics classes, practicing yoga, jogging, swimming, playing tennis or crushing squash balls. Most fitness runners and addicts recognize that it is very difficult to focus on work stress when trying to finish a vigorous workout.

2.4.1 Organizational Stress Coping Strategies

The ability to handle stress is really important. For this reason, some organizations have developed stress relief techniques that particularly help employees deal with stress issues (Center 2010, Hiriyappa, 2012). There are techniques and ways that can help reduce stress and avoid being stressed.

Robbins (2004) explained that the organizational approach to stress management includes training programs for employees, effective communication within the organization, improvement of the physical work environment, and management should also provide technical support to employees. In the same vein, Lucey (2004) states that stress can be managed in an organization by increasing the autonomy of employees in their work, increasing or decreasing their personal responsibility, allow for more flexible work schedules, and provide better conditions including social / fitness clubs, etc. and institute a consultancy.

Claude and Cole (2012) suggested that in order to effectively manage role-related stress, management should consider the following actions: (i) Provide work that allows for a personal choice in the way it is performed outside ; (ii) Encourage employees to participate in decisions that affect them; (iii) Set clear goals and targets and provide adequate feedback on performance; (iv) Encourage new recruits thoroughly; (v) Provide training as a continuous updating process; (vi) provide consistent rewards for efficient production; (vii) Examine performance gaps at the time of the event; (Viii) Provide opportunities for employees to try new tasks. (ix) Design work to have uniform working pressures; (x) Encourage group work procedures and friendly working relationships; (xi) Provide safe and equitable staff practices; and (xii) Ensure that the work environment is free of hazards.

This implies that if these approaches and measures described above are implemented carefully, this could greatly contribute to reducing the level of stress for employees. The data indicates that stress can have a positive or negative influence on employee production. For many people, mild to moderate stress allows them to do their job better by increasing work intensity, alertness and responsiveness. However, a high level of stress, or even a moderate level sustained over a long period of time, ultimately harms employees and the pressure tend to decrease overall performance and job satisfaction (Dwamena, 2012).

2.4.2 Employee Stress Coping Strategies

Hiriyappa (2012) identified the following stress coping strategies for employees:

Meditations: The first technique that can help manage stress is meditation. Mindfulness meditation can be particularly effective in reducing stress, anxiety, depression and other negative emotions. Mindfulness is the quality of being fully engaged in the present moment, without thinking too much or analyzing the experience. Rather than worrying about the future or dwelling on the past, mindfulness meditation focuses on what is happening now. Conscious meditation is not equal to delimitation. It takes effort to maintain your focus and bring it back to when your mind is wandering or starting to bother you. But with regular practice, mindfulness strengthens the areas of the brain associated with joy and relaxation. Mindfulness is a potentially powerful antidote to common causes of daily stress such as time pressure, distraction, restlessness, and interpersonal conflict (Clinic Community Health Center, 2010).

Body Scan: Plus, body scan is also another good way to manage stress. Body scanning promotes mindfulness by focusing attention on different parts of the body. Just like progressive muscle relaxation, one can start with the feet and go back up. However, instead of straining and relaxing a muscle, one simply focuses on the feeling of each part of the body, noticing sensations without labeling and then “good or bad” (Clinic Community Health Centre, 2010).

Deep breathing: Another easy way to practice and do is to breathe deeply. Deep breathing releases body tension and clarifies the mind, improving both physical and mental well-being. You tend to breathe little or even hold your

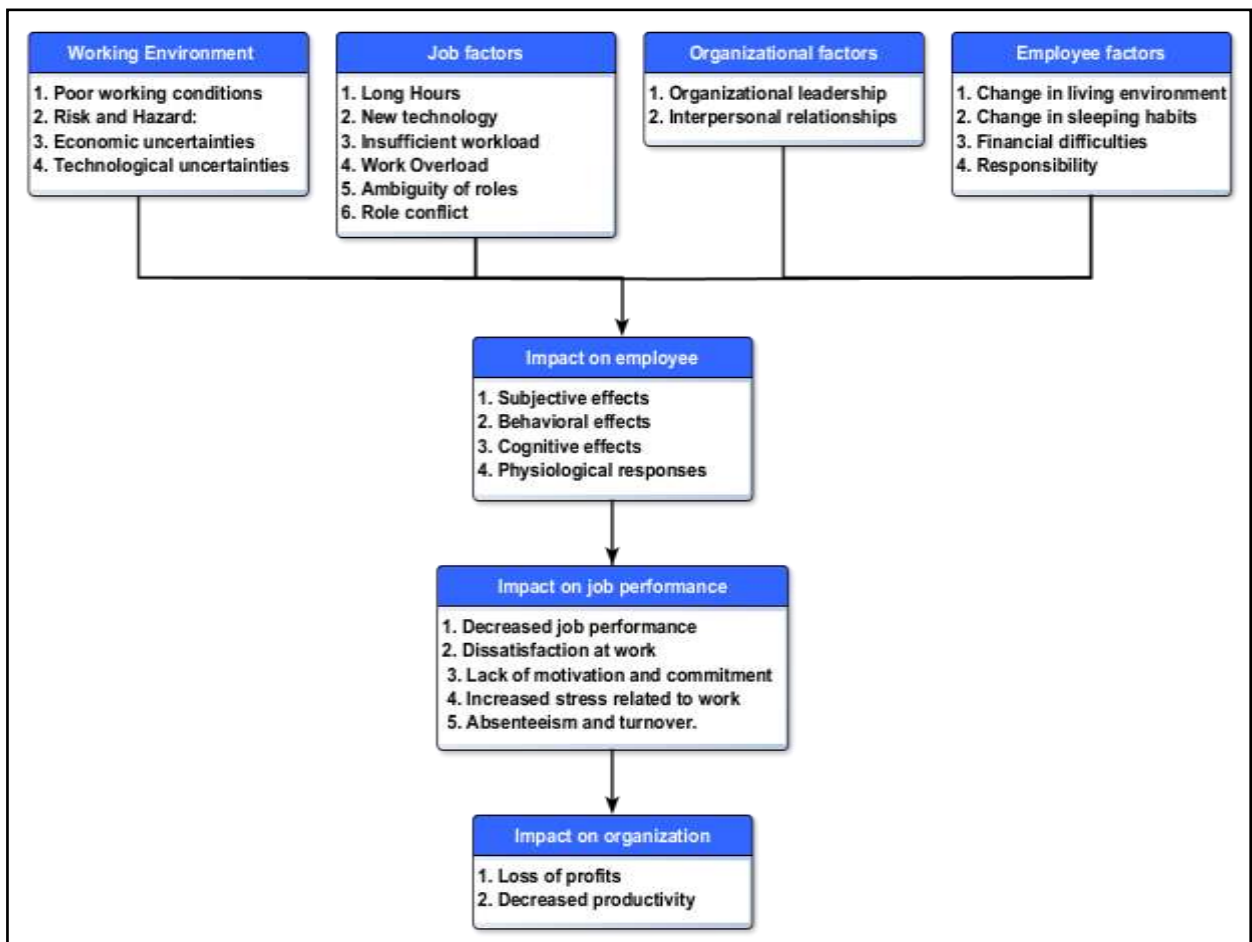
breath when you feel anxious. Sometimes we are not even aware of it. Shallow breathing limits oxygen delivery and adds extra stress to the body. Breathing exercises can help reduce this stress. The key to deep breathing is to breathe deeply from the abdomen, injecting as much air as possible into the lungs. When breathing deeply from the abdomen, rather than breathing through the upper chest, you inhale more oxygen. This type of breathing is called diaphragmatic breathing (Clinic Community Health Center, 2010).

Guided Imaging: Guided imagery is also a simple and convenient relaxation technique that can quickly and easily manage stress and reduce tension in the body. It is practically as simple as indulging in a lively reverie and, with practice, this technique can help alleviate the tension and stress experienced. When used as a relaxation technique, guided imagery is about imagining a scene in which one feels at peace, free from all tension and anxiety. Choose the most soothing setting for the individual, whether it's a tropical beach, a favorite childhood place, a therapist chair or a quiet place in the woods (Clinic Community Health Center, 2010).

Self-massage: Self-massage helps a lot more in managing stress than we think. Getting a massage provides deep relaxation and, as the muscles of your body relax, your overworked mind does the same. There are many simple self-massage techniques that you can use to relax and release your stress (Clinic Community Health Center, 2010).

Relaxation: employee can manage stress through relaxation. Indeed, when employees relax, the stress response will be reserved for the human mind-body system. Individuals can reduce tension through relaxation techniques such as meditation, hypnosis and biofeedback. The goal is to achieve a state of deep relaxation in which the employee feels physically relaxed, somewhat detached from the immediate environment and detached bodily sensations. Relaxation exercises reduce heart rate, blood pressure and other physiological indicators of stress. Another way to reduce stress individually opens up. A healthy response to these moments or times of personal crisis is to confide in others. Employees may not find it easy to discuss difficult personal traumas with others, but self-disclosure can reduce the stress level and give them a more positive outlook on life. In addition, regular honest entries in a newspaper can accomplish the same thing.

Figure 1: Model of Factors of Role Stress and the Impact of Role Stress on Job Performance



3. METHOD

3.1 Profile of Study Area

Sunyani Municipality is the administrative capital of the Brong-Ahafo Region of Ghana. The boundaries of the Sunyani Municipality lie between latitude 7°, 35' North and longitude 2°, 5' West and 7°, 3' West and shares boundaries with Wenchi District in the North, Berekum and Dormaa Districts to the west, Asutifi District to the South and Tano North districts to the East (Sunyani Municipal Health Directorate, 2013). The population of the Sunyani municipality is 147,301 with a growth rate of 3.8 percent (MPCU Computation, 2010). Sunyani, the municipal capital, accommodates about 60% of the total population. Given the criterion that persons aged 15 years and above who complete basic school (Primary, JHS or Middle school level) are literates, about 76 percent of the population of the municipality is illiterates. The municipality covers a total land area of 2,488 square kilometers (4,788 square miles) with the municipal capital Sunyani being the largest settlement in the region in terms of population and area coverage. The municipality is predominantly an agricultural one engaged in food and cash crop production. There are over 20 financial institutions within the Sunyani Municipality. These institutions include the traditional or commercial banks, credit unions, savings and loans institutions, and community or rural banks. In the light of this, both the Banks and Non-Bank Financial Institutions (NBFIs) are competing and devising various means of capturing sizeable clients through offering favorable competitive terms of credit retailing. In the face of this strong competition, some community banks and Credit Unions still employ few officers to run the administration of the institutions and are also unable to employ highly professional and skilled personnel to run the affairs of the institutions. The level of training and education is generally lower in Sunyani.

3.2 Research Design

Descriptive survey is the research design used for the study. Descriptive survey design was designed to obtain information concerning the current status of role stress in banks and its impact on performance. According to Koul (2000), information gathered in descriptive studies designs is directed towards the determination of the nature of the situation as it exists at the time of the study and to draw valid general conclusions from the facts discovered. Koul (2000) adds that such a study reports on issues the way they are. Furthermore, the descriptive survey research design comprises a cross-sectional design in relation to which data are collected predominantly by questionnaire or by structured interview on more than one case in order to collect a body of qualitative and quantitative data in connection with two or more variables which are then examined to detect patterns of association (Bryman, 2004).

3.3 Study Population

The population for the study is defined as management and non-management staff of Fidelity Bank, GCB bank, National Investment bank, Zenith Bank, and GN Bank in the Sunyani municipality. The five branches of within the municipality banks have a staff population of 220 out of which a sample was selected.

3.4 Sample Size and Sampling Techniques

The sample size of the study was 140, comprising 28 staff members of each of the five selected banks. The sample size is determined through the use of Krejcie and Morgan (1970) sample size determining table for a finite population. The banks are selected using simple random sampling technique where a list of the all the banks in the municipality are written on pieces of papers and two banks are selected at random. The managers and other employees were purposely and conveniently selected. The purposive sampling technique is chosen because, it is very useful for situations where one needs to reach a targeted sample quickly and where sampling for proportionality is not the primary concern (Burns & Bush, 2005). The convenient sampling technique is to take a relatively small sample over a very short period of time.

3.5 Data Collection Method

A survey research method of data collection was adopted through the use of self-developed structured questionnaire which was concluded from the literature review. The questionnaire comprises closed ended questions. The questionnaire was selected to collect data for the research because it ensured quantifiable responses for the same items from all respondents (Yin, 2003). Furthermore, it saves both time and cost to distribute and analyze (Burns & Bush, 2005).

3.6 Data Analysis Method

After data collection, tables and charts with means, standard deviation, frequencies and percentages were used to present the data. Data analysis was both quantitative in nature. Quantitative data were analyzed using percentages and frequencies. Descriptive statistics were employed in the presentation and analysis of results. Based on the research questions, empirical data from each case was presented separately in chapter four. The data analysis was

made possible through the use of the Statistical Package for Social Sciences (SPSS) version 25.0 computer software in conjunction with Microsoft Excel 2010.

3.7 Limitations of the Study

The researcher was faced with the challenge of mobilizing enough money to print and get resources on time. The facility-based nature of the study excluded those workers within other financial institutions who views could have been vital in making the research richer. The inability of some of the respondents (<1%) to complete the questionnaire after they had gone midway might affect the final results. The study was limited to only two banks and this could affect the generalizability of the results.

4. Results

4.1 Demographic Data

The socio-demographic characteristics of the respondents in the study include gender, age, educational level, marital status and years of work experience.

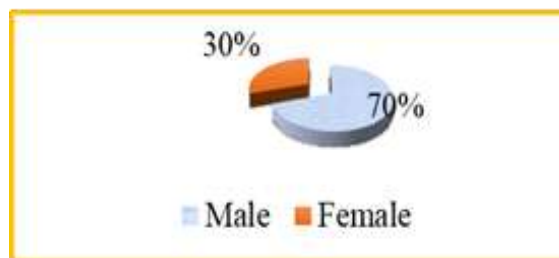


Figure 2: Gender Distribution of Respondents Source: Field data (2018)

From Figure 2 above, it can be seen that out of the 50 respondents, 70% were males and 30% were females. The data suggest that there was a vast difference between the number of males and females used for this research. This means male employees of the banks dominate females.

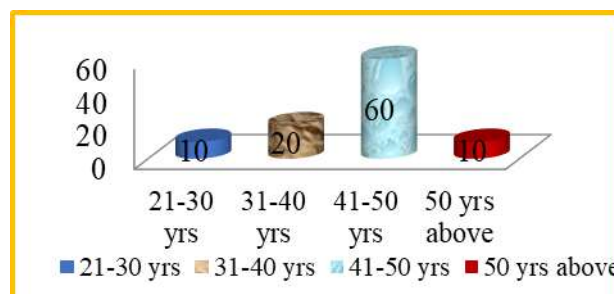


Figure 3: Age Distribution of Respondents. Source: Field data (2018)

Figure 3 indicates that majority (60%) of the employees were within the age range of 41-50 years, whilst 20% were within the ages of 31-40 years. The figure also depicts the fact that 10% of the respondents were above 50 years whilst another 10% were between the ages of 21-30 years.

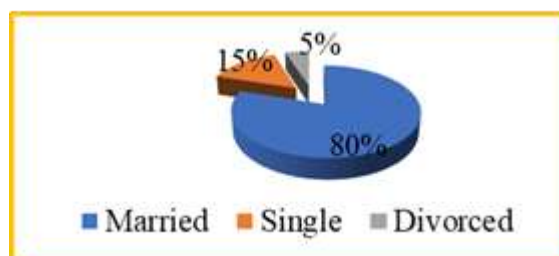


Figure 4: Marital Distribution of Respondents. Source: Field data (2018)

Figure 4 shows that 80% of the respondents was married, 15% was single while 5% was divorced. This depicts that the respondents were matured and have some level of responsibilities both at home and their work places.

Table 1: Educational Distribution of Respondents		
Response	Frequency	Percentage
Certificate	14	10.0
Diploma/HND	28	20.0
First degree	70	50.0
Master's degree	28	20.0
Total	140	100.0
Source: Field data (2018)		

Table 1 represents the distribution of respondents by academic qualification. Half (50%) of the respondents had first degree, 20% was within the category of respondents who had Diploma/HND while another 20% of the respondents had master degrees and 10% had certificates.

Table 2: Years of Work		
Response	Frequency	Percentage
0-5 years	14	10.0
6-10 years	84	60.0
Above 10 years	42	30.0
Total	140	100.0
Source: Field data (2018)		

Table 2 shows respondents' years of working in the banks. Majority (60%) of the respondents were within 6-10 years working experience, 30% had 10 years or more working experience in the banks while only 10% worked in the banks for 0-5 years. Thus, with relatively high level of working experience in the bank, one would expect a reliable and objective assessment of stress, its impact on job performance and coping strategies from the respondents.

4.2 Factors Responsible for Role Stress

The results indicate that the mean score values that are equal or higher than the standard mean score of 2.50 depict majority agreement of the factors responsible for role stress in the banks. The finding per Table 3 indicate that the factors that are responsible for role stress in the banks include reporting time at work, closing time at work, workload, inability to meet work target, demand of superiors, fear of reprimanding, balancing job demands and family life, fear of losing job, poor working conditions, long hours of working, risk and danger associated with role, and new technology associated with the role.

Table 3: Factors Responsible for Role Stress				
Factor	N	Mean		Std. Dev.
		Statistic	Std. Error	Statistic
Reporting time at work posed stress to me	140	4.26	0.083	0.742
Closing time at work posed stress to me	140	3.79	0.108	0.964

The workload has posed stress to me	140	2.14	0.099	0.882
Role ambiguity posed stress to me	140	2.19	0.127	1.137
Role conflict posed stress to me	140	1.16	0.149	1.335
Inability to meet my work target posed stress	140	3.75	0.135	1.207
Finding it difficult to get to work posed stress	140	2.08	0.138	1.230
Lack of transport to work has posed stress to me	140	1.95	0.115	1.030
The demand of my superiors posed stress to me	140	3.10	0.165	1.472
The fear of reprimanding posed stress to me	140	3.13	0.153	1.372
Balancing by job demands and my family life	140	3.15	0.164	1.468
The fear of losing my job has posed stress to me	140	2.65	0.160	1.433
Poor working conditions has posed stress to me	140	4.04	0.134	1.195
Long hours of working have posed stress to me	140	4.03	0.096	0.856
The risk and danger associated with my role	140	4.30	0.096	0.863
The new technology associated with my role	140	4.15	0.102	0.915
Organizational leadership at my workplace	140	2.14	0.151	1.348
Source: Field data (2018)				

4.3 Effects of Role Stress on Job Performance

This section analyzed the effects of staff role stress on their performance.

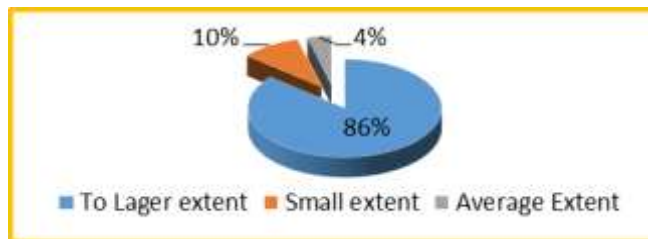


Figure 5: Extent of effect of Role Stress on Employee Performance Source: Field data (2018)

Figure 5 indicates that majority (86%) of the respondents were positive in their response that role stress has affected their job performance to a large extent, 10% said to a small extent while the remaining (4%) said to average extent.

Table 4: Effect of Role Stress on the Employee		
Effects	Frequency	Percentage
Anxiety	28	20.0
Depression	42	30.0
Frustration	28	20.0
Fatigue	28	20.0
Low self-esteem	14	10.0
Total	140	100.0
Source: Field data (2018)		

Table 4 shows the effects of role stress on the employees. When respondents were asked to indicate their feeling each time they are stressed up at work, the data shows that high number of the respondents representing 30% affirmed that they always feel depressed each time they are stressed up at work followed by those who said they always feel anxious, frustrated, and fatigue, representing 20% each. The remaining 10% stated that they had a feeling low self-esteem.

Table 5: Effects of Role Stress on Employee Job Performance		
Response	Frequency	Percentage
Difficulty in decision-making	28	20.0
Forgetfulness	28	20.0
Hypersensitivity	14	10.0
Difficulty concentrating or thinking clearly	70	50.0
Total	140	100.0

Source: Field data (2018)

In table 5 half (50%) of the respondents admitted that they found it difficult to concentrate or think clearly at work each time they are stressed up followed by those who found it difficult or fear of making decisions, and those who always forget of the activities of the day when stressed, representing 20% each. However, 10% also become hypersensitive when stressed up at work.

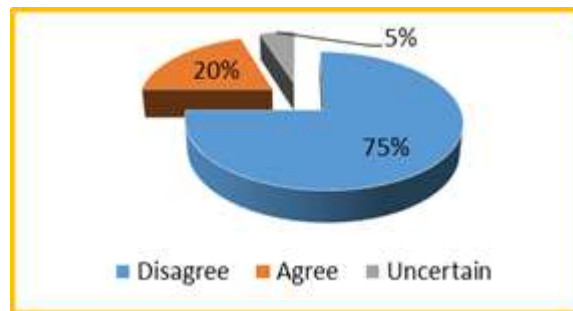


Figure 6: Employee Ability to work well under Stress

Source: Field data (2018)

Finding as per Figure 6 indicates that majority (75%) of the respondents stated that they are not able to perform their tasks well under pressure followed by those who said they are able to work well under pressure whereas few (5%) respondents were uncertain.

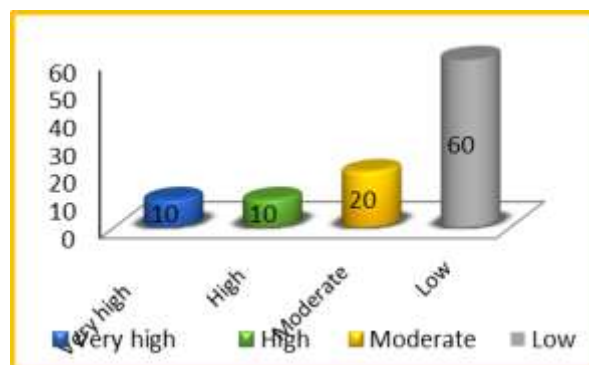


Figure 7: Level of Employee Job Performance under Stress

Source: Field data (2018)

When respondents were asked to rate their level of their job performance each time they are they are working under stress, finding per Figure 7 indicates that majority (60%) of the respondents rated their job performance under stress as low followed by those who rated their performance as moderate (20%). The remaining rated their job performance as high (10%) and very high (10%).

4.4 Stress Coping Strategies

When it came to the question on whether the bank has structures in place for stress management among workers, majority (85%) of the respondents stated that there were no structures in place for stress management among workers followed by those who were not sure (15%) whereas few (5%) respondents affirmed that there were structures in place for stress management among workers.

Table 6: Stress Coping Strategies Carried Out By Bank Staff		
Response	Frequency (n=140)	Percentage (%)
Taking a walk	84/140	60.0
Riding bicycles	14/140	10.0
Going out with friends	98/140	70.0
Meditation	14/140	10.0
Jogging	112/140	80.0
Swimming	14/140	10.0
Playing tennis and swatting squash balls/ indoor games	84/140	60.0
Counsel receive from doctors and senior family members		
Watching TV/Movies	6/140	4.0
Reading books	76/140	54.0
Going shopping	20/140	14.0
Smoking	6/140	4.0
Drinking alcohol	11/140	8.0
Using Social Media (WhatsApp, Imo, Twitter and Facebook)	6/140	4.0
Cooking		
Watching football	109/140	78.0
Talking/discussing with family/relatives	8/140	6.0
	64/140	46.0
	36/140	26.0
Source: Field data (2018)		

When respondents were asked to indicate the activity, they perform in order to manage stress, Table 6 shows that 60% of the respondents walk to release stress, 70% going out with friends in order to release stress, 80% do jogging, 60% play tennis and swatting squash balls/ indoor games, 54% watch TV/Movies, whereas 78% use Social Media (WhatsApp, Imo, Twitter and Facebook). However, less half (50%) of the respondents perform other stress coping strategies.

Table 7: Stress Coping Programs by the Bank's Management		
Response	Frequency	Percentage
Always	14	10.0
Occasionally	42	30.0
Not at all	84	60.0
Total	140	60.0
Source: Field data (2018)		

When it came to the question on whether management of the banks organize stress management programs for worker in the bank, finding per Table 10 indicates that majority (60%) of the respondents stated that management does not organize stress management programs for workers in the bank followed by those who said management organizes stress management programs for workers in the bank occasionally, representing 30%.

5. Discussion

5.1 Factors Responsible for Role Stress

The study found that there are several factors that contribute to role stress in the banking sector. The major factors found in the study that contribute to stress include reporting time at work, closing time at work, workload, inability to meet work target, demand of superiors, fear of reprimanding, balancing job demands and family life, fear of losing job, poor working conditions, long hours of working, risk and danger associated with role, and new technology associated with the role. This finding is in line with Arnold et al. (2003) who asserted that factors contributing to stress include workload, long working hours and lack of stress management structure and practices.

The study found that majority of the staff report to work as early as at 7.00 a.m. and close after 8.00 p.m. This means that the respondents work for over 12 hours a day. This therefore contributes to stress among the workers in the banks. This finding is similar to that of Arnold et al. (2003) who opined that the long working hours required by many jobs appear to take a toll on employees' health and also making them suffer a high rate of stress.

Majority of the respondents experienced signs of occupational stress always. This means that most of the banks staff have been experiencing role stress as a result of the long working hours coupled with heavy workload. This is because majority of the respondents admitted that the level of workload in the banks was high as they go the extra mile in order to meet their monthly target set for them by the bank. This finding corresponds with Siraj, Salam, Roslan, Hasan, Jin and Othman (2014) who viewed more prominent cases of stress in the workplace being overload.

5.2 Effects of Role Stress on Job Performance

In assessing the effects of role stress on employee job performance, the study found that majority of the respondents were positive in their response that role stress has affected the level of job performance negatively. Some of the effects of role stress among bank staff as identified by the respondents include; depression, anxiety, frustration, fatigue and low self-esteem. This means that the aforementioned effects impede employee job performance in the banks. This finding is consistent with the finding of Essel and Owusu (2017) who also identified the aforementioned effects as the consequences of role stress in an organization.

The study also found that the effects of role stress on performance include difficulty to concentrate or think clearly at work, difficulty or fear of making wrong decisions, forgetfulness, and hypersensitivity. This was confirmed by majority of the respondents who stated that they are not able to perform their tasks well under stress and this affects their level of service delivery. When respondents were asked to rate their level of performance each time they are working under stress, majority of them rated their job performance as low. This buttressed the point that role stress has negative impact on employee job performance in banks. The findings imply that the stress has great effect on employees' work out or performance. The findings are in line with Desseler (2000) who found consequences role stress to include reductions in the quantity and quality of job performance, increased absenteeism and turnover, increased grievances and health care costs.

5.3 Stress Coping Strategies

Most of the employees in this study were found using combination of coping strategies. This is similar to different studies which show that employees utilize a number of strategies to cope stress. The workers were found using problem solving (discussion with relative, reading etc.) and emotion focused coping strategies (walks, cooking, hanging out with friends, jogging, playing tennis and swatting squash balls/ indoor games, watching, TV/Movies, using social media (WhatsApp, Imo, Twitter and Facebook). The findings are in line with Robbins (2004) who opined that, employees can manage stress by walking, riding bicycles, attending aerobic classes, practicing yoga, jogging, swimming, playing tennis and swatting squash balls. The use of internet chats and cell phone texting utilized by the workers as a coping strategy indicate problem solving coping strategy. Discussing with friends or an emotion focused coping strategy which often takes an ugly form of escaping from real problems. The problem-solving strategy leads to attainment of higher level of job performance as noted by Van der Meer et al. (2010). This study, however, did not aim to look into the difference in coping strategies as utilized by workers leading to difference in the level of job performance.

The study reveals that, banks in the study area do not have structures in place for stress management among workers and do not also organize stress management programs for staff. When it came to the question on whether the bank has structures in place for stress management among workers, majority (85%) of the respondents stated that there were no structures in place for stress management among workers. Similarly, the study found that majority of the respondents admitted that management does not organize stress management programs for worker in the bank. The findings imply that lack of management programs for workers increases the level of stress among workers and this also contributes to low job performance among workers.

6. Conclusion

Based on the discussion of the results, the following conclusions were drawn:

The study revealed that workload, long working hours, reporting early to work, and lack of regular stress coping practices were identified as the major factors contributing to role stress to the banks' staff.

Again, the study found that there is a negative impact of role stress on job performance. Staff who experience high level of role stress had low job performance. All the factors contributing to job stress affected all the categories of staff of the selected banks in the Sunyani Municipality. It was observed that staff experience reduced work output as a result of role stress. It was also realized that troubles concentrating on the job was a signal to staff that they are stressed up.

Finally, the study observed that management of the banks do not put measures in place to enable staff cope with role stress. This therefore contributed to high level of stress among workers in the bank. However, the staff adopted individual stress coping skills such as hanging out with friends, jogging, playing indoor games, watching, TV/Movies, using social media among others.

7. Recommendation

The study recommends that since role stress from long working hours and workload was high among workers, the management of the banks should pay attention to solve these issues. Also, the lack of resources such as inadequate staff and equipment's must be advocated by the management for the benefit of the staff in order to improve upon performance.

8. List of Abbreviations

SPSS	Statistical Package for Social Sciences
ILO	International Labor Organization
GDP	Gross Domestic Product
BoG	Bank of Ghana
MPCU	Municipal Population Census Unpublished
NBFIs	Non-Bank Financial Institutions

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