

An Analysis of Work Related Stress on Employees' Job Performance at Mfantsiman Community Bank, Central Region of Ghana

Evans Frimpong-Manso, Monica Ofori -Koranteng

College of Distance Education
University of Cape Coast
Cape Coast, Ghana

Daniel Berko

University of Energy and Natural Resources
Sunyani, Ghana

Abstract

The general objective of the study was to examine the effect of work-related stress on employees' job performance at Mfantsiman Community Bank (MCB) in the Central Region of Ghana. The study employed the descriptive survey design. The bank had 10 branches with 112 employees in the Central Region of Ghana. This population comprised of 19 management staff, 68 senior staff and 25 junior staff who are all permanent staff of the bank. The sample for the study was 78, which was obtained randomly from six branches of the bank that were also selected randomly. Questionnaire for staff of the bank was the instrument used in eliciting data from the respondents. Both descriptive and inferential statistics were used to analyse the data. The findings of the study revealed that work-related stress are caused by many factors that include overtime working, poor working conditions, underutilisation of skills, and poor co-worker relationships. Furthermore, work-related stress is a universal phenomenon, but when properly managed by both management and employees, it can positively impact on employee performance. Based on the findings and conclusions, it was recommended that management of the bank should organise frequent seminars on stress management for employees to know how to cope with work-related stress. Also, management should facilitate supportive culture within the working atmosphere of the bank in order to enhance the working environment and condition of the bank.

Keywords: Community Bank, Employees, Job Performance, Work Related Stress

Introduction

Work-related stress is a universal element experienced by employees around the globe and the banking industries in Ghana is no exception. Work-related stress faced by employees at work most times affects them not only in their jobs but also in their social lives which sometimes affect their marital homes (Bashir & Ramay, 2010). The present unstable surroundings where some workers carry out their work in most developing countries require that organisations examine their practices. Working in the rural community, banking industry is an inherently stressful profession with long working hours, heavy workloads, difficult customers and conflicting demands (Ahmed & Ramzan, 2013). The physical and psychology demands of workers in the banking industry make them more vulnerable to high levels of stress.

Organisations are responsible for creating and maintaining a work environment free from unnecessary hazards that can lead to injury, illness or death to them (Paduraru, 2014; Thangiyah, 2012; Zafar, Ali, Hameed, Ilyas & Younas, 2015). One thing is certain; ignoring the problem will only lead to increased absenteeism, disability claims, healthcare, recruiting efforts and training costs. The challenge is, how do organisations create and maintain work environment free from unnecessary hazards? Is the environment at Mfantsiman Community Bank (MCB) stress free? Or is the organisation ignoring the work-related stress of its employees? These questions raised motivated the objective for this study which was to examine the effect of work-related stress on employees' job performance, focusing on Mfantsiman Community Bank.

Objectives of the Study

The general objective of the study was to examine the effect of work-related stress on employees' job performance at MCB, Central Region of Ghana. The specific objectives of the study were to:

1. Examine management strategies for handling work-related stress at Mfantsiman Community Bank, Central Region of Ghana.
2. Determine the impact of work-related stress on the job performance of employees at Mfantsiman Community Bank, Central Region of Ghana.

Significance of the Study

The study would be of benefit to the following: policy makers, practitioners and the general public. In relation to the policy makers, the findings of this study would help them design and adopt appropriate strategies to reduce the work-related stress in the world of work, especially within the banking industry. This would also help in enhancing the employees' job performance since less work-related stress leads to high work output. Furthermore, it is hoped that this study would provide a database, for policy makers in the banking industry that would inform management of the banks of the need to ensure work-related stress free environment. The study would also help to highlight the need to have job performance measurement policy within banks and also provide guidelines for top-level management on how to handle and manage employee work-related stress, provide a basis for other researchers who might undertake similar study into this subject in the future.

With regard to practitioners, after being aware, as a result of the findings of this study, can take appropriate steps to reduce their own stress by saving themselves from variety of health issues and also help management work life to implement the work-related stress management strategies. In the area of academia, students in the tertiary institutions offering Business Administration would find it very useful and beneficial. It might serve as a reference to other researchers who may want to research further into the field of work-related stress management.

Scope of the Study

The overall scope of the study is to analyse the effect of work-related stress on the job performance of employees. Geographically, the study was delimited to Mfantsiman Community Bank and its employees. In addition, the study was delimited to areas such as work-related stress (job specific factors, role related factors, career factors, organisational factors, relationship factors and personal factors), causes of stress, management strategies to handle stress, as well as the impact of stress on job performance of employees.

Literature Review

Globally, work-related stress has been of great concern to employees and other stakeholders of organisations. Work-related stress researchers agree is a serious problem in many organisations (Agrawal, 2001; Thangiyah, 2012). The cost of work-related stress is very high in many organisations in recent times. In all dimensions, work-related stress is seen as the perception of a discrepancy between environmental demands (stressors) and individual capacities to fill these demands (Ahmed & Ramzan, 2013; Coetzer & Rothmans, 2006). Ahmed and Ramzan (2013) for example, argued that the causes of job stress include perceived loss of job, and security, sitting for long periods of time or heavy lifting, lack of safety, complexity of repetitiveness and lack of autonomy in the job.

Over the past few decades, stress is emerging as an increasing problem in organisations. Stress is a vigorous state in which a person is confronted with an opportunity, demand, or resource related to what the individual wishes and for which the outcome is perceived to be both vague and vital. Selye (as cited in Siu, 2003) first introduced the idea of stress into the life of science. He defined stress as the force, pressure, or tension subjected upon an individual who resists these forces and attempts to uphold its true state. Basically, what is stress? The Health Safety Executive (HSE), UK defines stress as an undesirable response people have to tremendous pressures or other types of demands placed upon them (Siu, 2003). According to Bashir and Ramay (2010), stress is typically discussed in a negative context; it also has a positive value. It is an opportunity which offers a potential gain.

Stress is not always negative or harmful and indeed, the absence of stress is death, however, it still has destructive impact on employee performance (Armstrong & Baron, 2007). According to Usmal and Ismail (as cited in Dwamena, 2012), one of the affected outcomes of occupational stress is on job performance which needs to be studied. Occupational stress is a significant and costly problem, and that the challenge for the organisations is to manage work stress in order to reduce health-care costs and improve productivity. It may lead to increased health problems leading to higher rates of absenteeism and turnover, more accidents and poor job performance.

While there is an agreement among researchers on the stress related terminology adopted (Saani, 2013), Zafar et al. (2015) pointed out the difficulty in developing a coherent theory on stress, as different research methodologies and disciplines have looked into this area.

Owing to this difficulty, not much quality research is available in this subject area. Nnuro (2012) attributed the lack of progress in the area of stress research to the fact that stress seemed to be related to a large number of conditions that prevented a systematic focus. Majority of available research and theories about work-related stress have been developed and empirically tested in western context. However, the problem of job related stress and its consequences are more important for developing countries as these are undergoing enormous social and economic changes (Zafar et al., 2015).

Stress has a positive effect on employees of any organisation, but to a certain extent up to which an employee can cope with it, mostly it exceeds the bearable limits and has negative results on employees (Manzoor, Awan & Mariam, 2015). Work-related stress has become a challenge for the employer organisations as it results in low productivity, increased absenteeism and collection of other employee problems like alcoholism, drug abuse, hypertension and host of cardiovascular problems (Paduraru, 2014; Zafar et al., 2015). Manzoor et al. (2015) stated that stress is always present among employees, however, it can be reduced by improving the working conditions and quality of benefits in the companies. This study however, tries to find out the health effects of work-related stress on employees’ performance at MCB.

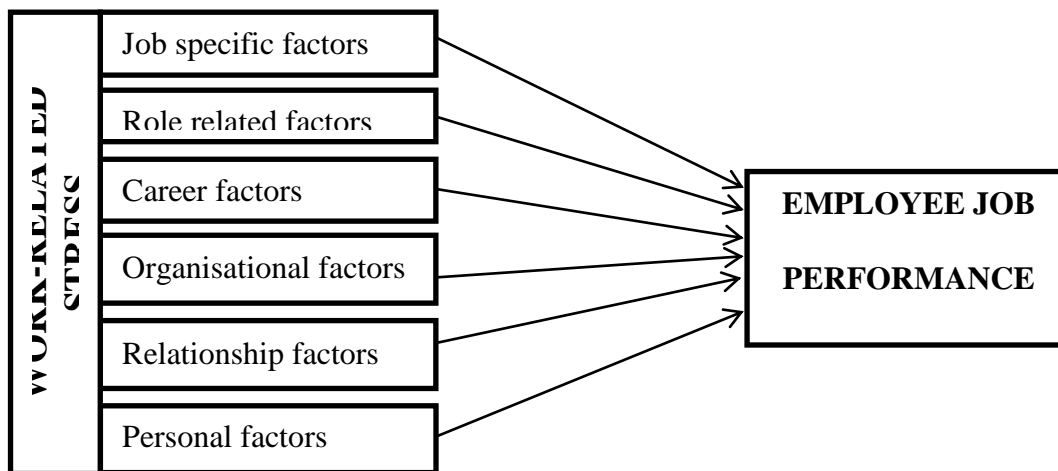
Conceptual Framework

Based on the theory and research reviewed, the study proposes the model as shown in Figure 1 to study the influence work-related stress have on employees’ job performance. The concept of work-related stress was categorised into six dimensions: job specific, role related, career, organisational, relationship, and personal factors. These factors were treated as independent variables of the study. These dimensions adapted are in line with that of Ratnawatl and Jha (2014) who argued in their study that job related stress of employees has a significant and positive impact on job performance of employees.

The argument of the study which is depicted in the conceptual framework is that work-related stress (distress) of employees does influence their job performance significantly. This is so because, distress situation of the employees pushes them to become unhappy and dissatisfied with their work and the organisation which in turn influences them to be ill-committed to the work. This incremental influence results in negative effect of job performance and organisational performance as a whole. The study therefore, hypothesises that there is a statistically significant relationship between work-related stress and employees’ job performance; and that work-related stress has a statistically significant impact on job performance of employees at MCB. Organisations must therefore, put in certain strategies and mechanisms that can help them manage or handle work-related stress problems of their employees.

Work-Related Stress

Figure 1: Conceptual Model on the Effect of Work-Related Stress on Employees’ Job Performance



Source: Adapted from Ratnawatl and Jha (2014)

Research Methods

The study sought to gather and analyse information on existing work-related stress of employees of MCB, using the descriptive survey design. The descriptive survey was chosen over other research designs for the study due to some peculiar characteristics that make it more appropriate for the study. First, descriptive survey instruments are used most often to gather data because of the ease with which they can be distributed and completed (Ary, Jacobs, Sorensen & Razavich, 2010). Second, Ary et al. (2010) believe that the descriptive survey is regarded by social scientists as the best, especially where large populations are involved. Furthermore, Neuman (2010) argued that in descriptive research, there is accurate description of activities and this goes beyond mere fact-finding.

Population

The population for the study was all staff of MCB. The selected elements were considered to be one of the major groups that contribute to the success of the bank's productivity; this study examined their views on the effects of work-related stress on their job performance. According to MCB (2017), as at December, 2017, the bank had 10 branches with 112 employees in the Central Region of Ghana. This population comprised of 19 management staff, 68 senior staff and 25 junior staff who are all permanent staff of the bank (See Table 1).

Sample and Sampling Procedure

The sample for the study was 78. Most researchers (Ary et al., 2010; Malhotra & Birks, 2007) are of the view that it is appropriate to use 10 – 40 percent of the population as a sample in a descriptive study. Based on this recommendation, the study randomly sampled six branches of the bank which forms 60.0 percent of the population. Table 1 presents the population and sample distribution of the study.

Table 1: Distribution of Staff of MCB, Central Region of Ghana

Branches of MCB	Population size	Sample size
Biriwa	22	22
Anomabo	7	
Saltpond	18	18
Cape Coast	7	
Moree	11	11
Mankessim	10	10
Asebu	9	
Dominase	11	
Ajumako	10	10
Nyamedom	7	7
Total	112	78

Source: MCB (2017)

The lottery method of simple random sampling procedure was used to select six of the branches. A sampling frame was constructed using the number of branches of the MCB. This was used to write the branches of the bank on slips of papers and put into an opaque polythene bag. The slips of papers were mixed well and one slip was removed at a time from the polythene bag without looking into it. Each paper picked was recorded. The selected and recorded slips were thrown back into the polythene bag before the next one was picked. The process continued until the required number of branches (6) was recorded from the 10 branches. Those already drawn names or branches that were selected for the second time were ignored, that is, they were thrown back into the polythene bag.

Due to the small number of staff in each of the branches selected, the census method was used to capture all the respondents in the selected branches. All the 78 staff from the six randomly selected branches (Biriwa, Saltpond, Moree, Mankessim, Ajumako, and Nyamedom) of the MCB was able to provide data that facilitated the examination of the influence work-related stress have on the job performance of its employees. The study believes that the respondents share adequate attributes, skills and knowledge about banking industry and the work load within the banking industry by way of work-related stress and job performance to enrich data collection.

Instrumentation

Questionnaire for staff of the MCB, Saltpond was the sole research instrument used in eliciting data from the respondents. The questionnaire was prepared and administered to gather data from the respondents.

The questionnaire was deemed appropriate for the study because it provides a much quicker means of gathering information from a fairly large literate population. Again, it is economical, easy to construct and questions are consistent and uniform. Questionnaire also allows anonymity of the respondents which makes it easier for the respondents to volunteer information without fear of victimisation (Gravetter&Forzano, 2006). However, in the view of Zikmund (2010), questionnaire is limited to literate population and does not provide an opportunity to collect additional information. Fortunately for this study, all respondents were able to read and write as expected.

The questionnaire was made up of three main sections (A, B and C). Section A was used to elicit data on background characteristics of the senior and junior staff. Section B elicited data on staff view on work-related stress. Section C elicited data on staff job performance. All items in sections B and C were closed-ended and they were measured using five-point numerical scale. The questionnaire was pre-tested at Assin Rural Bank, Cape Coast branch. This bank was chosen because it possesses similar characteristics with the study bank (MCB). Proximity of the bank was also taken into consideration. Twelve staffs were captured in the pre-test. The reliability of the questionnaire was 0.81 which was an acceptable reliability co-efficient (Malhotra & Birks, 2007).

Data Collection Procedure

A period of four weeks was used to collect the data. The data collection was carried out in three stages. Stage I was the collection of list of staff of the bank from management of the selected branches, Stage II was the distribution of the instrument and Stage III was the retrieving stage. The staffs were brief entirely regarding the content of the questionnaires after which the questionnaires were left with the respondents to respond objectively to the items. The data collection processes were done after the close of work. In order not to disturb respondents working time, they were asked to complete the instruments immediately after working hours. The completed questionnaires were collected back within four weeks. However, majority of the questionnaires were collected on the same day of administration. On the whole, 71 of the sampled respondents captured for the study provided completed questionnaire. This resulted in 91 percent retrieval of completed questionnaires.

Data Processing and Analysis

The study adopted the quantitative method of analysis which made it possible to use statistical software such as the Statistical Product and Service Solutions (SPSS) Version 16.0. The data analysis was conducted by using both descriptive and inferential statistics. Analysis of the distribution indicated that the distribution was normal and the respondents are homogeneous in character. Based on this, data on the specific objectives of the study were analysed using frequency and percentage distributions and multiple regression analysis respectively.

Results of the Study

The first specific objective of the study was to examine management strategies for handling work-related stress at MCB. Multiple items were used to collect data on this objective. Respondents were asked to indicate the changes the bank has put in place to handle staff work-related stress. Respondents were to tick as many as possible with regard to the options that were provided. The results are presented in Table 2.

Table 2: Strategies Employed by Management to Handle Work-Related Stress at the MCB, Central Region of Ghana

Responses	Indicate which of the following changes the bank has put in place to handle staff work-related stress			
	Ticked		Unticked	
	Freq.	%	Freq.	%
Staffing levels	38	53.5	33	46.5
Work schedules	57	80.3	14	19.7
Physical environment	15	21.1	56	78.9
Social support	5	7.0	66	93.0
Control over work	4	5.6	67	94.4
Participation	43	60.6	28	39.4
Creating healthy and safe working environment	36	50.7	35	49.3

Source: Field data, 2017

(N = 71)

As depicted in Table 2, majority of the respondents were of the view that the changes that the management of the bank has put in place to handle staff work-related stress, in order of importance, are work schedules (80.3%), participation (60.6%), staff levels (53.5%) and creating healthy and safety working environment (50.7%). This mean that the management of the bank for some time have increase the number of staff of the bank, modify the work schedules of staff, create room for employees to participate in the in the design of their own work situation, and in the processes of change and development affecting their work, and also create a healthy and safe working environment in order to help handle the work-related staff of employees within the bank. However, respondents further indicated that the management of the bank have not put mechanisms in place to help control over work (94.4%), provide social support for staff (93.0%), and improve the physical environment of the bank (78.9%). This may cause or increase the stress level of employees of the bank.

Respondents were further asked to indicate some of the other organisational level interventions that the bank has put in place to prevent and manage work-related stress. The results are depicted in Table 3. As contained in Table 3, most (90.1%) of the respondents were of the view that in order to prevent or manage work-related stress of the staff, the bank does not improve the working conditions of staff. Similarly, majority of the respondents were of the view that in order to prevent or manage work-related stress, the bank does not ensure role clarity among staff of the bank (74.6%) and also does not reduce the repetitive routine and under stimulating work of staff (59.2%).

Table 3: Organisational Level Interventions Put in Place to Prevent and Manage Work-Related Stress at the Bank

What are some of the other organisational level interventions that the bank has put in place to prevent and manage work-related stress?				
Responses	Ticked		Unticked	
	Freq.	%	Freq.	%
Improving the working conditions of staff	7	9.9	64	90.1
Reshuffling staff appropriately to avoid monotonous work schedule	59	83.1	12	16.9
Reducing the working hours of staff	39	54.9	32	45.1
Improving the safety and security of staff	37	52.1	34	47.9
Introducing new technology into the work environment	36	50.7	35	49.3
Reducing the repetitive routine and under stimulating work of staff	29	40.8	42	59.2
Creating healthy and safe working environment	46	64.8	25	35.2
Ensuring that there is role clarity among staff of the bank	18	25.4	53	74.6

Source: Field data, 2017

(N = 71)

However, majority of the respondents indicated that the management of the bank usually reshuffle staff appropriately to avoid monotonous work schedule (83.1%), create healthy and safe working environment (64.8%), reduce the working hours of staff (54.9%), improve the safety and security of staff (52.1%), and also introduce new technology into the work environment of the bank (50.7%). The findings are consistent with the earlier one in Table 2. In assessing the effectiveness of the bank's management strategies put in place for handling work-related stress, an item was used to elicit the views of respondents with regard to the issue. The results are presented in Table 4.

Table 4: Effectiveness of the Management Strategies Put in Place for Handling Work-Related Stress

The bank's management strategies put in place for handling work-related stress have been working effectively		
Responses	Frequency (Freq.)	Percent (%)
Strongly agree	6	8.5
Agree	32	45.1
Disagree	28	39.4
Strongly disagree	5	7.0
Total	71	100

Source: Field data, 2017

Table 4 shows that more (45.1%) of the respondents agreed that the bank’s management strategies put in place for handling work-related stress have been working effectively. However, 39.4 percent indicated that it was not working effectively. The combine percentage shows that majority (53.6%) of the respondents perceived the working of the bank’s management strategies put in place for handling work-related stress as effective.

In relation to the second specific objective which determined the effect of work-related stress on the job performance of employees at MCB, the independent variable considered was work-related stress which was made up of job specific factors, role related factors, career factors, organisational factors, relationship factors and personal factors. The dependent variable on the other hand was the employee job performance. The results are presented in Table 5

Table 5: Effect of Work-Related Stress on the Job Performance of Employees at Mfantso Community Bank

Variables	Beta (Std. Error)	Collinearity Statistics	
		Tolerance	VIF
Job specific factors	0.380 (0.073)**	0.242	3.124
Role related factors	0.405 (0.057)*	0.313	3.106
Organisational factors	0.227 (0.049)**	0.298	3.052
Relationship factors	0.499 (0.044) **	0.370	2.702
Career factors	0.199 (0.075)*	0.412	3.113
Personal factors	0.208 (0.071)*	0.395	2.991
Constant		1.830	
R		0.791	
R Square		0.753	
Adjusted R Square		0.739	
(Standard errors are in parentheses)		**p<0.01; *p<0.05	(N = 71)
Dependent variable: Employees’ job performance			
Source: Field data, 2017			

As contained in Table 5, all the entered variables (Job specific factors, role related factors, organisational factors, relationship factors, career factors, and personal factors) predicted employees job performance significantly. Four most significant work-related stress factors that predicted employees job performance more in order of importance were relationship factors [$\beta = 0.499 (0.044)$, $p < 0.01$], role related factors [$\beta = 0.405 (0.057)$, $p < 0.05$], job specific factors [$\beta = 0.380 (0.073)$, $p < 0.01$], and organisational factors [$\beta = 0.227 (0.049)$, $p < 0.01$]. The least work-related factor that contributed significantly to employees’ job performance was career factors [$\beta = 0.199 (0.075)$, $p < 0.05$]. The total contribution of the independent variables to the variance in the dependent variable is 0.753 with an adjusted R^2 of 0.739. This means that the six categories of work-related stress factors predicted or explained about 75.3 percent of the variance in the employees’ job performance at the Mfantso Community Bank, Central Region of Ghana.

Discussion of Results

The results show that employees cope well with changes brought about by the bank. This is a good sign to the bank since employees’ inability to cope with the changes brought by the bank can cause their stress. The introduction of new technology and other structural changes into the work environment of the bank has required workers to adapt continually to new equipment, systems, and ways of working. According to Ahmed and Ramzan (2013), this may lead to a great source of pressure at work on the worker.

The findings mean that, the prevention and management of workplace stress require organisational level interventions, because it is the organisation that creates the stress. An approach that is limited to helping those already experiencing stress is analogous to administering sticking plaster on wounds, rather than dealing with the causes of the damage. The findings explained that, organisational interventions can be of many types, ranging from structural (for example, staffing levels, work schedules, physical environment) to psychological (for example, social support, control over work, participation). The findings are in line with Bashir and Ramay (2010) who are of the view that organisation’s ability to implement effective stress management programmes will go a long way to help reduce the distress level of its employees.

The findings further indicated that, most organisations put effective interventions in place to help reduce symptoms associated with stress. Some of the interventions include; attractive working conditions, appropriate reshuffling of staff, workload of staff, safety and security of staff, and appropriate use of technology. The results again indicated that, the respondents perceived the working of the bank's management strategies put in place for handling work-related stress to be effective. The views of the respondents are consistent with the assertions of Bashir and Ramay (2010) who posit that programmes or strategies put in place by management of an organisation to handle work-related stress become effective when staff of the organisation perceive them to be so since they benefit directly from its measures of emotional health such as depression, anxiety, strain, depersonalisation, a sense of accomplishment as well as at least one measure of behavioural outcome.

The last specific objective of the study determined the effect of work-related stress on the job performance of employees at MCB. The finding that performance feedback of employees of the bank is not encouraging is in line with the comments of Zafar et al. (2015) who asserted that most employees of third world country organisations lack feedback with regard to their performance. One of the affected outcomes of stress is on job performance. Therefore, it is appropriate for employees' feedback to be made available to them as early as possible since that helps in boosting staff performance in the long run.

The findings with regard to the last specific objective of the study show that, to help boost employees' job performance, management of the bank should ensure that job specific factors, role related factors, career factors, organisational factors, relationship factors and personal factors that cause employees' work-related stress are reduced or eliminated. Bankers are under a great deal of stress and due to many antecedents of stress such as overload, role ambiguity, role conflict, responsibility for people, lack of participation and feedback, keeping up with rapid and technological changes, high level of stress is likely to occur.

The findings are in line with that of Bashir and Ramay (2010) who examined the relationship between job stress and job performance of employees in the banking sectors in Pakistan. Bashir and Ramay (2010) found significant negative correlation between job stress and job performances which shows that job stress significantly reduces the performance of an individual. In addition, Khalatbari et al. (2013) is of the view that, stress is responsible for decreasing the performance of bank employees. Ahmed and Ramzan (2013) are also of the view that there is a negative correlation between stress and job performance. That is, as stress increases job performance goes down and vice-a-versa. However, the findings are incongruent with that of Manzoor et al. (2015) who examined the impact of work-related stress on the performance of employees. Their findings revealed that job stress does not impact employees' job performance. Similarly, Zafar et al. (2015) analysed the impact of job stress on employees' performance in the industrial sector of Pakistan, and they found out that there is a positive moderate relationship between job stress and employees performance.

Conclusions

Based on the findings, the following conclusions were drawn. Work-related stress is a phenomenon which affects not only the employees' job performance but also affects the organisation as well. Specifically, work-related stress are caused by many factors that include overtime working, poor working conditions, underutilisation of skills, and poor co-worker relationships. Management could help employees cope with stress by reshuffling staff appropriately to avoid monotonous work schedule. Stress is a universal phenomenon, but when properly managed by both management and employees, it can positively impact on employee performance.

References

- Agrawal, R. (2001). *Stress in life and at work*. New Delhi: Response Books.
- Ahmed, M. A., & Ramzan, H. (2013). Effects of job stress on employees job performance: A study on banking sector of Pakistan. *IOSR Journal of Business and Management*, 11(6), 61-68.
- Armstrong, M., & Baron, A. (2007). *Performance management: A strategic and integrated approach to achieve success* (3rd ed.). Mumbai: Jaico Publishing House.
- Ary, D., Jacobs, L. C., Sorensen, C., & Razavich, A. (2010). *Introduction to research in education* (8th ed.). Belmont: Wadsworth, Cengage Learning.
- Bashir, U., & Ramay, M. I. (2010). Impact of stress on employees' job performance: A study on banking sector of Pakistan. *International Journal of Marketing Studies*, 2(1), 122-126.

- Coetzer, W., & Rothmans, S. (2006). Occupational stress of employees in an insurance company. *South African Journal of Business Management*, 37(3), 29-39.
- Dwamena, M. A. (2012). *Stress and its effects on employees' productivity: A case study of Ghana Ports and Harbours Authority, Takoradi*. Unpublished master's thesis, Institute of Distance Learning, Kwame Nkrumah University of Science and Technology, Kumasi, Ghana.
- Gravetter, F. J., & Forzano, B. (2006). *Research methods for the behavioural sciences*. Belmont: Thompson Wadsworth Corporation.
- Malhotra, N. K., & Birks, D. F. (2007). *Marketing research* (3rd ed.). Harlow: Dentice Hall/Pearson Education.
- Manzoor, A., Awan, H., & Mariam, S. (2015). Investigating the impact of work stress on job performance: A study on textile sector of Faisalabad. *Asian Journal of Business and Management Sciences*, 2(1), 20-28.
- Mfantsiman Community Bank [MCB] (2017). *Third quarter report: Final draft*. Saltpond: MCB.
- Neuman, W. L. (2010). *Social research methods: Qualitative and quantitative approaches* (7th ed.). Ontario: Pearson Education.
- Nnuro, E. K. (2012). *Occupational stress and its effects on job performance: A case of Koforidua Polytechnic*. Unpublished master's thesis, Institute of Distance Learning, Kwame Nkrumah University of Science and Technology, Kumasi, Ghana.
- Paduraru, M. E. (2014). Sources of occupational stress among university professors: A case study for the Romanian Universities. *Review of International Comparative Management*, 15(1), 49-56.
- Ratnawati, R. G., & Jha, P. C. (2014). Impact of job related stress on employee performance: A review and research agenda. *IOSR Journal of Business and Management*, 16(11), 01-06.
- Saani, A-J. (2013). Influence of compensation and supervision on private basic school teachers performance in Ashaiman Municipality. *International Journal of Business and Social Science*, 4(17), 64-69.
- Siu, O-I. (2003). Job stress and job performance among employees in Hong Kong: The role of Chinese work values and organisational commitment. *International Journal of Psychology*, 38(6), 337-347.
- Thangiyah, S. A. (2012). *Occupational stress and its effect on job performance*. Unpublished master's thesis, Othman Yeop Abdullah Graduate School of Business, Universiti Utara Malaysia.
- Zafar, Q., Ali, A., Hameed, T., Ilyas, T., & Younas, H. I. (2015). The influence of job stress on employees' performance in Pakistan. *American Journal of Social Science Research*, 1(4), 221-225.