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INFLUENCE OF WORK-LIFE BALANCE ON OCCUPATIONAL STRESS OF EMPLOYEE IN THE NIGERIA BANKING INDUSTRY OGUN STATE, NIGERIA

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Abstract

Organizational survival has been argued to be a primary goal or objective of every organization with which service companies cannot be neglected. Stress can be either positive or negative for employees subjected to their level it is on this premise the study intends to investigate the extent to which work-life balance influences the occupational stress of employee in the Nigeria banking industry. The total population of this study is 429. Sample size for this study was 154, the research instrument used for the analysis was a questionnaire. Data was analysed with the use of both descriptive and inferential statistical methods. The result revealed a significant regression coefficient was found $F(1,153) = 1296.574, p = 0.000$, with R^2 of 894, this presupposes that 80.4% variation in occupational stress was as a result of work overload which is an indicator of work life balance. It was concluded that the organization should take care of the level of satisfaction of workers if it wants to produce positive results and recommended that the management of banks should incorporate job training advancement in the organization as the study found that job training affected the performance of staffs to a great extent.

Key words: Work-Life Balance, Occupational Stress, Flexible Work Arrangement, Work Overload, Nigeria Banking Industry

1. Introduction

Organizational survival has been argued to be a primary goal or objective of every organization with which service companies cannot be neglected. As management in today organization creates will to work necessary for the achievement of organizational goals, this has compared organizations to energize their workers through motivation and other promotional activities to work beyond their abilities (Chabra, 2018; Cole, 2017). This has led to the emergence of most common form of stress in various organizations today known as occupational stress. Malta (2014) argued that occupational stress is any discomfort which is felt and seen at an individual level and triggered by instances, events or situations that are too intense and frequent in nature so as to exceed an individual's coping capabilities and resources to handle them adequately. Occupational stress is ubiquitous and has become a widespread phenomenon in every workplace. Occupational stress often displays high dissatisfaction among the employees, job mobility, burnout, poor work performance and less effective interpersonal relations at work (Manshor, Rodrigue & Chong, 2018).

Work stress is a universal phenomenon that has been found to raise adverse health, performance, and general well-being concerns in diverse organisational and behavioural studies. However, Colligan and Higgins (2005) occupational stress is a complicated scientific construct that requires an initial understanding of the “parent construct” known as stress. Broadly speaking, stress is commonly perceived in terms of general physiological and psychological reactions that provoke adversarial mental or physical health conditions when a person's adaptive capabilities are overextended. Thus, job stress is popularly described as occurring when there are discrepancies between the physiological demands within a workplace and the inability of employees to either manage or cope with such work demands. Dewe and Trenberth (2004) the diverse nature and perception of stress experiences encountered within the workplace makes it difficult to find a unitary definition of stress in a swathe of studies and reports on the impact of stress on organisational well-being and productivity.

Stress as a stimulus is perceived as comprising the characteristics of the environment that are considered disturbing and have the effect of causing strain reactions in the individual exposed to such external features, situations, or environmental factors. Thus, the antecedent of the stimulus-based models of stress focuses on what happens to the individual and not that which happens in the person. On the contrary, stress as a response mainly considers stress from an individual's psychological reactions to stressors. In this school of thought, early influential scholarship of Selye (1974) stress as “the non-specific response of the body to any demand upon it and which has a high tendency of disrupting normal homeostatic regulatory physiological functioning of the individual concerned. Furthermore, Selye originally conceptualized the difference between eustress and distress. “Eu” being a Greek word which means ‘good’ was interpreted to mean that eustress represented positive responses to external stressors while distress is termed as reactions to stressors that are appraised as negative and adversarial to well-being (Colligan & Higgins, 2005). Thus, Selye argues that regardless of either stress reactions are beneficial (eustress) or produce harmful (distress) outcomes, the bodily stimulus still undergoes its general metabolic processes for the purposes of either preparing reactive secretions to combat, accommodate or remove stressful circumstances. Work life balance is becoming a global phenomenon and that would eventually influence how interactions at the

workplace will be, most importantly, with regards to how time at work will be effectively used and utilized (Oxenbridge 2017).

In the Nigerian banking Industry, various essential changes had occurred over the past few years. The evolving problem of work -life balance is noticeable in the Banking Industry. Employees in the banks take painful effort to deliver the conditions that come with their work, as well as to satisfy the various needs of its customers. Work deadlines and tasks to bring in more customers are getting compact, and the individual's job are loaded and added with quality output. Due to work pressure, it has become hard for bankers to maintain balance between professional and family life. The output of the Banking Sector is dependent on the quality of Human Resources. The Nigerian banking sector is noted for its long hour culture and high work loads of employees in the sector which seem to result in the neglect of other areas of life as spending enough time with one's family. This trend could have a negative influence on the individuals because Nigeria places some values on the family system. Thus, individual success is affected as a result of failure of family system and is termed as a failure on the individual's part (Ojo, Salau, & Falola, 2017).

In recent times, many employees are not willing to work in organizations where the prevailing culture is not supportive and has led to many people quitting their jobs. Work life balance has become a subject of wide disciplines, from psychology to sociology, from management of human resources to organization behaviour. High work pressure, lack of work flexibility and longer working hours are stressing out many Nigerian banking employees, resulting into reducing of their productivity as well as their performance. The pressure of work, for those in workplace has been increasing over the past years, and this has had an adverse effect on employee performance and the input at work becomes low. Negligence of work life balance has costs organization, therefore the need to prioritize work life balance arises, and the need for organizations to help employees improve their productivity and performance in terms of increased job satisfaction, organizational commitment. Most banks have introduced programs to assist the employees in achieving a work life balance which includes flexible working hours, reduced work pressure and leave programs.

2. Statement of Problem

Stress can be either positive or negative for employees depending on the degree to their endurance level. If there is no stress, occupational challenges would be restricted to productivity issues and the abilities of employees to meet organisational demands as well as requirements for competitive advantage, however, this has never been the case as organisations and employees interact and operate under different circumstances and many constraints inimical to the attainment of both organisational and employee objectives which had been the bane of stress in the workplace known as occupational stress. Since occupational stress does not occur in isolation, it has implication on the organisation and employees which on many occasions viewed from the negative perspective. For the organization, the results are disorganization in the workplace, disruption in normal operations, lowered productivity, and lower margins of profit while on the part of employee, the effects are in three folds which includes increased physical health problems, psychological distress, and behavioural changes (Dewe, 2019).

The nature of operations in the Nigerian banking sector has made employees in the sector to be subjected to different circumstances and many constraints cumulating into occupational stress and mutual loss on the part of the two parties. The loss manifest in the organisation in form of organizational inefficiency, high staff turnover, absenteeism due to sickness, decreased production/service quality and quantity of work, increased costs of health care, and decreased job satisfaction as well as low retention and loss of interest in the organisation. However, organisation cannot continue to watch helplessly their profit being leaked away without proffering solution that would ameliorate the negative effect of occupational stress especially a medium to bridge the role expectations, workloads, and social life experience. Therefore, the concern of the study was to single out work-life balance among other variables to investigate how worklife balance influences occupational stress.

3. Objectives of the Study

The broad objective of this study is to investigate the extent to which work-life balance influences the occupational stress of employee in the Nigeria banking industry. The following are the specific objectives:

- i. Evaluate the influence of flexible work arrangement on occupational stress in the Nigeria banking industry.
- ii. Identify the extent work overload influence occupational stress in the Nigeria banking industry.
- iii. Difference between male and female on occupational stress in the Nigeria banking industry.

3.1 Research Hypotheses

Ho1: Flexible work arrangement does not have significant influence on occupational stress in the Nigeria banking industry.

Ho2: Work Overload does not have significant influence on occupational stress in the Nigeria banking industry.

Ho3: Male and Female does not have significant influence on occupational stress in the Nigeria banking industry.

4. Literature Review

Work-life Balance

Work life balance is vital for individuals' wellbeing, organisations performance and a functioning society (Grady, McCarthy, Darcy & Kirrane 2018). Different terms and definitions have also been used by different researchers to refer to work life balance. Frone (2017) refer to the term work-family balance; Clarke Koch & Hill (2016) refer to work-family fit. However, work life balance, in its broadest sense, is defined as a satisfactory level of involvement or fit 'between the multiple roles in a person's life. Although, the definitions and explanations may vary, work life balance is generally regarded as equilibrium, or the maintenance of an overall sense of harmony in life. The study of work/life balance involves examining people's ability to simultaneously manage the multi-faceted demands that comes with life (Karthik, 2020). Although work life balance has traditionally been assumed to involve the devotion of equal amounts of

time to paid work and non-work roles, more recently the concept has been recognized as being ambiguous and developed to incorporate three additional components.

However, unlike the person who works only a few hours a week, this individual would also be unbalanced in terms of time but may be quite content with this greater involvement in paid work (balanced satisfaction). Alternatively, someone who works 36 hours a week doesn't enjoy his or her job and spends the rest of the time pursuing preferred outside activities may be time-balanced but unbalanced in terms of involvement and satisfaction. Thus, achieving balance needs to be considered from multiple perspectives. Work life balance is seen as the achievement of role-related expectations exchanged and shared between people and their role-related partners in the arena of work and family (Grzywacz & Carlson, 2019). However, Greenhaus and Allen (2020) explains work life balance as the degree to which the effectiveness and satisfaction experienced by a person in terms of his work and family roles are attuned to his role priorities of life at certain point in time.

The notion of work-life balance gained positively as changes in the work place such as advances in information technology, and information overload that requires quick response puts increasing pressure on employees (Hye, 2014). The shift away from the image of traditional family towards an increasing appearance of single parent families and greater participation of women in the labour force represent factors requesting a greater work-life balance among employees (Hye, 2014). Work-life balance was first used to describe the trend of individuals spending more time on work and less time on other aspects of their life (Khan, 2013). Work-life balance in the work place has become an important issue as it exhibits positive results such as low turnover, work engagement, organizational citizenship behaviour, improved employee performance, increased firm productivity, job satisfaction, and commitment (Wang & Walumbwa, 2017; Konrad & Mangel, 2016).

Work to family interference occurs when work demands and responsibilities make it more difficult for an employee to fulfil family role responsibilities. Family to work interference occurs when family demands and responsibilities make it more difficult for an employee to fulfil work role responsibilities. Dundas (2018) argued that work-life balance is about effectively managing the juggling act between paid work and all other activities that are important to people such as family, community activities, voluntary work, personal development, leisure and recreation. According to Clarke, Koch, and Hill (2017), work-life balance is generally associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities, in order to maintain an overall sense of harmony in life. To understand work-life balance, it is important to be aware of the different demands upon us and our personal resources- our time and our energy- that we can deploy to address them. Research has indicated that those workers who have some form of control over their working environment tend to suffer less stress-related ill-health, with clear implications for the concept of work-life balance. Organizations can implement various work-life balance initiatives that may assist employees to better balance their work and family responsibilities, gain improvements in well-being and provide organizational benefits. There are a large variety of family friendly policies which include but are not limited to the following: flexible working hours, job sharing, part-time work, compressed work weeks, parental leave, telecommuting, on-site childcare facility (Hartel, 2007).

Work life balance are practices that are meant to help employees better manage their work and nonworking times are called in the literature as work-family policies, family-friendly or family-responsive policies. In recent years, the term “work-life balance” has replaced what used to be known as “work-family balance” (Hudson Resourcing, 2005), there are other life activities that need to be balanced with employment may include study, travel, sport, voluntary work, personal development, leisure, or eldercare. Work life balance in its broadest sense, is defined as a satisfactory level of involvement or ‘fit’ between the multiple roles in a person’s life. Work life balance is a very important phenomenon that is of great concern to various employees in both private and public sector. It goes beyond prioritizing the work role and one’s personal life. It also affects the social, psychological, economical, and mental well-being of the individual. All these has been reflected in the output of the individual, which affects his or her performance in the workplace on the long run. Work life balance has implication on employee attitudes, behaviours, wellbeing as well as organizational effectiveness (Eby, Casper, Lockwood, Bordeanx & Brindley, 2005). The competition for market leadership in the banking sector, may lead to bank managers giving their employees excessive workload in order to meet up with their target. Employees try their best to be retained in the organization by putting in more time at work which may be at detriment of their personal life. All these may affect the upbringing of children, lead to broken and unhappy homes and poor social life.

Indicators of Stress at Work

Flexible Working Arrangements

Flexible working arrangements are those common practices used by organizations globally in response to various challenges resulting from these changes. They are those programmes, according to Klindzic and Marić (2019), designed by employers to allow employees have more scheduling freedom to enable them to perform the obligations required of their positions, with the aim of achieving increased flexibility for organizations, better work-life balance and improved organizational performance. Berkery, Morley, Tiernan, Purtill and Parry (2017) and Stavrou, (2005) list relevant FWA to include: flexible working hours, flexi-time, part-time work, overtime, job sharing, teleworking, shift and weekend work, paid parental leave, annual hours, temporary work, annual hours contracts, flexible leave arrangements, choice of rosters and shifts, variable year employment, fixed-term contract subcontracting, compressed working weeks and working from home. Lewis (2003) as well as Kotey and Sharma (2016), highlighted two main types of FWA practices: the employee- driven practice which enables employees to manage their work-life balance by reducing work-life conflict (e.g. paid parental leave, flexible leave arrangements, choice of rosters and shifts, variable year employment); and the employer-driven practice which allows organizations to adjust costs of employment in line with production volume or to secure a more competitive and motivated workforce (e.g. shiftwork, weekend work, overtime work, annual hours count and fixed term contracts).

Since the growth and success of organizations have been said to be dependent on the performance of their employees, this paper reviews these different forms of flexible working arrangements and how they have variously impacted on organizational performance. This review aims at unfolding the general principles rather than focusing on organization or economy since most developing economies have not adequately embraced the policies and need for flexible working arrangement, hence the benefits accruing from these technological advancements in the workplace.

Work Overload

Workload refers to the greatness of job tasks and might cause mental distress for employees. People respond differently towards workload, while some embraces it, others show frustration and consistent work overload can lead to ineffective work performance. Ali and Farooqi (2019) are of the opinion that employee's performance will begin to deteriorate when they are exposed to more than they can undertake. Work overload is a major problem almost every organizational sector is suffering from and with the increase in working hours, duty timings and pressure from supervisor to accomplish competitiveness, and achieve goals, it has become an important area of focus. Conflict occurs when the level of demand exceeds from resources of a person as there are too many tasks that require attention and other factors in person's environment. There are conditions that can create job overload and these conditions may include difficult working hours, lesser holidays or breaks, pressure to work overtime, unreasonable work overload and keep more expectations of achieving the tasks in some given limited time and with fewer resources (Robbins 2018).

Due to work overload, employees suffer from stress, anxiety, decreased job satisfaction and even loss of profit for the organisation. When various roles, assignments or work required of a role occupier or an employee exceeds the amount of time and resources and energy available to the individual for their execution, this can result into stress, dissatisfaction, shoddy or poor work performance. The desperation of organisations to meet targets would be fruitless if the end result would be poor job performance as this would lead to bad and substandard products and services. In addition, it will also lead to stress, ill health and lack of job satisfaction and morale. Thoroughness, adequacy and quality are what gives credibility to an organization rather than the quantity of goods and services produced. Every organization is keen on using its human resource effectively and efficiently well to achieve maximum output and profit. However, the aftermath effect of overusing the employees could cause negative organisational and individual outcomes such as low job satisfaction, absenteeism, turnover and decreased work performance. However, organisations can promote certain HR factors to buffer the workload and promote positive employee outcomes.

Occupational Stress

Occupational stress is the harmful physical and emotional responses that occurs when the requirements of the job does not match the capabilities, resources or needs of the employee. Stress contributes to decreased organisational performance, high error rate and poor quality of work. In every organisation, the main cause of low productivity appears to be stress at workplace, stress at work takes a toll on productivity as employees may not be able to cope with pressures of the job and may not be able to meet the demands from the job due to the imbalance between work and life. Stress can be a physical and emotional action that takes place when there is a gap between job requirements, capabilities, and resources.

Employees performance is an essential element of organization success. Employees performance can be significantly delayed by high levels of stress experienced in the work environment. Stress is a universal element and individual in every walk of life have to face it. The employees working in different organizations must deal with stress. Especially, Bankers are under great stress due to many antecedents of stress. The

stress contributes to decreased organization performance, decreased employee's overall performance, high staff turnover and absence due to health problems. (Mackenzie 2017). Stress has a drastic effect on the organization through the employees, because an employee in stress cannot meet the organization's expectations and as a result, employee's engagement towards work as decreased (Nowack 2018).

There have been five major sources of stress identified by Arnold, Robertson, and Cooper (2006). These are factors intrinsic to the job, the organizational role played, relationships at work, career development and organizational structure and climate. The factors intrinsic to the job include the introduction of new technologies into the working environment, workers have to continually adapt to new equipment, new systems and new ways of working. This serves as a major source of stress because of the pressure it comes along with. For instance, being trained with current methods may be a burden for an employee who was trained and applied training methods the old ways. Physical surrounding of the job which may include high level of noise, high or low lighting, fumes, heat, poor ventilation systems, smells and all the stimuli which bombard a worker's senses and can affect his moods and overall mental state.

An office that is poorly designed physically can be classified under poor working condition, because this may hinder communication which might lead to poor working relationships and might lead to stress. Many jobs require long working hours which in turn take its toll on employee's health and makes them suffer a lot of stress. When the role and expectations of an individual in an organization are defined clearly and understood it minimizes stress. However, role in the organization when unclear can bring about stress. The situation whereby employees find their jobs not challenging enough or under their capabilities. This may be caused by doing the same work over and over which becomes a routine, work that is boring and not stimulating enough. This may lead to employee's dissatisfaction which can lead to stress (Anbazzhagan, 2014).

Theoretical Framework

Vroom's Expectancy Theory

Vroom's expectancy theory assumes that behaviour results from conscious choices among alternatives whose purpose it is to maximize pleasure and to minimize pain. Vroom realized that an employee's performance is based on individual factors such as personality, skills, knowledge, experience, and abilities. While very few changes have been proposed to Vrooms formulation of occupational choice and job satisfaction, a number of different variations of his job effort and performance model can be found (Campbell, Dunnette, Lawler, & Weick, 1970; Graen, 1969; Porter & Lawler, 1968). These variations are probably, in part, a consequence of the complexity of job performance as well as Vroom's treatment of the problem.

In predicting job performance, Vroom (1964) proposes that performance is a multiplicative function of ability and motivation. While he spends a considerable amount of time defining ability and its many facets, he does not clearly specify what is meant by motivation in this context. These problems are the result of (1) the assumption that individuals make their primary work behaviour choices in terms of effort and (2) a confounding of Vrooms Motivation term with ability. Both problems are discussed in detail below. It is unrealistic for an individual to make choices between all possible alternatives; therefore, he must restrict

his choices to a subset of alternatives which are most salient. For example, if an individual is faced with choosing between alternative levels of performance and alternative levels of effort simultaneously, the task becomes extremely difficult. This is analogous to an attempt to select among multi-attribute alternatives (Shepard, 1964). Because of this difficulty, attention is usually focused upon one dimension and initial choices made according to that dimension. The dimension most likely to receive attention is the one most directly associated with valued outcomes. Therefore, one should expect that choices will be among the alternatives which are, to a large extent, the activities attended to by the organization (Blau, 1955; Berliner, 1961) and for which an individual derives his important outcomes. For example, if the organizational rewards valued by an individual are determined by the number of units produced, then behavioural choices are likely to be between alternative production rates. On the other hand, effort is almost never measured and receives less attention. This lack of attention to effort probably has two causes. First, effort is largely a hypothetical construct and consequently must be inferred from observable data i.e. performance. This is very difficult to do in all but the simplest task where ability is unimportant.

Therefore, the value of effort in determining individual rewards is minimal. Second, since organizations generally do not establish their goals in terms of effort, it is difficult to translate effort into organizational goals. Thus, effort has little value in evaluation and control systems. Performance, on the other hand, is more likely to be observable and related to organizational goals. Therefore, it is the object of organizational attention. As a result, performance alternatives rather than effort levels are likely to be the initial focus of individual choices. Performance alternatives are suggested as a better subject of choice models, particularly expectancy theory.

Spillover Theory

The spillover theory proposes the most popular view of relationship between work and family. Several researchers suggested that workers carry the feelings, emotions, attitudes; skills and behaviours that they establish at work into their family life and vice versa (Belsky, 1985). Theoretically, spillover is perceived to be one of two types: positive or negative. Spillover considers multidimensional aspects of work and family relationship. Positive spillover refers to fact that satisfaction and achievement in one domain may bring along satisfaction and achievement in another domain. Negative spillover on the other hand refers to the fact that problems and despair in one domain may bring along the same emotion into another domain (Xu, 2009).

Spill-over is a process whereby experiences in one role affect experiences in the other, rendering the roles more alike. Research has examined the spill-over of mood, values, skills, and behaviours from one role to another, although the most of this research has focused on mood spill-over. The experiences coming out from spill-over can manifest themselves as either positive or negative (Morris and Madsen, 2017). In a study of spill-over, Williams and Alliger (1994) used experience sampling methodology to examine mood-related spill-over on a daily basis, finding suggested that working parents in their sample were more likely to bring work-related emotions home than they were to transfer family-related emotions to the workplace.

Relationship Between Work-Life Balance and Occupational Stress

Kadarko and Fauzi (2019) studied the antecedent of work-life balance and its impact on loyalty and performance in Malaysia and found that work-life balance cannot be achieved without top management support and commitment, flexible hours of work and work schedule are an effective means of achieving a balanced work-life and also employees personal life and responsibilities should be acknowledge and respected order to achieve work-life balance; leaves and vacations have being identified as an effective means of balancing work-life. Shani and Divyapriya (2013) in a study investigated the implementation of knowledge management practices for career development among IT employees. Findings suggest for the information technology professionals, the influence of knowledge management is very sacrosanct for career development. Hence, to share knowledge tangible and intangible reward system should be designed to enhance career development and performance. Hilda (2015) investigated the impact of flexible working arrangement on employee performance among selected hospitals in Awka metropolis. The results showed that there was a positive relationship between flexible working hours and employee performance.

4. Methodology

The study comprised of all the staffs of selected banks in Ogun State Nigeria. Both male and female was selected for this survey. The total population of this study is 429. Sample size for this study was 154 (one hundred and fifty-four) employees drawn at from at 95% confidence level and 0.05 error rate using the Krejcie and Morgan (1970) sample size determination table. Primary source was the wellspring of data for this study. The rule instrument that used for the audit is a coordinated survey. The data was analysed with the use of both descriptive and inferential statistical methods. Descriptive statistics analysis was used to present demographic data and inferential statistical technique that was used to evaluate the effects and relationship between the variables.

5. Results

Testing of Hypotheses

H01: Flexible work arrangement does not have significant influence on occupational stress in the Nigeria Banking Industry Ogun State. Nigeria.

Tables 1: Results of Linear regression analysis on the effect of flexible work arrangement and occupational stress.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.846a	.716	.724	.288		
a. Predictors: (Constant), Flexible work arrangement						
Model	Sum of Squares		df	Mean Square	F	Sig.
1	Regression	195.660	1	195.660	1295.762	.000 ^b

Residual	23.089	153	0.151
Total	218.749	154	

Source: Author's Computation (2023)

Tables 1 presented the result of the linear regression that were calculated. A significant regression coefficient was found $F(1,153) = 1295.762$, $p = 0.000$, with R^2 of 0.716. This presupposes that 71.6% variation in occupational stress was because of flexible work arrangement. Evidence in Table 1 also is the beta value under the standardized coefficients which reflected that flexible work arrangement equivalently contributes to the change in the occupational stress ($\beta = .946$, $p = .000$). Therefore, the null hypothesis was rejected because results showed that, flexible work arrangement significantly influences employee occupational stress.

Hypothesis Two

H02: Work Overload does not have significant influence on occupational stress in the Nigeria Banking Industry Ogun State. Nigeria.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.851a	.724	.711	.514
a. Predictors: (Constant), Work Overload				

Model	Sum of Squares	df	Mean Square	F	Sig.
	Regression 247.198	1	247.198	1445.602	.000 ^b
Residual	26.195	153	0.171		
Total	273.393	154			

Tables 2: Results of linear regression analysis on the influence of Work Overload on Occupational stress.

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a. Dependent Variable: Work Overload

b. Predictors: (Constant), Occupational stress

Tables 2 presented the results of the linear regression that were calculated to predict influence of Work Overload on Occupational stress. A significant regression coefficient was found $F(1,153) = 1445.602, p=.000$, with R^2 of 0.724. This presupposes that 72.4% variation in Occupational stress was as a result of Work Overload which is an indicator of work life balance. Therefore, the null hypothesis was rejected because results showed that, Work Overload significantly affect Occupational stress.

Hypothesis Three

H03: Male and Female does not have significant influence on occupational stress in the Nigeria Banking Industry Ogun State. Nigeria.

Table 4.3: Group Statistics of the respondents					
	Gender of the respondents	N	Mean	Std. Deviation	Std. Error Mean
Perception of male and female on occupational stress	Male	96	34.1893	4.01036	.30849
	Female	59	33.3864	4.30397	.32442

Source: Author's Computation (2023).

6. Discussion of Findings

Every individual is involved in issue that requires him/her prioritizing work role and personal commitment which is in line with the assertion of Ojo et al (2017). It also revealed that there is flexible work arrangement in the manufacturing industries but there is more room for improvement. The findings from this work revealed that there is a strong positive relationship between flexible work arrangement and performance of employee. Career development also goes a long way in motivating employee to be more efficient in their duties. For an employee to remain productive in the organization, the organization must continue to improve on their career plan for their employee. This will produce an employee that will be more effective and efficient in productivity. This study has shown that work life balance is an important factor that brings about employee performance. The employee is productive by his ability to render a comeback again services to their customer and this is achieved when employees are motivated by the various career development plan and flexible work environment given to them by the organization.

7. Conclusion and Recommendations

The purpose of the study was to find and analyse the association among stress, work overload and employee performance involved in an organization. Stress and work overload have effects on employee overall productivity in a negative way which in turn hinders the achievements of organizational goals. The organization should take care of the level of satisfaction of workers if it wants to produce positive results. The more are the employees satisfied the more they will be productive and service-oriented in the achievement of organizational objectives? In developing countries like Pakistan stress is the major and very common factor because the establishments of these countries don't consider stress to be effective in employee's performance. The problem promotes stress and work-life conflicts which demotivate

employees and decrease the performance level. Different types of incentives, relaxation, motivation, and encouragement can be used by the organizations to take out the employees from stress. The work overload can be reduced by making the ghost employees available for work or hire more in case of deficiency. In this way, the employees can be made satisfied which will lead to organizational success and achievement of the strategic goals. Different writers and researchers have given their arguments in this regard. All are of the opinion that work overload and stress impact on employee's performance. Employees under stress are much less inclined to channel energy into continuous improvement initiatives or creative problem-solving pursuits. While in self-preservation mode when dealing with stress, individuals tend to spend their time and energy doing the bare minimum to keep up. As well, an over-stressed team will have less energy to begin with, as studies have shown that stress depletes energy stores and a person 's physical and mental capabilities.

The study recommended that the management of banks should incorporate job training advancement in the organization as the study found that job training affected the performance of staffs to a great extent. It also recommended that banks should make available flexible working environment as the world is advancing towards technology, necessary machines should be made available to staff, and they should also discourage overtime for their staffs by recruiting more personnel. The study recommends that the supervisors of banks should embrace career mentoring and coaching to prepare them for other positions. There must be training and development and there must be strategies put in place to effect training and development for any organization to move forward. In institutions or places of work, there is always training and development. Adaption and flexibility should be in place to enable employees to put in their best and meet the needs of the situation or environment.

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