

Article

Job Stress and Employee Performance in the Nigerian Banking Sector

Undie, Unung Philip*; Ukpata, Sunday Ijuo; Iyortsuun, Akuraun Shadrach

Department of Business Administration, Federal University, Wukari, Taraba state. Nigeria

* Author to whom correspondence should be addressed; E-Mail: unungundie@gmail.com

Article history: Received 20 September 2018, Revised 25 November 2018, Accepted 30 November 2018, Published 10 December 2018.

Abstract: This study assessed the impact of job stress on employee performance in the Nigerian Banking Industry. Pressure induced stress, workload induced stress and target induced stress were parameters of job stress. Three hypotheses were tested in this study: pressure induced stress, workload induced stress and target induced stress were hypothesized as having a relationship with employee performance in the Nigerian Banking Industry. The sample size for the study was 300, while only 250 questionnaires were used for the data analysis. Results from the regression analysis showed that pressure induced stress, workload induced stress and target induced stress are related to employee performance in the Nigerian banking industry. It was recommended that organizations should redesign jobs to reduce workload, set realistic targets that can be achieved and improve the quality of services to reduce pressure on employees

Keywords: job stress, employee performance job stress and employee performance, Nigeria.

1. Introduction

Job stress is a frequent problem across occupations and it impacts on job performance (Dar, Akmal, Naseem & Khan, 2011). Stress may be unconscious like the noise of a crowded city or the daily chore of driving a car. Stress is part of the fabric of life, it belongs to everyone, and nothing can isolate stress from human beings. Stress can be managed but not completely done away with (Cole, 2005).

(Sajuyigbe, Madu & Babalola, 2015) argue that Organizational behavior studies, an important area in management sciences are continually developing creative solutions to address human resource challenges at the work place. Hans Selye was one of the founding fathers of stress research. Selye, 1936 first introduced the idea of stress in to the life science. He defined stress as the force, pressure, or tension subjected upon an individual who resists these forces and attempt to uphold its true state. His view in 1956 was that “stress is not necessarily something bad –it all depends on how you take it (Dar et al, 2011; Usman, 2010). All living things: man, plants and animals are in a constant state of dynamic interaction with their environment. Within their interactions, man tries to modify his environment whereas his environment actually modifies him and in the process, man experiences a kind of tension or stress (Agulanna, 2007; Enekwe, Agu and Eziedo, 2014). Organizational behavior scholars have agreed that job stress exist in all organizations, whether big or small (Usman, 2010). Robbins and sanghi (2006) also contributed “stress is typically discussed in a negative context; it also has a positive value. Job performance can be viewed as an activity in which an individual is able to accomplish the task assigned to him/her successfully, subject to the normal constraints of reasonable utilization of the available resources (Dar et al, 2011). At the conceptual level, (Dar et al, 2011) argue that four types of relationships were proposed to exist between the measures of job stress and job performance .One is a negative linear relationship, when productivity decreases with stress (distress). Productivity can also increase as a consequence of stress, thereby implying a positive linear relationship between the two. Thirdly, there could be a U-shaped or a curvilinear relationship wherein, mild stress could increase the productivity initially up to a peak and then it declines as the person descends into a state of distress. One of the outcomes of stress is on job performance, hence the need to be studied. The general objective of this research is to determine the relationship between job stress and employee performance in the Nigerian Banking sector. The specific objectives are to:

- i. To explore the stress related problems of bankers
- ii. To suggest measures for stress tolerance and enhancing performance

2. Conceptual and Theoretical Foundations

2.1. Job Stress

Many people consider stress as something that happens to them, an event such as a harm or encouragement. Whereas others think stress is what happens to our bodies and our behavior in response to an event. When something happens to us, we as a reflex action start evaluating the situation mentally, we try to come to a decision, if it is threatening to us, how we need to deal with the situation and what skills and strategies we can use. Arnold and Feldman (2000) define stress as “the reactions of individuals to new or threatening factors in their work environment”. This definition highlights the fact that reactions

to stress are individualized and different individuals would have different reactions likewise. Cole (2005), sees stress in lay terms as the adverse psychological and physical reactions that occur in individuals as a result of their being unable to cope with the demands being made on them. Rao (2005); Adetayo, Ajani and Olabisi (2014), argue that while no definition of stress has been universally accepted, three common classes of stress definition are as follows: Stress is a stimulus, an environmental event, usually a threat, that affects the body in complex ways; in this interpretation, stress is referred to as a “stressor”, one that evokes complex reactions of the various systems of the body. Second, is that stress is a bodily reaction to stressors; consequently, complex interaction of systems of the body can result in harmful consequences to those systems and organs to the point of a person becoming “stressed out” and serious illness can follow. This fits Selye’s(1946); Qadoos, Ayesha, Tayyab & Toqeer (2015) , definition of stress as the nonspecific response of the body to any demand. The demand can be positive ones (eustress) or negative ones (distress). Thirdly is that stress is an interaction between environmental threats (stressors) and bodily reactions such that stressors affect systems of the body and the resulting behavior feeds back to affect the environmental stressors. However, they can also lead in complex ways to a variety of mental or physical problems. Mcgrath (1976); Adetayo et al (2014) proposed a definition based on the conditions necessary for stress. So there is a potential for stress when an environmental situation is perceived as presenting a demand that threatens to exceed the person’s capabilities and resources for meeting it, under conditions where he expects a substantial differential in the rewards and cost from meeting the demand versus not meeting it. Mcgrath definition implies that the degree of stress is correlated with a person’s perceived inability to deal with an environmental demand. This would lead to the conclusion that a person’s level of stress depends on their self- perceived abilities and self-confidence. Stress is correlated with a person’s fear or failure. Qadoos et al (2015), opine that stress can manifest itself in both a positive and a negative way. Stress is said to be positive when a situation offers an opportunity for one to gain something, eustress is the term used to describe positive stress. It is negative when stress is associated with heart disease, alcoholism and a host of other social, physical, organizational and emotional problems, distress is the term used to describe negative stress. Eustress can be stimulating that enhances work performance and positively to encourage workers to make efforts. Distress results in negative effects over workers health and performance.

2.2. Dimensions of Job Stress

From extensive literature review and consistent oral interviews from employees in the Nigerian banking sector, the authors conceptualized three dimensions of job stress and these dimensions are in line with the findings and recommendations of (Adetayo et al, 2014; Chovwen, 2013; Akrani, 2011; Enekwe et al, 2014): work load induced stress, pressure induced stress and target induced stress.

2.2.1. Pressure induced stress

Employees in the bank face a lot of pressure from customers. This could be in form of opening of accounts, complaints about the Automated Teller Machine (ATM) and renewal, pressure when the network is faulty or undergoing upgrade, on-going Bank Verification Number (BVN), pressure when customers' accounts are hacked by fraudsters.

Hypothesis one; Pressure induced stress is related to employee performance in the Nigerian Banking Industry

2.2.2. Work load induced stress

This could be in form of; one employee being assigned to collect cash and record the transaction, too many customers to attend to and as a result employees have to work late to balance the days transaction, one employee saddled with the responsibility of verifying ATM cards, reversing debit without payment, resolving SMS alerts issues, etc.

Hypothesis two; Workload induced stress is related to employee performance in the Nigerian Banking Industry

2.2.3. Target induced stress

Given that the banking sector is target driven, the employees particularly marketers are usually given a target to meet either monthly or weekly. To meet this standard, they try as much as possible to meet up and sometimes resort to illicit sexual affairs with married men/women as the case may be.

Hypothesis three; Target induced stress is related to employee performance in the Nigerian Banking Industry

Other dimensions of job stress identified by various researchers exists thus; Akrani (2011) identified: career concern, role ambiguity, role conflict, occupational demand, work overload, poor working conditions and lack of social support. Enekwe, et.al (2014), sees the causes of work related stress as: lack of free time, job environment problem, high workloads, low salary, unrealistic deadlines, job insecurity, lack of clarity of role, a sense of feeling undervalued, roles without sufficient levels of challenges, lack of clear policies and procedures and weakly managed organizational situation. Akingbola and Adigun (2010); Chovwen (2013), argue that especially exposed to high occupational stress are commercial bank workers in Nigeria who must contend with a host of precipitating factors such as , excessive and unpredictable work schedule occasioned by an ever increasing competition in the industry, a virtual disappearance of job security as evident in mass retrenchment of thousands of bank workers on a regular basis, low decision latitude on the job, and increasing threats to physical safety, security and well-being as banks have become the number one target of armed robbery attacks, kidnappings and armed raids by bandits. Adetayo et al (2014) reported that many aspects of organizational life that can become eternal stressors, this includes issues of structure, management use

of authority, monotony, lack of opportunity for advancement, excessive responsibilities, ambiguous demands, value conflict's, and unrealistic workloads. A person's non-working life (e.g family, friends, health and financial situations) can also contain stressors that can negatively impact job performance. Thus, emotionally induces stress arises from ones imagination.

Managing stress

Armstrong (2009), argue that there are four main reasons why organizations should take account of stress and do something about it. First, they have the social responsibility to provide a good quality of working life; second, because excessive stress causes illness; third, because it can result in inability to cope with the demands of the job which, of course, creates more stress, and finally because excessive stress can reduce employee effectiveness and therefore organizational performance. On Organizational responses to stress avoidance, Cole (2005), offers actions on how to manage stress in the organization; what can employers do to help employees who are suffering from stress? They can investigate the source and take appropriate action, such as: Change individuals job opportunities (give more or reduce), Provide greater opportunity for personal autonomy in job, Set agreed job targets for employees, Provide appropriate training (e.g. in time management), Permit flexible hours, reduce time spent away from home, Improve physical working conditions, Relocate employee to another office or work-base, Provide counseling facilities, Provide fitness/programs for their employees.

Establishing ones priorities (i.e. value clarification) is an important step in the reduction of stress. The demands of many managerial positions cause the neglect of other areas of one's life such as family, friends, recreation and religion. This neglect creates stress, which in turn affects job performance and health. Value clarification is linked to time management, since we generally allocate our time according to our priorities. By setting personal priorities, managers and subordinates can reduce this source of stress. (Adetayo, 2014; Chovwen, 2013).

2.3. Concept of Employee Performance

Employee performance means that an individual successfully completes the tasks which are set by an organization, according to the predetermined standards along with the efficient utilization of resources in a changing environment (Qadoos et al, 2015). Every organization has been established with certain objectives to achieve. These objectives can be achieved by utilizing the resources like men, machines, materials and money. Performance is a major- although not the only- prerequisite for future career development and success in the labor market. Although there might be exceptions, high performers get promoted more easily within an organization and generally have better career opportunities than low performers. Hence the need for employees to view performance as very relevant. (Vanscotter, Motowidlo & cross, (2000); Sabine and Michael, 2001). Performance is a multi-

dimensional concept. On the most basic level, Borman & Motowidlo (1993); Sabine & Michael (2001), distinguish between task and conceptual performance. Three basic assumptions are associated with the differentiation between task and conceptual performance: First, Activities relevant for task performance vary between jobs whereas conceptual performance activities are relatively similar across jobs. Secondly, Task performance is related to ability, whereas contextual performance is related to personality and motivation. Thirdly, Task performance is more prescribed and constitutes in-role behavior, whereas contextual performance is more discretionary.

2.4. Person-Environment Fit Theory (P-E Fit theory)

Lewin (1951); Mark and Smith (2006), observed that an individual's personal characteristics interacted with their work environment to determine strain, and consequent behavior and health. Lack of fit in either of these domains can cause problems and the greater the gap or misfit between the person and their environment, the greater the strain as demands exceeds abilities and needs excess supply. This lack of fit can take three forms (Edwards, Caplan & Harrison 1998; Hassard and Cox 2015). The demands of the work environment exceeds the employees ability, The employees needs consistently fail to be met by the work environment, A combination of the two situations exists where an employee's needs are not being met while at the same time their abilities are over stretched. Conversely, person-environment fit theory postulates that high strain will occur when there is a mismatch between the person's needs and what they receive or confront at work. The condition which should create highest levels of strain will be one where the person strongly desires a particular feature such as interpersonal contact but does not receive it. Under these circumstances, strain will be at its highest level. (Dewe, O'Driscoll & Cooper, 2012).

2.5. Job Stress and Employee Performance

Usman and Muhammad (2010) examined the relationship between job stress and job performance among 144 bank employees of banking sector in Pakistan. Their results were significant with negative correlation between job stress and job performances and showed that job stress significantly reduces the performance of an individual. Ali, Raheem, Nawaz and Imamuddin (2014) determined the effect of stress on job performance on 133 employees of private sector universities in Karachi, Pakistan. The result obtained revealed that workload and role conflict and inadequate monetary reward are the prime reasons of causing stress in employees, and this stress reduces their efficiency. Panagiotis, Panagiotis and Charalambos (2013), conducted a study to investigate the effect of job related stress on employee's satisfaction among 271 nurses operating in Greek hospitals. The examined the degree to which stressors such as conflict, workload, lack of job autonomy. Results showed that conflict, heavy workload and lack of job autonomy are negatively associated with all job satisfaction dimensions,

Ojo, Ogunleye and Olatunji (2014), assessed the impact of job stress on job performance among 300 workers of Nigeria security and Civil Defence Corps (NSCDC). Results of the analyses of data collected indicated that job stress positively influenced job performance. Additionally, it was found that age, gender and years of experience neither independently not interactively influenced job performance.

3. Methodology

3.1. Sample

The sample used for this study consists of 250 employees of five (5) selected banks in Nigeria. 300 questionnaires were distributed but only 250 were correctly filled out without error. The survey was circulated by hand and by email and subsequently collected via same method.

3.2. Measures

3.2.1. Job stress

Job stress was assessed using a 12-item scale of pressure, work-load & target induced stress drawn from the Job-related tension index developed by Kahn, Wolfe, Quinn, Snoek & Rosenthal (1964); Chovwen (2013). The 12-items were rated on a 5-point likert ranging from Strongly Disagree which was weighted as 1 to Strongly Agree which was weighted as 5. Cronbach's Alpha coefficient of .876 was obtained.

3.2.2. Employee performance

Employee performance was measured by 13-items adopted from Dizgah, Chegini & Bisokhan (2012); Ali & Farooqi (2014). Each item were measured by using a five point scale ranging from Strongly Disagree which was weighted as 1 to Strongly Agree which was weighted as 5. Cronbach's Alpha coefficient of .708 was obtained. The model developed was analyzed using regression analysis SPSS V23. The model is presented below:

$$EP = a + PIS1 + WIS2 + TIS3 + e$$

Where:

EP =	Employee performance
a =	intercept
PIS =	pressure induced stress
WIS =	Workload induced stress
TIS =	Target induced stress
e =	Error term

4. Results and Discussion

This study aimed at evaluating the impact of job stress in the Nigerian Banking Industry. The possibility of multicollinearity is an important assumption in regression analysis; the variance inflation factor was thus calculated. The VIF values ranged from 1.094-1.394 for the independent variables of the study while the tolerance values ranged from 0.914-0.717. As recommended by Salmeron, Garcia, Lopez & Garcia (2016), this value are acceptable and signifies that there is no multicollinearity and is appropriate for regression analysis. When pressure induced stress, workload induced stress, target induced stress are regressed against employee performance, the regression model is significant. This means that pressure induced stress, workload induced stress and target induced stress are significant predictors of job stress. Table 1 explains this: $F= (3, 246) = 44.672, p<0.001$. The model developed therefore explains 0.393 of the variance in the dependent variable while the correlations value is 0.594. Table 2 shows the R2 and R statistic respectively.

Table 1:ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	69.219	3	23.073	44.672	.000 ^b
	Residual	127.057	246	.516		
	Total	196.276	249			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Pressure Induced Stress, Workload Induced Stress, Target Induced Stress

Source: Authors computations (2018)

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.594 ^a	.353	.345	.719

a. Predictors: (Constant), Pressure Induced Stress, Workload Induced Stress, Target Induced Stress

b. Dependent Variable: Employee Performance

Source: Author Computations (2018)

4.1. Test of Hypotheses

The result of the hypotheses tested is captured in table 3 below. Hypothesis one, which states that Pressure induced stress is related to employee performance is accepted ($b=0.140, t=2.746, p<0.006$) implying that pressure induced stress is related to employee performance in the Nigerian banking industry. Hypothesis two which states that workload induced stress is related to employee performance is accepted ($b=0.248, t=4.368, p<0.000$), implying that workload induced stress is related to employee performance in the Nigerian Banking Industry. Hypothesis three which states that target induced stress

is related to employee performance in the Nigerian Banking Industry is accepted ($b=0.358$, $t=6.349$, $P<0.000$), this implies that target induces stress is related to employee performance in the Nigerian Banking Industry.

Table 3: Variables Estimates

Variables	B	Std. Error	t	Sig.	Decision
Pressure Induced Stress(H ₁)	.140	.051	2.746	.006	Accepted
Workload Induced Stress(H ₂)	.248	.057	4.368	.000	Accepted
Target Induced Stress(H ₃)	.358	.056	6.349	.000	Accepted

Dependent Variable: Employee Performance

Source: Authors computations (2018)

4.2. Discussion

This study assessed the impact of job stress on employee performance in the Nigerian Banking Industry. Hypothesis one states that pressure induced stress is related to employee performance in the Nigerian Banking industry. The result of the analysis supports the acceptance of the hypothesis. The stated hypothesis is accepted because employees undergo stress when discharging their duties; Pressure as a result of the on-going Bank Verification Number (BVN) exercise, pressure from fraudsters who try to impersonate other customer's identities, the drive to meet the profit expectation of the bank and their customers demand. This finding is supported by Sajuyigbe et al (2015), their findings revealed pressure as a major cause of occupational stress/job stress.

Hypothesis two was accepted as the result of the regression analysis showed that workload induced stress is related to employee performance in the Nigerian Banking Industry. This findings are in line with findings of Adetayo et al (2014) and Sajuyigbe et al (2015), the authors established workload as one of the causes of stress in an organization. Workload induced stress implies that when employees are overloaded with tasks/jobs at work, it constitutes stress and consequently affects employee performance.

Lastly, the third hypothesis which stated that target induced stress is related to employee performance in the Nigerian Banking Industry was also accepted. The findings is consistent with similar result which was reported in Akingbola and Adigun(2010) and Chovwen (2013), the authors established that employees are faced with excessive and unpredictable work schedules all in the quest to achieve the bank's target. The Nigerian Banking Industry is target driven and as such employees are often saddled with sometimes unrealistic targets that cannot be met. Employees are sometimes faced with a choice of resorting to illicit affairs to meet targets or risk being relieved of the job if they are unable to meet target.

6. Conclusions

The purpose of this study was to evaluate the impact of job stress on employee performance in the Nigerian Banking Industry. For this purpose, the study covered five head branches of different banks in Nigeria. Pressure induced stress, workload induced stress and target induced stress were dimensions for evaluating job stress. Three hypotheses were tested in this study. Hypothesis one stated that pressure induced stress is related to employee performance in the Nigerian Banking Industry. Hypothesis two stated that workload induced stress is related to employee performance in the Nigerian Banking Industry. Hypothesis three stated that target induced stress is related to employee performance in the Nigerian Banking Industry. The sample size for the study was 300, while only 250 questionnaires were used for the analysis. The result of the regression analysis showed that pressure induced stress, workload induced stress and target induced stress are related to job stress in the Nigerian Banking Industry, thus the three hypotheses were accepted. The following recommendations are suggested:

- i. Management should set reasonable and achievable targets that may stretch the employees but do not place impossible burdens on them
- ii. Management should redesign jobs and place employees where their tasks would not be complicated such that they can perform their jobs at their best capacity, Management should ensure that their employees are not overworked
- iii. The organization should increase the quality of their services to reduce pressure from customers on the employees.
- iv. Management should provide social support for their employees because when individuals believe that they have the friendship and support of others at work, their ability to cope with the effect of stress increases

References

- Adetayo.J.O, Ajani.J.O & Olabisi.O. (2014). An overview of the effects of job stress on employees performance in Nigeria tertiary hospitals. *Rsrch Jorntl of Mgt sci.* 60 (4): 139-153
- Agulanna, E.C. (2007). *Executive stress: Managing The Manager for Survival*. 3rd Edn, Owerri: JOE Mankpa Publishers.
- Akingbola, R.O, & Adigun, A.O. (2010). Occupational stress and the Nigerian Banking Industry. *A.J Econs and Engr.* ISSN 2078-0340.
- Akrani.G. (2011). What is stress? *Industrial psychology*. Retrieved 8/04/2016 from <http://www.kaylan-city>

- Ali, S. & Farooqi, Y.A. (2014). Effect of workload on job satisfaction, effect of job satisfaction on employee performance & employee engagement. *Intl Journl of Multidsplnry sci and engr.* 5(8): 23-30.
- Ali.W.U, Raheem.A.R, Nawaz.A & Imamuddin,K. (2014). Impact of stress on job performance. *Rsrch Journl of Mgt sci.* 3(7): 14-17.
- Armstrong, M (2009). *Handbook of human resource management.* London; Kogan page.
- Arnold, H.J and Feldman, D.C (2000).Handbook of psychology, *Indstrl and Org psy.* pp 304.
- Borman, W. C., & Motowidlo, S. J. (1993). Expanding the criterion domain to include elements of contextual performance. In N. Schmitt & W. Borman (Eds.), *Personnel selection in organizations* 71-98. New York: Jossey-Bass.
- Chowwen, C (2013). Occupational stress among bank employees in South East, Nigeria. *Rsrch Journl of Mgt and Bus stds.* 2(2): 114-119.
- Cole,G.A (2005). *Management theory and practice.* London; bookpower/ESLT.
- Dar, L., Akmal, A., Naseem, M.A. & Khan, K.U. (2011) Impact of Stress on Employees Job Performance in Business Sector of Pakistan. *Gbl Journl of Mgt and Bus Rsrch,* 11(6).
- Dewe,B.B, O'Driscoll,M.P & Cooper,C.L (2012). Theories of psychological stress. *Handbook of Occupational Health and Wellness.* 23-38.
- Dizgah, M.R., Chegini, M.G., & Biskhan, R. (2012), Relationship between job satisfaction and employee job performance in Guilan public sector. *Jornl of bsic & appd scifc rsrch.* 2(2): 1735-1741.
- Edwards, J.R., Caplan, R.D. & Harrison, R.V. (1998). *Person- Environment fit theory: conceptual foundations, empirical evidences and directions for future use.* In C.L Cooper (Ed) theories of Organizational stress. 28-67. Oxford University Press.
- Enekwe,C.I., Agu, C.I. & Eziedo,K.N. (2014). Stress management techniques in banking sectors in Nigeria. *Jornl of Bus and Mgt.* 16(7): 33-38.
- Hassard,J & Cox,T. (2015). *Work-related stress: nature and management.* [Cited 26/01/2015 07.42 pm]. Retrieved 7/04/2016 from <http://oshwiki.com>
- Kahn, R.L., Wolfe, D.M., Quinn, R.D., Snoek, J.D., & Rosenthal (1964). *Organizational stress; studies in role conflict and ambiguity.* John Wiley, New York, NY.
- Mark, G.M & Smith. A.P. (2006). Stress models: a review and suggested new direction
- Motowidlo, S. J., & Schmit, M. J. (1999). Performance assessment in unique jobs. In D. R. Ilgen & E. D. Pulakos (Eds.), *The changing nature of job performance: Implications for staffing, motivation, and development* (56–86). San Francisco, CA: Jossey-Bass.
- Ojo,B.B, Ogunleye,A.J & Olatunji,S.O (2014). Impact of job stress on the performance of Nigeria Security and Civil Defence Corps members. *Rsrch Journl on Humts and Soc Sci.* 4(26): 166-175.

- Panagiotis,T, Panagiotis,R & Charalambos,P (2013). The effect of job related stress on employee's satisfaction: a survey in health care. *Jornl of Soc and Behvrl sci*, 73(2013): 718-726.
- Qadoos,Z, Ayesha,A, Tayyab,H, Toqeer,I , Hafiz,I.Y. (2015). The influence of job stress on employee's performance in Pakistan. *Amrcn Jornl of Soc Sci Rsrch*. 1(4): 221-225.
- Rao,J.V. (2005). Occupational mental health and coping among information technology professionals. *Indn jornl on occupnl envi*. 16(2005): 22-26.
- Robbins and sanghi (2006). *Organizational Behavior*. (11ed.), India: dorling Kindersley.
- Sabine, S &Michael, F. (2001). Stress in Organizations. *Handbook of psychology*. 1(2): 133-136.
- Sajuyigbe,A, Madu-Igwe, C.O, & Babalola, D.Y. (2015). Influence of job stress on job performance among academic staff of University of Ibadan. *Intnl jornl in mgt and soc sci*. 3(4): 424-434.
- Salmeron, G.R., Garcia, P.S., Lopez, M. & Garcia, C.J.(2016). Collinearity diagnostic applied in ridge estimation through the variance inflation factor. *Jornl of Appld Stat.*, 43(10): 1831-1849.
- Usman,B, & Muhammad,I.R. (2010). Impact of stress on employees job performance; a study on banking sector of Pakistan. *Intnl jornl of mrktng studs*. 2(1):122-126.
- Van Scotter, J., Motowidlo, S. J., &Cross, T. C. (2000). Effects of task performance and contextual performance on systemic rewards. *Jornl of Appld Psy*. 85: 526-535.