Abstract
This work is on effect of work stress on staff performance of selected banks in Anambra state. The study focus was new generation banks situated in the urban areas of Anambra state. The study aim was to find out the effect of work stress on the staff performance of selected banks in Anambra state. This was done by examining the independent variables like; working time, leadership style, psycho-social welfare, workplace discrimination on the performance of the bank workers under study. The research method used in this study was the survey research design. The population size was 622 and the same was used as the sample size since it is manageable. 622 copies of the questionnaire were administered to the selected respondents and 560 were retrieved. Data was presented using tables and hypotheses were tested using chi-square statistic. The result showed that working time, discrimination in the workplace and Psycho-social welfare has a direct relationship with work stress among bank staff while leadership style is not directly related to work stress among bank staff. Based on the analysis of the research and subsequent findings, the researcher recommended that banking firms should have a well articulated training on stress and time management, allow the workers to take time-offs from the job through day offs and leave, creating time for rest, recreational activities and other packages such as vacation, medical checkups, exercise and sports. Operating on shift mode can also play a crucial role in reducing the problems associated with working time. On the part of discrimination, the study recommended that banks should consider participative management and clear and stringent rules to curb the incidence of discrimination as measures that will help in building an exciting and lively work environment where workers freely work as stake holders and free people.

Introduction
Generally, life in modern societies is not without stress. It is an inevitable part of challenges that prompt mastery of new skills and behaviour pattern. However, difficulties occur when stress become excessive.
According to Ajayi (2018) job stress is considered rising and has become a challenge for the employer because high level stress results in low productivity, increased absenteeism and collection to other employee problems like alcoholism, drug abuse, hypertension and host of cardiovascular problems. Onwuzuligbo (2015) wrote that stress produces numerous physical and mental symptoms which vary according to each individual's situational factors. The costs of stress in terms of human suffering, social and occupational impairment and illness are enormous.

Managers and workers are sometimes over used as a result of work load, while some are frustrated in trying to satisfy the requirements of one duty or the other. This frustration is often manifested in their mood as anxiety, anger, defection, de humanization and deposition, these lowers productivity and efficiency on the part of the organization. According to Mai and Yen (2016) working factors such as; work overload, role ambiguity and role conflict, etc, had significant and positive influence on job stress and in contrast, job stress had negative influence on employee job performance. Bature, Aminu and Ozigbo (2013) excessive overtime, long absence from family, fear of job insecurity and difficult customers were the major stressors in the bank.

Excessive stress poses a hindrance to a smooth function and introduces friction lapse, inefficiency and other unpleasant variable in the operational activities of an organization. The consequence of stress in terms of human suffering, social, emotional, impediment and illness are enormous. Stress has been prevalent in modern life pattern of people which affects the dynamism of human skills. People become overwhelmed by the pressure of their work/responsibilities while some are frustrated in trying to satisfy one duty or the other.

The process of stress management is named as one of the keys to a happy and successful life in modern society. Although life provides numerous demands that can prove difficult to handle, stress management provides a number of ways to manage anxiety and maintain overall well-being. (Susic 2013). Yodit (2010) Keeping employees satisfied is one method of keeping companies productive. Moreover motivating workers with more responsibility and challenge makes workplaces healthier and less of stress.

On the causes of work stress, Onwuzuligbo (2015) the cause of stress in Nigerian banks is particularly linked to improper working condition for delivering the duties. While Shaka (2014) argued that lack of stress management training, lack of job control, job description and specifications are the major causes of stress among modern managers. In the views of Nwakeze (2016) bad working condition and compensation have a dysfunctional effect on the organization like low morale, low productivity and stress.

The researcher is therefore, optimistic that many causes and effects of stress resulting from work are subject to change when they are properly managed. On the other hand, poor management of work stress is believed to have impoverished a good number of organizations as can be seen from the assertions of Usman and Muhammad (2010); job stress significantly reduces the performance of an individual. According to Nurul (2013) there is a positive correlation between worker stress and job performance and shows that worker stress has effects on the job performance. Ramzan and Ashfaq (2013) stated that job stress significantly reduces the performance of an individual. Bature, Aminu and Ozigbo (2013) asserted that the effects of
stress on employees’ performance existed in the form of mental tiredness, high blood pressure and increased use of medication.

Based on the foregoing therefore, the researcher intends to examine the effect of stress on the performance of employees of some banks in the urban cities of Anambra state.

1.2 Statement of the Problem
According to Chukwuma (2015), for most people, work is a significant and meaningful feature of life, with the majority of them spending around 25% of their adult life working. Where work can provide with the basic things of life, purpose, satisfaction, self esteem and spending power, the work place can also be a setting of stress and worry.

A major study into the impact of work stress on health has revealed dramatic differences in the rates of premature death between different groups of men, and between men and women, depending on existing medical conditions. Doctors found that men with diabetes, heart disease, or who had previously suffered a stroke, were 68% more likely to die over the course of the study if they had demanding jobs with little control over their workload. (Sample 2018)

Nyangahu and Bula (2015) work stress significantly affects the performance of an individual. Gurukula, Anuradha and Bhanu (2016) job stress can affect job performance negatively and positively. Goswami (2015) occupational stress brings about subjective effects such as fear, anger and anxiety among employees resulting in poor mental and psychological health. As can be seen, stress can impact on people’s very way of existing and to move from one generation to the next people had to survive long enough to have children to have representation into the next generation, likewise to be productive in the organizations people have to be healthy enough.

Muhammad, Muhammad and Khalid (2011), Stresses contribute to decreased organizational performance, decreased employee overall performance, decreased quality of work, high staff turnover, and absenteeism due to health problems such as anxiety, depression, headache and backache.

The current high demanding banking is an inherently stress profession with long working hours, strive competition, ethical dilemmas, regulatory bottlenecked and difficult customer the issue of work stress among bank workers could be better addressed if the factors responsible for such stress were properly identified and evaluate the question of how work stress affect workers performance is a relevant one given the nature of today’s banking environment and the challenge faced by bank workers.

Many scholars agree that stress affects the performance of workers but have failed to come to terms as to what factors leads to stress. This can be seen from the writings of; Cara and Dhara (2016) there is a significant relationship between type of the banks, gender, age, education, job role, interpersonal relationships and impact of occupational stress. Sharmilee, Abdul and Zubair (2017) time pressure and role ambiguity have significant and negative influence on employee performance. Bhanu and Satish (2017) there is a significant relationship between the demographic variables like job role, gender, age, education and these impacts on occupational stress. Awadh, Gichinga and Anwar (2015) Job demand and time pressure are major stressors.
Nnuro (2012) workload was the major cause of occupational stress. Moaz, Syed, Moinuddin and Suhail (2016) workload has a positive statistical effect on job performance while role conflict has negative statistical effect on job performance. On the basis of the foregoing problems, the study becomes relevant.

1.3 Objectives of the Study
The main objective of this study is to find out the effect of work stress on the staff performance of selected banks in Anambra state. The specific purpose of the study can be stated as follows:

i. To examine the relationship between working time and performance among bank staff in the organizations under study

ii. To find out the relationship between leadership style and performance among bank staff in the organizations under study

1.4 Research Questions
This study sought answers to the following research questions.

i. To what extent does working time impact on the performance of the bank staff?

ii. What is the extent of the relationship between leadership and performance of bank staff?

1.5 Research Hypotheses
Ho1: There is no significant relationship between working time and the performance of bank staff.

Ho2: There is no significant relationship between leadership and performance of bank staff.

1.6 Significance of the Study
This study is will be of great help to organizations under study. Employees will also benefit immensely by being acquainted with stress and its management techniques. Policy makers, Government and its agencies can benefit from this study by applying the findings to the management and smooth running of corporations. Students and researchers will benefit and his study will serve as literature materials and bridge in knowledge gap which will thereby add to the existing body of knowledge in the subject area.

1.7 Scope/Delimitation of the Study
This study was conducted on seven different new generation banks (Access bank, Diamond bank, Fidelity bank, First City Monument Bank, Guarantee Trust Bank, United Bank for Africa and Zenith Bank Plc) selected from the major cities in Anambra state (Onitsha, Nnewi and Awka). However, this study covers the effects of work stress on the staff performance of selected banks in Anambra state.

2.0 Review Of Related Literature
2.1 Conceptual framework
2.1.1 STRESS
Stress is experienced by people at work sometimes due to the conflict they feel between their independence and commitment to the organization, organization pressures for conformity, day to day demands of the workplace and various forms of role conflicts. However, managers need to control stress situations by identifying the various causes of stress and the management
techniques available. The researcher hence reviewed some existing related works of Nigeria management experts and other writers in the fields that dealt with stress.

According to Akrani (2011) stress is a general term applied to various psychologic (mental) and physiologic (bodily) pressures experienced or felt by people throughout their lives. Stress is a physical, chemical, or emotional factor that causes bodily or mental tension and may be a factor in disease causation (Webster 2018).

According to Aduaka (2015) citing Selye (1975) stress is the rate of all wear and tear caused by life. There are stress agents whom he referred to as stressors and could be physical, physiological, psychological or social-cultural. Being in a tight feelings, being nervous feeling frustration having a feeling of ill-treated or in conflict situations are all stressors. According to Nweze (1985) emotional stress affects human performance and productivity and of prolonged and uncontrolled, it adverse affects on a managers health.

Some potential causes of work-related stress are; overwork, lack of clear instructions, unrealistic deadlines, lack of decision-making, job insecurity, isolated working conditions, surveillance, and inadequate child-care arrangements. Although sexual harassment and discrimination are often excluded from lists of traditional job stressors, they must be included in any comprehensive analysis of the causes of workplace stress. Sexual harassment is a stressor for women in the workplace; and discrimination is a stronger predictor of health outcomes, including mental ill-health, for ethnic minorities than traditional job stressors. WHO (2000)

Aduaka (2015) argues that signs of stress can be seen in people's behaviour, especially in changes in behaviour. Acute responses to stress may be in the areas of feelings, behaviour, thinking or physical symptoms. If stress persists, there are changes in neuroendocrine, cardiovascular, autonomic and immunological functioning, leading to mental and physical ill health.

Fonkeng (2018) highlighted the following as types of stress: Chronic Stress that occurs seemingly for an intermediate period that wears down the person every day with no visible sign of escape. Traumatic stress that results from a catastrophic event or experience such as an accident or natural disaster etc and Acute stress which is the most common and recognizable form of stress which is often short-lived and does not result to any permanent damage to the body. It may result from where an individual had a busy day.

2.1.2 Stressors
According to Onwuzuligbo (2015) Stressors are sources of pressure and tension that create stress and they are grouped into three (3) major categories thus: 1. Physical stressors which are physiological or external factors. 2. Social stressors which arises from social interaction like death of loved ones, imprisonment and loss of job, etc. 3. Psychological stressors which consist of the intense negative emotions people experience and could arise from either physical or social stressors. Like; guilt, worry, anger, frustration, hatred, sadness, grief, self pity and fear.

Somaz and Tulgan, (2003) simply wrote; among the many stressors mentioned by employees, these are the most common: Conflicts in the organisation, The way employees are treated by
their bosses/supervisors or company, Lack of job security, Company policies, Co-workers who do not do their fair share, Unclear expectations/work or conflicting roles and boundaries, Poor communication, inadequate control over assignments, Inadequate pay or benefits, Urgent deadlines, Too much work/work overload, Long hours and time pressure, difficult or complex tasks, lack of breaks, lack of variety, Uncomfortable physical conditions (for example, space, temperature, light), Relationship conflicts, Co-workers making careless mistakes, Dealing with rude customers, Lack of co-operation, How the company treats co-workers, having responsibility for people, under promotion, lack of training, Managers who are critical, demanding, unsupportive or bullying create stress, whereas a positive social dimension of work and good team working reduces it.

On the other hand, Onwuzuluigbo (2015) maintains that work stress is common to Nigerians appointed to high offices. The sudden appointment sometimes without adequate preparation for such workload makes the glamour of high offices in Nigeria a poison to many. Under-loading occurs when a person does not have enough to work; he can face boredom and monotony which are also quite stressful.

2.1.3 Staff performance
Staff performance or Employee performance according to (businessdictionary.com) means the job related activities expected of a worker and how well those activities were executed.

According to Armstrong (2012) Employee performance is behavior and should be distinguished from the outcomes because they can be contaminated by the system. Armstrong (2014) opined that employee performance is a function of both ability and motivation. He further stated that performance means both behaviours and results. Behaviours emanate from the performer and transform performance from abstraction to action. Not just the instruments for results, behaviours are also outcomes in their own right the product of mental and physical effort applied to tasks – and can be judged apart from results.

Armstrong further observed that because of the significance of behaviour there was more to success or failure than whether results were achieved: ‘Success is not always positive nor failure always negative’ This concept of performance leads to the conclusion that when assessing and rewarding the performance of individuals a number of factors have to be considered including both outputs (results) and inputs (behaviour).

Campbell (1990) suggested that performance is the outcome of three determinants which are: knowledge about facts and things, knowledge about how things are done and the skills to do them and motivation to act, to expend effort and to persist.

According to McQuerrey (2018) Key performance indicators related directly to specific job functions might include: Timeliness, Attention to detail, Creativity and innovation, Good time management, Ability to perform in all key areas of role, Consistency and Initiative

2.2 Theoretical framework
There are several theoretical positions devised for examining and understanding stress and stress-related disorders, but this work shall be based on James-Lange Theory of Stress and Emotion.
James-Lange: Theory of Stress and Emotion
William James and Carl Lange in 1884 and in 1885 separately proposed their respective theories on the correlation of stress and emotion which can be represented thus: Event => Arousal => Interpretation => Emotion.

According to the theory, when an event stimulates a person (arousal), the autonomic nervous system (ANS) reacts by creating physiological manifestations such as faster heart beat, more perspiration, increased muscular tension, and more. Once these physical events occur, the brain will interpret these reactions. The result of the brain’s interpretation is an emotion which is likened to the “fight-or-flight” reaction, in which the bodily sensations prepare a person to run away from the situation or face it squarely.

This theory can be related to the concept of common sense which tells us that when a person encounters a dangerous wild animal, he tends to feel afraid and then he runs. According to Lange’s theory, seeing a dangerous wild animal causes the autonomic nervous system to stimulate the muscles to get tensed and the heart to beat faster. After such bodily changes, that is the time that emotion of fear emerges. (Palmer, Cooper, and Thomas 2003)

This theory is applicable to this work in the sense that a person’s autonomic nervous system stimulate the muscles to get tensed and the heart to beat faster when there is danger and then that is the time that emotion of fear emerges likewise, a worker performance and reactions tends to be directly affected when stress occurs as a result of physical and emotional encounters in the workplace.

2.3 Theoretical exposition
2.3.1 Working time and Performance
Working time is the period of time that a person spends at paid labor. (Thapaliya 2015). Most countries have a standard or normal working-hours which is the legislated limit to the working hours per day, per week, per month or per year. Long work hours could lead to tiredness, fatigue, and lack of attentiveness and employees who work overtime hours experience numerous mental, physical, and social effects including stress, lack of free time, poor work-life balance, and health risks. Employee performance levels could also be lowered in such situation. (Strauss 2016 and Conway, Pompeii, Roberts, Follis and Gimeno: 2016). Vila, Kenney, Morrison and Reuland, (2000)

According to Nguyen (2015), “There’s a large body of research that suggests that regardless of our reasons for working long hours, overwork does not help because overwork is not just neutral but it hurts workers and the organizations they work for. Gallup (2014) highlighted depression and Stress as part of the dangers of long working time. Nguyen (2015) likened the story of overwork as the story of diminishing returns which is interpreted as one keep overworking, he will progressively work more stupidly on tasks that are increasingly meaningless. Onwuzuligbo (2015) cause of stress in Nigerian banks is particularly linked to improper working condition(including long working time) for delivering the duties.

Bature, Aminu and Ozigbo (2013) argued that excessive overtime, long absence from family, fear of job insecurity and difficult customers were the major stressors in the banks.
2.3.2 Leadership and Performance

Armstrong (2014) view leadership as the capacity to inspire individuals to give of their best to achieve a desired result and to maintain effective relationships with individuals and the team as a whole.

Goyit (2010); in line with the findings of Hawthorne study a manager’s behaviour or leadership approach can affect workers level of performance when they elicit cooperative behaviour from subordinates, productivity could increase. In the views of Igwilo (2016) lack of adequate leadership and motivation leads to high accident, lack of direction, irrationalism and aggression. According to Armstrong (2014); the management or leadership style managers use to deal with people is a significant part of the culture of an organization.

On the effect of Leadership Goleman (2000) cited in Armstrong (2014) leadership have a direct impact on organizational climate, and that climate in turn accounted for nearly one-third of the financial results of organizations. The conclusion from research conducted by Higgs (2006) was that leadership behaviour accounts for almost 50 per cent of the difference between change success and failure. Research by Northouse (2006) into 167 US firms in 13 industries established that over a 20-year period leadership accounted for more variations in performance than any other variable.

Okpala (2015) the style adopted by the leader determined the level of success in the organization. It is not an overstatement to say that a good leadership style helps in streamlining the operation of the organization.

Chukwuemeka (2015) Motivation will be enhanced by leadership, which sets the direction, encourages and stimulates achievement and provides support to employees in their efforts to reach goals and improve their performance generally. When there is a failure in leadership, the reverse will be the case. Cara and Dhara (2016) argued that there is a significant relationship between type of the banks, gender, age, education, job role, interpersonal relationships and impact of occupational stress which all together affects workers’ performance.

Empirical review

Onwuzuligbo (2015) studied effect of work stress on the staff performance in banking industry. Survey research design was adopted. Population was 300 and sample 185. Data was analyzed using simple percentage. The findings were that the cause of stress in Nigerian banks is particularly linked to improper working condition for delivering the duties.

Shaka (2014) conducted a research on the Effect of work stress on Modern Managers performance in the Niger Delta Region of Nigeria. The population of the study was 257 and the sample 213. In presenting and analyzing the result, tables and percentages were used then chi-square was used for the testing of hypothesis. Findings showed that lack of stress management training, lack of job control, job description and specifications are the major causes of stress among modern managers.

Sharmilee, Abdul and Zubair (2017) studied Impact of Job Stress on Employee Performance. Questionnaires were used to collect data from 310 respondents using convenient sampling
technique. Regression analysis was carried using SPSS21. The findings were that time pressure and role ambiguity have significant and negative influence on employee performance.

Mai and Yen (2016) focused on the Effects of Job Stress on Employee Job Performance at Dong Xuyen Industrial Zone, Vietnam. Questionnaire was directly sent to 378 respondents. Quantitative approach was the major method used, with statistical techniques applied, including multiple regression, and path analysis. Findings revealed that, working factors such as; work overload, role ambiguity & role conflict, working relationship, career development, and working environment had significant and positive influence on job stress and in contrast, job stress had negative influence on employee job performance.

Bhanu and Satish (2017) studied the impact of job stress on the performance of the Bank employees. The research was descriptive in nature and used questionnaire for collection of data and a sample of 108 employees was used. The findings were that there is a significant relationship between the demographic variables like job role, gender, age, education and these impacts on occupational stress.

Fonkeng (2018) Effects of job-stress on employee performance in an enterprise: A microfinance institution in Cameroon. Descriptive research design was adopted and questionnaires were distributed to a sample of 100 employees. Data was presented using Microsoft excel tools and findings reveal that the employees endure excessive amount of stress which negatively affects their performance. Again, management exerts pressure on them to increase their output. Finally the research discovered that a stress-free program goes a long way to boast the productivity of employees.

Ajayi (2018) Effect of Stress on Employee Performance and Job Satisfaction: A Case Study of Nigerian Banking Industry. A sample of 150 was used for this survey. Questionnaire was used for data collection and analysis was done using means, frequency, distributions, percentages and hypothesis was tested using Pearson Product Moment Correlation Technique. The findings revealed that job stress is considered rising and has become a challenge for the employer and because high level stress results in low productivity, increased absenteeism and collection to other employee problems like alcoholism, drug abuse, hypertension and host of cardiovascular problems

Awadh, Gichinga and Anwar (2015) Effects of Workplace Stress on Employee Performance in the County Governments in Kenya: A Case Study of Kilifi County Government. The research design was a descriptive survey design and the population was 2300 The study shows that strong positive correlation existed between performance and Job demand. Time pressure was a major stressor.

Goswami (2015) Job stress and its effect on employee performance in banking sector. The study was descriptive. Total of 20 Banks was selected of major cities of Rajasthan State in India for the study. Relevant data were collected through structures questionnaire. The Z-test was used to analyze the hypothesis. The result showed that occupational stress brings about subjective effects such as fear, anger and anxiety among employees resulting in poor mental and psychological health.
Gurukula, Anuradha and Bhanu (2016) Relationship between stress and job performance: a study of banking sector. A sample of 300 respondents was taken and data was analyzed using mean, standard deviation, t-test, correlation coefficient, DUNCAN's test. The findings of the study revealed that job stress can affect job performance negatively and positively, secondly, the private bank officers had high stress as compared to public bank officers.

Nyangahu and Bula (2015) Relationship between Work Stress and Performance of Employees: A Case Study of Transit Hotel in Nairobi City Country. The study used a target population of 60 staff. Descriptive research design was used and data collection tool used was a questionnaire. Frequency distribution tables were used to analyze the data while Chi square was used for analysis. The findings showed a relationship between work stress and employee performance and that work stress significantly affects the performance of an individual.

Moaz, Syed, Moinuddin and Suhail (2016) studied the impact of job stress on job performance. The study was descriptive and the population was 221 and a sample of 102 was selected. Questionnaires were used to collect data and were analyzed by using Multiple Regression analysis. Results show that the level of academic staff of job stress was medium and sometimes low. In addition, the level of Job performance was somewhat high. Moreover, it was found that workload has a positive statistical effect on job performance while role conflict has negative statistical effect on job performance. Finally, role ambiguity does not significantly affect on Job performance.

Whitfield and Cachia (2018). How does workplace stress affect job performance: an employee’s perspective. Qualitative methodology was applied to gather in-depth information about the participants’ experience of employment and associated factors that induce stress. The study reported that the incidence of workplace stressors has an effect on its employees. Again, prevention of stress is definitely less costly than interventions through Employee Assistance Programmes.

2.7 Summary of Literature
The chapter reviewed previously research works done on sectors of the economy including the banking sector, medical sector and educational sector with limited research on stress being conducted on teaching staff in federal higher institutions in Nigeria and the hotel environment. All authors agreed that stress have a positive correlation with the workers’ performance.

2.8 Gap in Literature
According to Gurukula, Anuradha and Bhanu (2016) job stress can affect job performance negatively and positively while other scholars reviewed agreed that stress negatively affect the performance of workers but have failed to come to terms as to what factors leads to stress. A gap exists where previous researches did not have an agreement on what causes stress and its effect on workers performance. As a result, the researcher intends to find out the factors responsible for stress among the banks workers and their effect on performance.

3.0 Methodology
This study is on the effect of work stress on the staff performance of selected banks in the major cities of Anambra state. This chapter deals with the methods and procedures for carrying out research.
3.1 Research Design
The research design method used for this study was the descriptive survey design/method. This enabled the researcher to generate data for the study and for the test of hypothesis.

3.2 Sources of data
The sources of data for this research were primary and secondary data. Primary data were collected through the use of questionnaire distributed directly to the respondents by the researcher and secondary data were generated through textbooks, journals, periodicals obtained mainly from libraries and the internet.

3.4 Population of the study
The population of this study comprised all the 622 staff of the major new generation banks in the major cities of Anambra state distributed as follows:

<table>
<thead>
<tr>
<th>BRANCH</th>
<th>ACCESS</th>
<th>DIAMOND</th>
<th>FIDELITY</th>
<th>FCMB</th>
<th>GTB</th>
<th>UBA</th>
<th>ZENITH</th>
<th>TOTAL</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>ONITSHA</td>
<td>30</td>
<td>31</td>
<td>30</td>
<td>27</td>
<td>32</td>
<td>35</td>
<td>37</td>
<td>222</td>
<td>36%</td>
</tr>
<tr>
<td>NNEWI</td>
<td>27</td>
<td>30</td>
<td>28</td>
<td>26</td>
<td>30</td>
<td>33</td>
<td>34</td>
<td>208</td>
<td>33%</td>
</tr>
<tr>
<td>AWKA</td>
<td>26</td>
<td>27</td>
<td>26</td>
<td>25</td>
<td>27</td>
<td>30</td>
<td>31</td>
<td>192</td>
<td>31%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>83</td>
<td>88</td>
<td>84</td>
<td>78</td>
<td>89</td>
<td>98</td>
<td>102</td>
<td>622</td>
<td>100%</td>
</tr>
<tr>
<td>Percentage</td>
<td>13%</td>
<td>14%</td>
<td>14%</td>
<td>13%</td>
<td>14%</td>
<td>16%</td>
<td>16%</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

Source: field survey 2018

3.5 Sample size Determination and sampling technique.
The entire population of six hundred and twenty two (622) was used as the sample of this study since it is a manageable number.

3.6 Distribution and retrieval of instrument
622 copies of the structured questionnaire were distributed to the respondents and 560 representing 90% were correctly filled and retrieved while 10% were either not correctly filled or retrieved.

3.7 Tools for data analysis
For the analysis of data, percentages and tables were used. The degree of correlation or relationships between variables was determined by the use of chi-square test statistic. Thus, the hypotheses were tested using the chi-square test statistic a shown below:

\[ X^2 = (R-1)(C-1) = \sum_{all \ cells} \frac{(f_0-ft)^2}{ft} \]

Where: \( X^2 \) = computed chi square

153
F0 = observed frequency
ft = Theoretical or expected frequency
R = Number of Rows in the contingency table
C = Number of columns in the contingency table
Ft = \( \frac{nrnc}{n} \)

nr = Total number of row
n = total number of rows
nc = total number of column
n= total sample size.

**Decision rule:**
Reject H\(_0\) and accept H\(_1\) if the calculated chi-square value is greater than the critical (tabulated) value, otherwise accept H\(_0\).

### 3.8 Validity of the Research Instrument
To ascertain the validity of the instrument, the researcher subjected the questionnaire to content validity by giving it to experts in the field of management especially the supervisors to validate. The structure and language of the questionnaire were modified to minimize errors of inconsistency, verbosity and ambiguity based on the corrections and suggestions of the experts and supervisors.

### 3.9 Reliability of the Research instrument
The test-retest reliability was used in determining the reliability of the instrument which involved the use of pilot study to ensure that another researcher would obtain the same result and findings if the study were repeated. 200 copies of the questionnaires were distributed in a second occasion as was in the first and it was observed that the degree of correlation and consistency was high, i.e., a reliability co-efficient of 0.78. The reliability of the instrument was tested by Spearman’s Ranking Correlation co-efficient.

\[
(1 - \frac{6 \sum d_i^2}{n(n-1)})
\]

### 4.0 Data Presentation and Analysis
Data collected is presented and analyzed using simple percentage. The demographic composition of the respondents is as follows:
Table 1: Demographic composition of sample

<table>
<thead>
<tr>
<th>Gender of respondents</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>375</td>
<td>67%</td>
</tr>
<tr>
<td>Female</td>
<td>185</td>
<td>33%</td>
</tr>
<tr>
<td>Total</td>
<td>560</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Location of respondents</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Onitsha</td>
<td>202</td>
<td>36%</td>
</tr>
<tr>
<td>Nnewi</td>
<td>185</td>
<td>33%</td>
</tr>
<tr>
<td>Awka</td>
<td>174</td>
<td>31%</td>
</tr>
<tr>
<td>Total</td>
<td>560</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Length of service of respondents</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 2 Yrs</td>
<td>62</td>
<td>11%</td>
</tr>
<tr>
<td>3 - 5 yrs</td>
<td>302</td>
<td>54%</td>
</tr>
<tr>
<td>6 yrs and above</td>
<td>196</td>
<td>35%</td>
</tr>
<tr>
<td>Total</td>
<td>560</td>
<td>100%</td>
</tr>
</tbody>
</table>

The demographic composition of sample population was as shown in table-1, 67% of the population was males and 33% were females. Respondents working at Onitsha were 202 representing 36%, those at Nnewi were 185 representing 33% and the remaining 174 respondents representing 31% were at Awka branches of their various banks under study. 11% of the respondents have below 3 years of experience, 54% have between 3 years to 5 yrs, 35% have working experience of 6 years and above.

Research Question 1
To what extent does working time affect the performance of bank staff?

Table 1

<table>
<thead>
<tr>
<th></th>
<th>To a large extent</th>
<th>To an Extent</th>
<th>To a little extent</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Onitsha</td>
<td>101</td>
<td>46</td>
<td>53</td>
<td>200</td>
</tr>
<tr>
<td>Nnewi</td>
<td>81</td>
<td>80</td>
<td>26</td>
<td>187</td>
</tr>
<tr>
<td>Awka</td>
<td>69</td>
<td>46</td>
<td>57</td>
<td>172</td>
</tr>
<tr>
<td>Total</td>
<td>251</td>
<td>172</td>
<td>136</td>
<td>560</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2018
The result presented above revealed that 251 persons or 45% of the respondents rated to a large extent. 172 persons or 31% rated to an extent while 136 persons or 24% rated to a little extent. This shows that working time impacts on performance of bank staff to a large extent.
Research Question 2
What is the extent of the relationship between leadership and performance of bank staff?
Table 2

<table>
<thead>
<tr>
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<th>To an extent</th>
<th>To a little extent</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
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<td>104</td>
<td>64</td>
<td>34</td>
<td>202</td>
</tr>
<tr>
<td>Nnewi</td>
<td>91</td>
<td>62</td>
<td>32</td>
<td>185</td>
</tr>
<tr>
<td>Awka</td>
<td>88</td>
<td>57</td>
<td>28</td>
<td>173</td>
</tr>
<tr>
<td>Total</td>
<td>283</td>
<td>183</td>
<td>94</td>
<td>560</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2018

The result presented above revealed that 283 persons or 50% of the respondents rated to a large extent, 183 persons or 33% rated to an extent while 94 persons or 17% rated to a little extent. This shows that the relationship between leadership and performance of bank staff is to a large extent.

Computational of chi square test statistic for the test of hypothesis 1

<table>
<thead>
<tr>
<th>Cells</th>
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<th>Fo-Fe</th>
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<th>(Fo-Fe)^2 / Fe</th>
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</thead>
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<td>558</td>
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</tr>
</tbody>
</table>

Calculated chi-square = 28.58
Tabulated chi-square value = 9.48

Decision/Research Conclusion
Since the calculated Chi-square value of 28.58 is greater than the tabulated value of 9.48 we therefore reject $H_0$ and conclude that there is a positive relationship between working time and performance of bank staff.

Test of hypothesis Two
$H_0$: There is no significant relationship between leadership and performance of bank staff.
Computation of chi square test statistic for the test of hypothesis 2

<table>
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<tr>
<th>Cells</th>
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<th>(Fo-Fe)^2</th>
</tr>
</thead>
<tbody>
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<td></td>
<td></td>
<td></td>
<td>Fe</td>
<td></td>
</tr>
<tr>
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<td>4</td>
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<tr>
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<td>29</td>
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</tr>
<tr>
<td></td>
<td>560</td>
<td>558.4</td>
<td>1.6</td>
<td>19.26</td>
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</tr>
</tbody>
</table>

Calculated chi-square = 0.29
Tabulated chi-square value = 9.48

Decision/Research Conclusion
Since the calculated Chi-square value of 0.29 is less than the tabulated value of 9.48 we therefore accept $H_0$ and conclude that there is no significant relationship between leadership and performance of bank staff.

4.2 Discussion of Results
The first objective of this study is to examine the relationship between working time and performance of bank staff of the selected banks under study. The findings from the test of hypothesis revealed that there is a positive relationship between working time and performance of bank staff. This finding agrees with the findings of Awadh, Gichinga and Anwar (2015), Strauss (2016), Nguyen (2016), Conway, Pompeii, Roberts, Follis and Gimeno (2016) and Vila, Kenney, Morrison and Reuland, (2000). They all agreed that Long working hours lead to numerous mental, physical, and social effects including stress, and low performance levels.

The second objective is to examine the relationship between leadership and performance of bank staff. The findings from the test of hypothesis revealed that there is no significant relationship between leadership and performance of bank staff. This finding disagrees with the findings of Usman and Muhammad (2010) and Fonkeng (2018) who opined that leadership/management style can exert pressure on workers to increase their output which often results to stress especially when there is lack of supportive culture.

Summary of findings
The major findings of this study are:
1. There is a positive relationship between working time and performance of bank staff.
2. There is no significant relationship between leadership and performance of bank staff.
5.1 Conclusion
This study was on the effect of work stress on staff performance of selected banks in Anambra state. The objective was to analyze the common factors associated with work stress among the workers in the banking industry in Nigeria. The banking sector in Nigeria is majorly owned and operated by private individuals whose aim is to make enormous profits thereby stressing the workers a lot as is perceived.

Among the expected factors responsible for work stress it was observed that only working time, work place discrimination and psycho-social welfare leads to stress among the bank workers and leadership style does not contribute directly to work stress.

The outcome of this research turned out to be opposite of the researcher’s expectation possibly because of the nature of the bank ownership, administration and leadership which differs in many ways from the government owned institutions.

5.2 Recommendations
Based on the analysis of the research and subsequent findings, the researcher wish to state that workers performance in the banking industry cannot be effective and efficient when stressed up. As a result of this, the following recommendations are articulated:

Since there is a positive relationship between working time and performance of bank staff banking firms should allowed the workers to take time-offs from the job through leave and day offs because this will reduce the effects of work stress on them if properly implemented.

Again, well articulated training on stress and time management can also play a crucial role. In some cases, bank workers report to work by 7am and close 7pm or beyond. Banks should consider operating on shift mode in some cases or seasons when there is heavy work load or in very busy urban areas with heavy traffics. Since Psycho-social welfare of bank staff has a significant relationship on their performance, many stressful situations can easily be eliminated through having time for rest, recreational activities and other packages such as vacation, medical checkups, exercise and sports. All these can be used as measures to ease stress among the bank workers.

On the other hand, there is a significant relationship between discrimination in the workplace and performance therefore banks should consider participative management system where opinions and ideas are shared freely and everyone is important regardless of the gender, race, religion, tribe, etc as this helps to produce a sense of belonging and direction.

Clear and stringent rules should be designed to curb the incidence of discrimination among workers to ensure that everyone is treated equally. This will help in building an exciting and lively work environment where workers freely work as stakeholders and free people.

5.3 Contribution to Knowledge
This study has contributed to existing body of knowledge by showing that when workers work “endlessly” in the work place stress results and affects performance negatively. Battling factors associated with working time requires a well articulated training on stress and time management. There should be time-offs, recreational activities and other packages such as vacation, medical
checkups, exercise and sports for the workers. Operating on shift mode in some cases or seasons of heavy work load or in very busy urban areas with heavy traffic can help in reducing stress. To manage work place discrimination, organizations should adopt participative management system devoid of prejudice. Clear and stringent rules to punish people who discriminate should be designed to ensure that everyone is treated equally. This will help in building an exciting and lively work environment where workers freely work as stake holders and free people.

References


*Somatic psychology" Psychological Bulletin* 97 (3), 417

Public Personnel Management”, *Winter*, pp 387–402


