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Rural Bank Workers in the Upper Denkyira East Municipality**



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Influence of Stress and Burnout on Job Performance of Rural Bank Workers in the Upper Denkyira East Municipality

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Abstract

Purpose: The study examined the influence of stress and burnout on job performance of rural bank workers in the Upper Denkyira East Municipality in the Central Region of Ghana. Descriptive survey was used for the study.

Methodology: The instrument used for the study was a questionnaire and it was made up of three sections. Section A included three items that assessed demographic characteristics of the respondents. Section B included 10 items that assessed causes of stress and burnout, while section C included 10 items that measured job performance. The accessible population for the study was 148 rural bank workers selected from four (4) rural banks in the Upper Denkyira East Municipality with a sample size of 108. Data were analysed using descriptive statistics (means and standard deviation) and inferential statistics (multiple linear regression and multivariate analysis of variance (MANOVA)).

Findings: The study revealed that the major causes of stress and burnout were excess workload and instability between one's professional career and family life. Again, Stress and burnout were identified to have negative influence on the job performance of the rural bank workers and its effects did not differ in relation to age. It was recommended that workers be offered psychotherapy on how to handle their feelings to assist them minimise stress.

Unique Contribution to Theory, Practice and Policy: It can be concluded that high stress and burnout among bank workers leads to poor output on their job. Again, strategies such as flexible shifts, adequate staffing, and better working conditions

Keywords: *Stress, Burnout, Job Performance, Rural Bank Workers*

Introduction

Stress and burnout are significant issues affecting rural bank workers, who often face unique challenges due to limited resources and high demands. Stress is described as a psychological response to perceived pressures, which can lead to burnout, a state of emotional, physical, and mental exhaustion (Maslach & Leiter, 2016).

In rural bank settings, workers may experience additional stressors such as isolation, increased workload, and a lack of professional support (Smith et al., 2020). These factors can contribute to high turnover rates and decreased job satisfaction, ultimately impacting the quality of service provided to customers (Johnson & Lee, 2018). Addressing these issues is crucial for maintaining the well-being of rural bank employees and ensuring effective financial services in underserved areas. The target of this research is to examine end results of stress as well as burnout on the work output of rural bank workers at the Upper Denkyira East Municipality.

Stress, according to D'Arcy (2007) is the body's way of rising to a challenge and preparing to meet tough situations with focus, strength, stamina and heightened alertness. Ofoegbu and Nwandiani (2006) see it as a process in which environmental events or forces threaten the well-being of individuals in the society. Today, stress has been recognized as a phenomenon that has not just psychological effects on individuals, but also on their behaviours and as well as their cognitive functioning (Robbins, 2006).

According to Utami and Nahartyo (2012) burnout means an inability to function effectively in the work environment as a consequence of prolonged and extensive work-related stress. Burnout is the response to chronic work-related emotional and interpersonal stressors that emerge from long-term exposure to demanding situations (Reddy & Poornima, 2012; Utami & Nahartyo, 2012).

According to the findings of a study carried out by Burke et al. (2010), employees who experience high levels of burnout report less favourable work outcomes, have lower levels of psychological wellbeing, and view the functioning of their workplace as being less supportive, less safe, and providing lower levels of worker quality.

Esia-Donkoh, and Yelkperi, (2011), found that workload and demands of an individual's job sometimes exert too much pressure than a person can bear which directly leads them to stress. It is notable that over exposure of stress causes an individual to undergo emotional problem, physical and mental health problem, fatigue and even mental beaked (Yusoff, 2010).

According to Sackey and Sanda (2009), pressures at work, coupled with demands of family have increased the occupational stressors of employees in financial institutions in Ghana and thereby, increasing their chances of developing psychological problems. This means that, stress can be a killer of many organizations in Ghana of which Rural Banks in the Upper Denkyira East Municipality of the Central region of Ghana are no exception.

Anecdotal evidence indicates that, rural bank workers in the Upper Denkyira East municipality experiences stress and burnout at the end of every month as a result of teachers, nurses, mining company's workers and other government workers who receives their salaries at the various rural banks in the municipality. On the other hand, rural bank workers become stress-up in every Tuesday which is a market day in the Upper Denkyira East municipality due to workers- customers' relationship.

A recent report on Angel Broadcasting Network Ghana (31-08-2022) indicates that six (6) armed robbers attacked Upper Amenfi rural bank at Wassa Jukwa Mpatasi and tortured the Branch Manager, robbed customers and the workers. As a result of workplace violence and robbery attacks on rural bank workers their expectations are high, sometimes unrealistic from their job and job-related stress.

Statement of the Problem

Stress can be caused by both internal and external factors in any company. It appears that occupational stressors at rural banks and other institutions are key variables that cannot be ignored since they sometimes impede success. In Ghana, bank workers live in familiar socio-cultural and high economic environment which normally lead them to psychological and occupational hazards in terms of thieves mounting attacks on them or family and friends frequenting visiting their residence for assistance (Alhassan & Poku (2018). A report indicates that 83% out of the 135 rural bank workers in the Central Region of Ghana go through stress while 71 % experience burnout. This has a greater chance of impeding their work, customer relations and home balance, Kumi et al., (2017).

Nnuro (2012) conducted research in Ghana to determine how the degree of occupational stress encountered by staff at Koforidua Polytechnic effects and their overall performance. The study indicated that the primary source of occupational stress among the personnel of Koforidua Polytechnic was discovered to be workload, which was determined based on the correlational findings that were acquired during the data analysis. Again, Gyan (2015) of Wilfrid Laurier University, Faculty of Social Work, Canada, carried out a study on situations brought by stress and strategies in adapting among bank staff in Tema Metropolis of the Greater-Accra part of Ghana. The research used mixed methods that is both qualitative and quantitative techniques and revealed that bank employees experience significant levels of stress on a regular basis due to the demands of their families, and the nature of their jobs. Obirih-Opareh (2014) also carried out a study on occupational stress and burnout in selected banking institutions in Kumasi. The study aimed at assessing occupational stress and burnout, and their effects on performance of employees in selected banking institutions in Kumasi.

All the above studies were conducted at different regions in Ghana. The present study was conducted in the central region of Ghana, specifically Upper Denkyira East Municipality. Again, the location of this present study is a mining community which has brisk business therefore having a lot of stress and burnout on the workers at the rural bank workers. These represent the research gaps identified that the current study sought to fill.

Purpose of the Study

The purpose of this research was to examine the influence of stress and burnout on job performance of rural bank workers in the Upper Denkyira East Municipality. Specifically, the study sought to find out the causes of stress and burnout, examine the influence of stress and burnout and to investigate age difference of stress and burnout among rural bank workers in the Upper Denkyira East Municipality.

RESEARCH METHODOLOGY

The methodology consists of the research design, population, sampling procedures, validity and reliability of the instruments, data collection instruments, data processing and analysis.

Research Design

The study employed descriptive survey design. Descriptive research describes the existing variables in a given situation and, sometimes, the relationship that exists among those variables, and could be used with greater confidence with regard to particular questions which are of special interest and value to researchers (Johnson & Christensen, 2012).. The research paradigm adopted for this study was the positivism.

Population

The target population for the study was all the six (6) rural banks in the Upper Denkyira East Municipality of the Central Region of Ghana. The accessible population was four (4) rural banks selected for the study using simple random sampling method. The accessible population was 148. The total population of male workers was 107 whilst female workers were 41.

Sampling Procedure

The simple random technique was used to select the four (4) rural banks for the study. A sample size of 108 workers who worked in rural banks was used. A sample size of 68 male workers and 40 female workers were selected for this research.

Validity of the Instrument

The researcher validated the research instruments in terms of content and face validity. The researcher requested research experts and experts in psychometrics in the Department of Guidance and Counselling, University of Cape Coast, to review the items on the instruments to determine whether the set of items accurately reflected the variables under study. In terms of face validity, the researcher consulted research experts to verify whether the instruments were valid. Having constructed the questionnaires, the items were reviewed with the help of experts in psychometrics, Supervisor and lecturers.

Reliability of the Instruments

The instruments were pilot tested in Wassa Akropong in the Amenfi East Municipality. Fifty (50) participants were given a questionnaire to respond to. The data from the pilot test was entered into the Statistical Package for Social Sciences (SPSS) version 28.0 to compute the reliability coefficient. The Job Stress and Burnout Causes Questionnaire produced a

reliability coefficient of .73 and recorded a Cronbach's alpha value of .84. The Influence of job performance scale produced a reliability coefficient of .87 and recorded a cronbach's alpha of .90.

Data Collection Procedure

An introductory letter was obtained from the Department of Guidance and Counselling at the University of Cape Coast and it was sent to the Heads of all the rural banks. This letter requested permission to collect data from the rural banks. The background information on the research and explanations of the questions were given to the workers before the questionnaires were completed.

Data Processing and Analysis

Data Analysis Statistical Package for Social Science (SPSS) version 28.0 was used to analysed the data. Means and standard deviations were used to analyse the data on research question one. Data on research question 2 was analysed with multiple linear regression analyses. All statistical tests were conducted at a .05 level of significance.

Results

Causes of stress and burnout exist amongst rural bank workers in the Upper Denkyira East Municipality

Research question one sought to find out the causes of stress and burnout in rural bank workers in the Upper Denkyira East Municipality. Data on the research question was analysed with means as well as standard deviation. From the result, items with the highest means (M=3.47 to M=3.09) were interpreted as the major causes of stress among the respondents. The outcome for question 1 of the investigation is shown from Table 1.

Table 1- Causes of Stress and Burnout

No.	Items	Mean	SD
1	The overwhelming amount of work I have to do has contributed to my state of stress and burnout.	3.47	.502
2	My health suffers as a result of the stress and burnout caused by balancing job and family responsibilities.	3.44	.553
3	The amount of time that I spend working is unreasonable, which contributes to my state of anxiety as a result of stress and burnout.	3.41	.512
4	My motivation is often lacking, which can lead to periods of increased stress and burnout for me.	3.09	.379
5	My job is made more stressful since there are not enough personnel.	3.04	.456
6	My stress and burnout levels fluctuate throughout the day since there are not enough resources for me to work with.	2.91	.469
7	My anxiety levels are unexpected since there is so little interpersonal support among my co-workers.	2.91	.526
8	The fact that I do not have complete control over my work is really stressful.	2.81	.678
9	Because of inefficient administration, I often find that I am overwhelmed with stress and burnout.	2.79	.727
10	I sometimes feel stressed up when clients fall sick at the banking hall.	2.56	.663

Source: Field survey.

Table 1 shows the results on the indicators of burnout and stress among rural bank staff in Upper Denkyira East Municipality. From the results, the items with the highest means were: “I am stressed up at work because of the overwhelming amount of work ” (M= 3.47, SD= .502), “Combining work with taking care of the family stresses me up” (M= 3.44, SD= .553), “The number of hours that I use to work is too much and that makes me stressed up” (M= 3.41, SD= .512), and “My desire levels are often low, which can cause me a lot of worry at times (M= 3.09, SD= .379). On the other hand, items with the lowest means included: “Lack of control over my work makes it stressful” (M= 2.81, SD= .378), “Sometimes I feel stressed up because of ineffective management” (M= 2.79, SD= .727) and “I sometimes feel stressed up when clients fall sick at the banking hall” (M= 2.6, SD= .663).

From the results, main indicators of stress and burnout amongst rural bank workers in the Upper Denkyira East Municipality are due to: excess workload, inability to balance work and family life, number of hours spent a work and low motivation. Furthermore, it was found out that lack of control on work, ineffective management and illness in clients are not considered as major indicators or antecedents of burnout as well as stress amongst rural bank staff in Upper Denkyira East Municipality.

Influence of stress and burnout on job performance of rural bank workers in the Upper Denkyira East Municipality

Research question two sought to establish how stress and burnout influence job performance of rural bank workers in the Upper Denkyira East Municipality. Data on this research question was analysed with multiple linear regression. The multiple linear regressions analysis first of all established the correlations among stress, burnout and job performance, and then determined how stress and burnout influence job performance. Stress and burnout were the independent variables while the dependent variable was job performance. Multiple linear regression analysis was most appropriate since the focus was to identify how two continuous independent variables combined to influence single dependent variables. These two variables have a normal distribution. As such Pearson correlation coefficient was considered.

Tables 2 and 3 present the results from the correlation and regression analysis respectively.

	Variable	Job performance	Stress and	Burnout
Correlation (r)	Job performance	1.000	-.522	-.503
	Stress	-.522	1.00	.755
	And Burnout	-.503	.755	1.000

Source: Field survey. ***p < .01 N= 106 df = 104

Table 3-Regression results of influence of Stress and Burnout on Job Performance

Variables	B	R ²	SE B	B	T	P	Collinearity statistics	
							Tolerance	VIF
Constant	41.70	.287	2.54		16.41	.000	.	
Stress and	-.264		.10	-.33	-2.64	.009	.430	2.325
Burnout	-.249		.12	-.25	-2.00	.048	.430	2.325

Table 2 demonstrates indeed a strong and inverse association between high levels of stress and poor standard of work. ($r = -.52$, $p < .01$), as well as burnout and job performance ($r = -.50$, $p < .01$). This implies that as the score for stress and burnout increases that of job performance decreases and vice versa. Thus, self-efficacy has a negative influence on job performance.

The relationship between stress and burnout on the task was analysed using a multivariate linear regression model to provide performance predictions. As can be seen in Table 11, a statistically significant regression equation was located. According to the findings, the value for F (1, 103) is 22.08; p is less than .05, and R² is .287. Per the findings, stress was a significant factor that had a detrimental effect on work efficiency ($= -0.33$, $p .05$). Additionally, burnout was a substantial and unfavourable predictor of organizational success ($p .05$ for a t-test, $= -.25$). The model explains 28.7% of the variance. Furthermore, a unit increase in stress results in a -.264 decrease in job performance, while a unit increase in burnout also results in a -.249 decrease in job performance. Thus approximately 29% of the variation in job performance is due to stress and burnout. This means that 29% of the time, both stress and burnout did bear some unfavourable effect on job output of rural bank workers at Upper Denkyira East Municipality.

Results on the tested hypothesis

The only hypothesis in the research that centred on difference in stress and burnout among rural bank workers with respect to age.

Research hypothesis was aimed in testing differences when it comes to stress and burnout on the basis of age among rural bank workers in Upper Denkyira East Municipality. Multivariate analysis of Variance (MANOVA) was relied upon in testing this assumption to establish how the participants differed on stress and burnout based on their age category. The independent variable was age category (20 -20 years, 31- 40years, 41- 50years, and 51-60 years), while stress and burnout were the dependent variable.

Table 4 displays the results on the descriptive statistics.

Variable	Age	Mean	SD	N
Stress	20 to 30	37.92	5.843	32
	31 to 40	37.19	7.040	56
	41 to 50	38.12	3.238	14
	51 to 60	38.40	1.817	4
	Total	37.64	5.956	106
Burnout	20 to 30	26.56	5.443	32
	31 to 40	26.27	5.152	56
	41 to 50	27.18	2.325	14
	51 to 60	27.60	1.949	4
	Total	26.58	4.783	106

Source: Field survey.

Effect		Value	F	Hyp. Df	Error df	Sig.	PES
Intercept	Pillai's Trace	.954	1059.22	2.00	101.00	.000	.954
	Wilks' Lambda	.046	1059.22	2.00	101.00	.000	.954
	Hotelling's Trace	20.97	1059.22	2.00	101.00	.000	.954
	Roy's Largest Root	20.97	1059.22	2.00	101.00	.000	.954
Age	Pillai's Trace	.010	.16	3.00	102.00	.986	.005
	Wilks' Lambda	.990	.16	3.00	102.00	.986	.005
	Hotelling's Trace	.010	.16	3.00	102.00	.987	.005
	Roy's Largest Root	.007	.22	3.00	102.00	.878	.007

Table 4 presents the descriptive results of stress and burnout on the basis of age. The results suggested that all the age groups had almost the same mean scores on stress and burnout with comparatively the largest difference in stress was among those aged 51 to 60 years ($M= 38.40$, $SD = 1.82$). Also, the largest difference in burnout was among those aged 51 to 60 years ($M= 27.60$, $SD= 1.95$). This implied that descriptively, the means of the various age categories do not differ in relation to stress and burnout. The descriptive results however were not enough to ascertain statistically substantial differences when it comes to average values of stress and burnout.

Table 4 - Multivariate Tests of Difference in Stress and Burnout Based on Rank

Source: Field survey.

Note: PES- partial eta squared

Table 4 indicates the results of the multivariate test to explore difference with stress and burnout when it comes to age of respondents. The observations or information collected indicated no statistically substantial difference in the stress and burnout amongst rural bank workers in Upper Denkyira East Municipality: $F(3, 102) = .16$, p greater than .05; Wilks' $\Lambda = .990$ as well as partial eta squared = .005. This implies the level of stress and burnout did not differ across the various age groups. Thus, regardless of the age of rural bank workers in Upper Denkyira East Municipality, their level of stress and burnout is similar. Based on the finding, the null assumption was not taken in due to the alternate assumption.

Discussion of results

The aspect of this chapter discusses the findings of the study. The findings are discussed in relation to previous literature and outlines how the findings of this study confirm or contradicts existing empirical evidence.

Causes of stress and burnout among rural bank workers in Upper Denkyira East Municipality

This study examined the causes and burnout among rural bank workers in the Upper Denkyira East Municipality. Generally, the findings of the study revealed that the major causes of stress and burnout among the respondents were: excess workload, inability to balance work and family life, number of hours spent at work and low motivation. The study further revealed that rural bank workers in the Upper Denkyira East Municipality did not perceive factors such as lack of control on work and ineffective management as causes of stress and burnout.

The findings of this study are in agreement with findings of Manjunatha and Renukamurthy (2017) who studied stress and its related causes among banking employees in India. They discovered that changing technology, position dispute, assistance for client, participation, and dearth of client answer are popular reasons of stress among staff members working in the financial sector. The outcome of this study thus agrees with the outcome of Chienwattanasook and Jermstittiparsert (2019).

Earlier research by Jamshed et al. (2011) and Sharma et al. (2014) did an investigation on the effects of occupational stress and burnout on people working in banks, and they came to similar conclusions. Incongenial workplace environment, poor opportunity for advancement, job schedule, absence of appropriate conversation and dialogue between the manager and fellow personnel, competitive pressures for senior role, poor strategic planning from precise authorities, and superfluous involvement in the task were the prime reasons work stress and burnout among financial services sector workforce, according to both investigations by Jamshed et al. (2011) and Sharma et al. (2014).

Effects of stress and burnout on job performance of rural bank workers in Upper Denkyira East Municipality

As part of the objectives of this study, the effects of stress and burnout on the job performance results of rural bank workers in Upper Denkyira East Municipality was examined. The findings revealed that both stress and burnout have significantly negative effects on the job performance of rural bank workers in Upper Denkyira East Municipality. This is considered to be true since elevated levels of stress and burnout have been implicated in poor performance, mistakes during work and lack of concentration on work.

The outcomes of this study agree with the outcomes of a study that was conducted by Shahid, Latif, Sohail, and Ashraf (2011) on the relationship between job stress and worker success in financial services in Pakistan. Their study revealed that all forms of stress, including a lack of managerial duties, heavy workload requirement, troublesome client services, co-relationship, labourer's friends and career life harmony, and volatility of task, cause a great deal of stress in bankers, which in turn decreases their effectiveness.

Again, the findings of this study support the findings of the research conducted by Murali et al. (2017) in Malaysia, where they investigated the impact that occupational stress had on employee productivity. According to the findings of Murali et al. (2017), variables such as job ambiguity and time pressure have a substantial and unfavourable impact on employee performance.

From the findings of this study and as confirmed by previous empirical evidence, stress and burnout both negatively effects the performance of not only banking sector workers but all other workers in general.

Age difference in stress and burnout among rural bank workers in Upper Denkyira East Municipality

This research also looked at the differences of stress and burnout based on the age of rural bank workers in Upper Denkyira East Municipality. The results revealed stress and burnout did not differ across the various age groups. Thus, regardless of the age of rural bank workers in Upper Denkyira East Municipality, they all experienced similar levels of stress and burnout. This suggested that though there may be the impression that older employees are likely to experience more stress and burnout, it is not so among rural bank workers in Upper Denkyira East Municipality. Hence age does not affect stress and burnout levels.

The findings of this study support a study conducted by Rauschenbach et al (2013) on bank personnel (2013) which revealed that age has no bearing on occupational stress and that age is irrelevant to general complaints of stress and burnout on the job. Again, the outcome of this current study is consistent with those of Ozturk et al. (2008), who carried out research on the degrees of burnout experienced by medical institutions working in the province of Kayseri which found out that, there was neither a link nor a disparity between the burnout that people of different ages encountered.

However, the finding of this study contradicts with the study conducted by Smith and his colleagues (2000). According to the findings of Smith et al. (2000), those whose ages ranged from 25 to 54, and in particular those whose ages ranged from 45 to 54, were the most likely to report experiencing rather high levels of job stress. In addition, research conducted by Affum-Osei et al. (2014) on the subject of occupational stress and work productivity among workers of SMEs found that 60.3% of individuals older than 30 years old had significant levels of occupational stress.

Though several other previous empirical studies reported findings that are different from the outcome of the investigation they do not discount the derivations of this investigation. Several factors could account for the differences in the findings, this could include: contextual difference, differences in the research samples as well as differences in the measurement of the study variables. Even though differences exist, the findings give a different perspective on the how age effects stress and burnout amongst rural bank workers.

Findings

The excess workload, inability to balance work and family life, number of hours spent at work and low motivation were found to be the major causes of stress and burnout among rural bank workers in Upper Denkyira East Municipality. Both stress and burnout were found to have a negative impact on job performance of rural bank workers.

It was further revealed that 29% of job performance is negatively influenced by stress and burnout, and the level of stress and burnout did not differ across the various age groups. Thus, regardless of the age of rural bank workers in Upper Denkyira East Municipality, they all experienced similar levels of stress and burnout.

Conclusions

It can be concluded that stress and burnout among bank workers leads to poor output on their job. In essence, bank workers would not be able to effectively perform their roles, reach set personal and organisational work goals and be productive to the nation. Hence it can further be concluded that better work conditions in with respect to workload and shifts, proper management and accessibility of needed assets for work would significantly help employees in dealing with stress and burnout.

Recommendations

The study identifies excess workload, inability to balance work and family life, number of hours spends at work and low motivation as causes of stress and burnout among bank workers, there is the needs for the management of the various banks to find appropriate ways of handling the conditions that causes stress among their employees. The finding of the study reveals that both stress and burnout have negative implications on the job performance of workers of rural banks in Upper Denkyira East Municipality. Hence it is recommends that the management of the banks in Upper Denkyira East Municipality organise periodic stress and burnout management sessions and seminar for their employees.

It is further recommends that when providing treatment or management services for rural bank workers in Upper Denkyira East Municipality, Bank managers should not place emphasis on age of the workers since the levels of stress and burnout experiences are the same regardless of these factors.

Implications for counselling

The major causes of stress and burnout on job performance were excess workload, inability to balance work and family life, number of hours spent at work and low motivation. Therefore, Counsellors need to educate rural bank workers on coping strategies through seminars and workshops. And should not also focus on age when equipping rural bank workers with the needed skills to manage stress since stress and burnout do not differ in age.

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