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JOB STRESS AND EMPLOYEES' PERSONAL FULFILLMENTS IN NIGERIAN BANKING ORGANISATIONS

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ABSTRACT:

In this modern world, stress has become a global phenomenon that occurs in a variety of ways in every organization, irrespective of the profession. In today's work life, employees are generally working longer hours as the rising levels of responsibilities require them to exert themselves even more strenuously to meet targets and raise expectations about their work performance. Banking is an inherently stressful profession characterized by long working hours, serious competition, ethical dilemmas, regulatory bottlenecks, and dealing with a diverse customer base. Hence, the thrust of this paper is to examine the effects of job stress on employees' personal fulfillments in Nigerian banking organizations, with the objectives of identifying the drivers of job stress and examining the coping strategies to managing job stress to enhance employees' personal fulfilments. While adopting Two-Factor Theory of Job Satisfaction and the Person-Environment Fit Theory, a secondary method of data collection was utilized, in which books, journals, and internet-based articles were reviewed and their content analyzed. Based on the literature reviewed, the paper showed that inadequate resources to do the job, high demands, workload, time pressures, lack of job security, understaffing, technological revolution, role ambiguity, and role conflict, among others, were the major causes of job stress affecting bank employees. The paper also showed that headaches, eating disorders, sleep disturbances, fatigue, muscle aches and pains, anxiety, irritability, low morale, depression, alcohol and drug use, feeling powerless and isolation from family, friends, and co-workers, among others, were the major effects of job stress on the employees personal fulfilments in the Nigerian banking organizations. Based on these findings, it was concluded and recommended that managers should invite employees who think that they are being given jobs that are in contradiction with their skills and clarify their roles. They should facilitate an employee skill audit that will help to place employees that feel underutilized. Management should introduce stress management techniques into banking organizations. An Employee Assistance Program should be introduced for early identification and intervention of problems capable of causing stress e.t.c.

KEYWORDS:

Job Stress, Employees, Personal Fulfilment, Banking Organizations, Nigeria



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1. Background

In today's world, stress has become a worldwide phenomenon, which occurs in various forms in every workplace. In today's work life, employees are generally working longer hours as the rising levels of responsibilities require them to exert themselves even more strenuously to meet rising expectations about their work performance. Stress is a common element in any kind of job, and people have to face it in almost every aspect of life. The ever-changing demands of the working world can increase levels of stress, especially for those who are consistently working under pressure, such as bank workers and medical workers, among others (Robbins & Sanghi, 2006).

Stress has been defined in different ways over the years. According to Robbins & Sanghi (2006), stress is a dynamic condition in which an individual is confronted with an opportunity, constraints, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important.

In this epoch of dynamic changes and intricacies, employees are rightly called the source of attaining and sustaining the competitive edge of any organization. However, they suffer from numerous problems like stress and dissatisfaction in their workplace and job environment, which have serious implications for the employees' personal fulfilment in life generally and at work in particular (Senem & Ozgur, 2013).

In layman's terms, "stress" means frustration, anxiety, or nervousness, or a change in the regular function of the mind or body as a result of negative or positive influences around us. Stress can therefore be described as the adverse psychological and physical reactions that occur in an individual as a result of his or her inability to cope with the demands being placed on him or her. That is, tension from extraordinary demands on an individual (Moorhead & Griffen, 2008).

It is noted that stress is not necessarily bad; it is an opportunity when it offers potential gain. But whatever its nature is, it usually begins when individuals are placed in a work environment that is incompatible with their working style, temperament, personal goals, and aspirations. It becomes aggravated when individuals find out that they have or can exercise little control over it (Henry & Evans, 2008).

Many organizations in the world are witnessing an alarming increase in the negative effects of stress on employees' productivity and personal fulfilment. Typical examples are organizations in America, the United Kingdom, the Caribbean, East and Central Africa, West Africa, and other parts of the world. The American Academy of Family Physicians reported that about two-thirds of the visits to family physicians are the result of stress-related symptoms (Henry & Evans 2008).

Arnold (1960) thinks that "stress is any condition that disturbs normal functioning. It is a non-specific response of the body to any demand." According to Beehr and Newman (1978), "stress is a condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning and personal fulfilment."

A recent report by the National Association of Mental Health (NAMH) distinguishes stress from pressure, where pressure can be defined as a subjective feeling of tension or arousal that is triggered by a potentially stressful situation. But, where pressure exceeds an individual's ability to cope, the result is stress. The phenomenon of stress is becoming increasingly globalized and affects all countries and all professions. Occupational stress is a term used to define ongoing stress that is related

to the workplace. The stress may have to do with responsibilities associated with the work itself or be caused by conditions that are based on corporate culture or personality conflict. As with other forms of tension, occupational stress can eventually affect both physical and emotional well-being if not managed effectively (Cohen, 2002).

The American Institute of Stress was of the opinion that there is no agreed upon definition of stress that everyone agrees on and submits. That what is stressful to one person may be pleasurable or have little effect on another, and we all react to stress differently. Subbulaxmi (2002) asserted that since people differ widely in age, economic position, and level of maturity, people react differently to situations. What might be more stressful to one person may be less stressful to another person. Therefore, stress is the physical, mental, or behavioural reaction to a situation or event. It's considered a normal part of life; however, there is a threshold beyond which too much stress can have a negative impact on a person's health.

Stress can be positive (eustress) or negative (distress). Eustress can be stimulating, which improves work performance and personal fulfillment while also encouraging employees to work harder. Distress results in negative effects on a worker's health, performance, and personal fulfilment. Employee performance is adversely affected by workplace stress. This in turn reduces the effectiveness of the employees and organization. Such job stress often results in workplace accidents (Moore, 2000).

The complete absence of stress is death. Stress, therefore, is inevitable in life. Every human person experiences a level of stress. Stress is an ineffective and unhealthy reaction to change. It describes a force which affects human beings physically, mentally, emotionally, socially, and spiritually. It is the body's response to undesirable mental, physical, emotional, social, or environmental demands. Stress describes physical trauma, strenuous exercise, metabolic disturbances, and anxiety that challenge the body's homeostasis (wellbeing) (Senem & Ozgur, 2013). Hence, the major aim of this review article is to examine the correlation between job stress and employees' personal fulfilment in banking organizations.

1.1 Statement of the Problem

The current turbulent Nigerian business environment requires workers and organizations to re-examine their practices. Banking is an inherently stressful profession with long working hours, serious competition, ethical dilemmas, regulatory bottlenecks, and dealing with difficult customers. People in human service professions, such as banking, are often required to spend considerable time in intense involvement with other people, and when customers' problems are not solved immediately, the situation may become more ambiguous and frustrating. An empirical study of the existence of stress in the Nigerian Banking Industry by Ugoji & Isele (2009) confirms the existence of stress-causing factors in the Nigerian banking sub-sector with a higher level of stress found among the employees than with the executives. The issue of job stress among Nigerian bank workers could be better addressed if the factors responsible for such stress were properly identified and evaluated. The question of how job stress affects employees' personal fulfilment is a relevant one given the nature of today's banking environment and the challenges faced by Nigerian workers.

1.2 Objectives of the Paper

The general aim of this paper is to examine the relationship between job stress and employees' personal fulfilment especially in the banking organizations.

The specific objectives of the paper are as follows:

- i. To identify the factors responsible for job stress which affect employees' personal fulfilment in banking organizations.
- ii. To examine the effects of job stress on employees' personal fulfilment in the banking organizations.
- iii. To examine the strategies for dealing with job stress among Nigerian bank employees for enhancing personal fulfilment.

2. Materials and Methods

Secondary sources or method of data collection was utilized for this paper, in which books, journal and internet based articles among others were reviewed in accordance with the objectives of the paper.

3. Literature Review

This paper is devoted to the review of relevant and related literature with theoretical orientation of findings. It therefore involves the analysis of books, reports, publications, academic journal articles, archival materials and internet based documented source materials among others that are germane to the topic of this paper. Therefore, based on the objectives of this paper, the review of relevant and related literature were done under the following subheadings:

3.1 Conceptual Reviews

i. *Job Stress*

According to the National Institute for Occupational Safety and Health (NIOSH) of the United States, stress occurs when job demand cannot be met, relaxation has turned to exhaustion, and a sense of fulfilment has turned into feelings of tension. In short, the worker feels overly challenged both psychologically and physically, and the stage is set for illness, injury, and job failure. Beehr and Newman (2000) define job stress as a condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning.

According to Newman (2000), "the responsibility load creates severe stress among workers and managers." If the individual manager cannot cope with the increased responsibilities, it may lead to severe physical and psychological disorders among them. Dewe (2009) stresses that qualitative changes in the job create adjustment problems for employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organization to a great extent. The use of role concepts suggests that job-related stress is associated with individual, interpersonal, and structural variables (Robbins, 2004).

ii. *Types of Stress*

Based on its impact on the body, mind and performance, stress can be categorized into two types as follows:

Eu-stress: Eu-stress is just a reasonable amount of stress that an individual can take. This stress has positive effects. Eu-stress can create a passion for work. It may be able to provoke hidden abilities and talents. It inspires humans to take on new activities. Such well-quantified stress can lead to success.

Distress: Distress is an excessive quantity of stress. This amount of stress is harmful to the individual. Distress can cause negative effects on the body and mind of an individual. Such stress causes effects such as depression, frustration, fatigue, heart attack etc.

iii. *Employees' Personal Fulfilment*

The term "personal fulfilment" refers to the attitudes and feelings that people have about their work. Positive and favourable attitudes towards the job indicate job satisfaction. Negative and unfavourable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006).

Personal fulfilment is the collection of feelings and beliefs that people have about their current job. People's levels of job satisfaction can range from extreme satisfaction to extreme dissatisfaction, in addition to having attitudes about their jobs as a whole. People can also have attitudes about various aspects of their jobs, such as the kind of work they do, their co-workers, supervisors, or subordinates, and their pay (George et al., 2008).

Personal fulfilment is a complex and multifaceted concept which can mean different things to different people, and it is usually linked with motivation, but the nature of this relationship is not clear. Satisfaction is not the same as motivation. Personal fulfilment is more of an attitude than an internal state. It could, for example, be associated with a personal feeling of achievement, either quantitative or qualitative (Mullins, 2005). We consider that fulfilment represents a feeling that appears as a result of the perception that the job enables material and psychological needs (Aziri, 2008). Personal fulfilment can be considered as one of the main factors when it comes to the efficiency and effectiveness of business organizations.

In fact, the new managerial paradigm, which insists that employees should be treated and considered primarily as human beings who have their own wants, needs, and personal desires, is a very good indicator of the importance of personal fulfilment in contemporary companies. When analyzing personal fulfilment, the logic is that a satisfied employee is a happy employee, and a happy employee is a successful employee.

3.2 Drivers of Job Stress in Banking Organizations which affect Employees' Fulfilment

The technological revolution, mass layoffs, mergers and acquisitions, information excess, increased production, tough competition, and a bleak outlook have all contributed to workplace stress. As a result of these transformations, high stress levels and lower job satisfaction are found in banking organizations. Banking employees acknowledged that their jobs, family life, and health have been affected by stress. Job stress in banking organizations is primarily caused by advanced and boom-up economic pressure for maintaining profitability, large and maximized responsibilities (Ahmadi & Alireza, 2007).

Employees in banking organizations face stress. The workplace is potentially an important source of stress for bankers because of the amount of time they spend in their respective banks. Moreover, stress often decreases their personal fulfilment and affects their performance. Basically, in banking organizations, lack of administrative support from a boss (manager), work overload & time pressure, riskiness of a job, poor relationships with customers and co-workers, and work-family balance cause stress, which in turn decreases employees' personal fulfilment (Jamshed et al., 2011).

Senem and Ozgur (2013) stated that job stress is an unpleasant emotional situation that an individual experiences when the requirements of a job are not counterbalanced with his ability to cope with the

situation. It is a well-known phenomenon that expresses itself differently in various work situations and affects the workers differently.

Job stress is a frequent problem across occupations, and it impacts on job performance and employees' personal fulfilment. It has become very imperative to take an all-inclusive picture of the surroundings of job stress by including the effects of personality, organizational factors, and work-family interaction in the perception of job stress (Senem & Ozgur, 2013).

The concept of job stress is often confused with the concept of challenge, but these concepts are not the same. Challenge energizes us psychologically and physically, and it motivates us to learn new skills and master our jobs. When a challenge is met, we feel relaxed and satisfied. Thus, challenges are an important ingredient for healthy and productive work. The importance of challenge in our work lives is probably what people are referring to when they say "a little bit of stress is good for you." Nearly everyone agrees that job stress results from the interaction between the worker and the conditions of work. Views differ, however, on the importance of worker characteristics versus working conditions as the primary causes of job stress. These differing viewpoints are important because they suggest different ways to prevent stress at work (Meneze, 2005).

Meneze (2005) further asserts that differences in individual characteristics such as personality and coping style are most important in predicting whether certain job conditions will result in stress or not. In other words, what is stressful for one person may not be a problem for another. This viewpoint leads to prevention strategies that focus on workers and ways to help them cope with demanding job conditions. Although the importance of individual differences cannot be ignored, scientific evidence suggests that certain working conditions are stressful for most people.

Specifically, job stress can affect a person's health when the workplace stressors exceed an employee's ability to have control over or cope with the situation. It can be caused by factors such as new technology innovation, work shifts, deadlines, longer working periods, job security, commuting to work, hostile working environment, and job description. A boring and monotonous job, for instance, can make an employee feel distressed, thus stifling motivation to perform well, whereas a challenging job can make an employee experience excitement and enhance motivation to perform well (Robbins & Sanghi, 2006).

Subbulaxmi (2002) argued that "there are many physical sources of job stress which affect employees' personal fulfilments in banking organizations, such as work overload, irregular work hours, and loss of sleep, noise, and improper lighting, among others. Psychological sources of job stress affecting the personal fulfilment of employees in banking organizations may be due to a particular situation such as: "boring job, inability to socialize, lack of autonomy, responsibility for results without sufficient authority, unrealistic objectives, role ambiguity, role conflict, and dual career marriages".

Many workers across various occupations in Nigeria work in stressful working conditions. Many of them are faced with: downsizing/privatization, hiring freezes, contingent work (e.g. part-time or temporary), shift work/rotating schedules, quality programs/worker participation schemes, among others. These changes foster an environment which gives rise to a number of sources of stress, including: little autonomy or control over one's job; non-existent career ladders; inadequate resources to do the job; high demands; workload, time pressures, lack of job security; understaffing, mandatory overtime, violence and harassment; etc. (Kenneth, 2006).

Though Keneth (2016) failed to examine the internal causes of stress, which involve an individual's mind-set and way of thinking, these causes originate from within the individual and lead to stress. These internal causes are based on the perception of an individual. Even if there is no immediate threat, a person may perceive a person or a situation as threatening and become stressed.

3.3 Effects of Job Stress on the Personal Fulfilment of Banking Employees

Stress is not always negative or harmful, and indeed, the absence of stress is death. It is a non-specific response of the body to any demand, positive or negative, made upon it. Acute, or short-term, stress causes an immediate reaction in the body. If the threat or demand passes quickly, the body generally returns to normal. However, with prolonged stress, many health problems can develop (Elovainio et al., 2002).

Some of the early symptoms of job stress-related problems which affect the personal fulfilment of employees in banking organizations include: physical symptoms such as headaches, stomach problems, eating disorders, sleep disturbances, fatigue, muscle aches and pains, and chronic mild illnesses. Psychological and behavioral effects include anxiety, irritability, low morale, depression, alcohol and drug use, feeling powerless and isolation from family, friends and co-workers (Mimura et al., 2003). Job stress is considered a recurring phenomenon that has become a challenge for employers because high levels of stress result in low productivity, increased absenteeism and a collection of other employee problems like alcoholism, drug abuse, hypertension and a host of cardiovascular problems (Meneze, 2005).

Humans are the most intelligent animals on earth. But still, they fall prey to stress created by their own organizations and companies. This situation is equally dangerous for companies because excessive stress among employees causes employee turnover. Highly stressed employees choose to remain absent to avoid the stressful environment in the organization. Employees who are highly stressed lack motivation (Meneze, 2005).

According to Mimura et al. (2003), when the body encounters any threatening or stressful situation, it shows three distinct phases to combat the stress.

1. **Alarming stage:** Here the body prepares to execute fight or flight action. Here, blood pressure increases, blood vessels are dilated, the process of digestion slows down, and breathing is faster and deeper. The body stores energy for an upcoming response.
2. **Resistance:** Here the stimulus of threat persists. The body adjusts to the stimulus and tries to reduce the effects of stress. The body uses its capability of adaptation as a shield to fight against the threat. The body becomes accustomed to the stimulus of stress and is able to tolerate it.
3. **Exhaustion stage:** At this point, the body is unable to cope with additional stressful stimuli. The body's adaptive power decreases and the body is susceptible to symptoms of stress.

Mimura et al. (2003) went further to assert that if exposure to stressors continues for a longer period of time, chronic health problems can develop. Stress manifests itself in a variety of ways. The consequential effects of stress could be physiological, psychological, or behavioural in nature, and all of these have significant effects on all the participants in the industry as well as their level of personal fulfilment with respect to productivity, as explained as follows:

Stress can manifest itself in various physical observations in the form of altered functioning of systems. Altered functioning of the cardiovascular system causes high blood pressure. Stress on the musculoskeletal system causes headaches and tension. Stress causes light-headedness, fainting or dizziness. It also causes sudden ringing in the ears (Meneze, 2005). Stressors can increase sweating and cause clammy feet and palms. Even the respiratory system is affected by stress, causing difficulties in breathing and sighing, and all these are directly or indirectly affecting the personal fulfilment of employees in banking organizations.

Stress also affects our immune systems, which makes us susceptible to infections such as the common cold etc. Unexplained and/or frequent allergy attacks are common in stressful conditions due to a sensitized body. Stuttering or stammering while talking is commonly seen in stressed individuals. Belching or flatulence is seen. Grinding and gritting teeth are present in stressed individuals.

Constant stress causes alterations in the psychology of an individual. Chronic stress may present itself in a variety of observations. Stress causes decreased confidence in an individual; hence, it creates nervousness. The psychological symptoms of stress are headaches, high blood pressure, ulcers, and loss of appetite. Others highlighted by Kenneth (2016) include excessive anxiety, where a person always worries over minute things. A stressed employee always shows guiltiness due to his reduced work capacity, which causes insomnia, worst nightmares, sleeplessness, disturbed concentration, increased forgetfulness, depression, and fear and anxiety.

Stress causes induced behavioural changes that can be directly seen in stressed individuals. The behavioural symptoms are absenteeism, turnover, and remarkable changes in productivity that both increase and decrease. The other behavioural symptoms are increased smoking or consumption of alcohol, fidgeting and sleeping disorders, serious depression, suicidal behaviour, domestic violence, substance abuse and burnout (Kenneth, 2006).

Stress causes short-temperedness in an individual. Stress causes frustration in stressed individuals. Such frustrated individuals become more hostile due to their feelings of depression. Stressed individuals seem to be more forgetful about remembering small details. People suffering from stress are disorganized. These people are more confused about taking even a small decision. Stressed people cannot learn new things very easily. Stressed people often feel lonelier than other people. They often show a feeling of worthlessness. These people show suicidal tendencies. People who are stressed are more confused and more likely to engage in obsessive-compulsive behaviour, which is not healthy for the personal fulfilment of the affected employees (Mullins, 2005). Robbins and Sanghi (2006) even posited that in organizations, job stress reduces the quantity and quality of job performance. Increased absenteeism, turnover, increased grievances, and healthcare costs are all behavioural consequences of job stress which are inimical to personal fulfilment.

3.4 The Need for Employees' Personal Fulfilment in Banking Organizations

The importance of employees' personal fulfilment especially emerges to the surface if had in mind the many negative consequences of job dissatisfaction, such as a lack of loyalty, increased absenteeism, an increased number of accidents etc. Spector (1997) lists three important features of employees' personal fulfilment;

Firstly, organizations should be guided by human values. Such organizations will be oriented towards treating workers fairly and with respect. In such cases, the assessment of personal fulfilment may

serve as a good indicator of employee effectiveness. High levels of personal fulfilment may be a sign of the good emotional and mental state of employees.

Secondly, the behaviour of workers, depending on their level of personal fulfilment, will affect the functioning and activities of the organization's business. From this, it can be concluded that personal fulfilment will result in positive behaviour and, vice versa, dissatisfaction with work will result in negative behaviour in employees.

Thirdly, personal fulfilment may serve as an indicator of organizational activities. Through personal fulfilment evaluation, different levels of satisfaction in different organizational units can be defined, which in turn can serve as a good indication regarding which organizational unit changes that would boost performance should be made.

3.5 Correlation between Job Stress and Personal Fulfilment

Wu & Norman (2006) opined that when the level of job stress is higher, then the level of personal fulfilment will be lower in such a situation. In a study by Usman et al. (2011), it was concluded that job dissatisfaction was found and its cause was work stress, while in the case of employees' personal fulfilment at work, the level of work stress reduced.

In a study by Yousef (2002), it was also found that role ambiguity and role conflict have a direct relationship, and the relationship was found to be negative. While Braddley & Cartwright (2002) also assert that personal fulfilment at work has a negative relationship with work overload. There is a negative relationship between personal fulfilment, work and time pressure (Robbins, 2007).

In a study by Schaefer and Moos (1993), it was found that there was a negative relationship between personal fulfilment at work and system stressors (such as work load and scheduling). Job stress affects personal fulfilment at work negatively (Ahsan et al., 2009). A negative relationship was found between the nurses and doctors' personal fulfilment and job stress (Konstantinos & Christina, 2008).

In a study by Stamps and Piedmonte (1986), it was found that there is a significant relationship between job stress and personal fulfilment at work. The study by Cooper et al. (1989) found that there were four job stressors that were predictive of job dissatisfaction; they were work overload, job insecurity, lack of motivation, and unrealistic targets or deadlines.

A study by Vinokur-Kaplan (1991) identified that workload and unpleasant working conditions were negatively linked to employees' personal fulfilment in banking organizations. A study by Fletcher and Payne (1980) stated that job stress and personal fulfilment were interrelated. Cummins (1990) discovered that job stressors predict job dissatisfaction and a greater proclivity to leave the organization. Sullivan and Bhagat (1992) on their own identified that the relationship between job stress and personal fulfilment is positive or negative or has no relationship at all. Babin and Boles (1996) identified that role stress has a negative relationship with personal fulfilment. Many of these studies have examined the dimensions of personal fulfilment and job stress variables instead of overall measures.

A study by McCormick (2005) further identified that staff members of primary schools, whether teaching or non-teaching, were fulfilled with their work while the same group was also experiencing

stress. Goolsby and Jerry (1992) found in their research that low personal fulfilment is a result of low organizational commitment. However, from the above systematic reviews of literature, it can therefore be generally inferred that, in most cases, job stress has a negative correlation with employees' personal fulfilment in banking organizations.

3.6 Managing Job Stress for Enhancing Employees' Personal Fulfilment

Stress management is defined as strategies of coping, recovering, reinterpreting, refraining, and cognitive restructuring adopted by an individual who is under stress, making changes that can reduce stress or taking actions that can alter stress impacts (Wahab, 2010). Stress management helps employees focus attention on the most serious sources of stress in their lives, so that we work on bringing these under control (Mohanta & Thooyamani, 2010). Subbulaxmi (2002) posited that individuals and organizations have different approaches to dealing with stress in various ways. Individuals, for instance, may try to reduce stress through better management of their time, nutritious food, exercise, career planning, change in jobs, and promotion of psychological health through relaxation, meditation, and prayer. Most stress not only reduces our performance because we divert mental effort into dealing with it, but it can also cause a great deal of unhappiness and lack of personal fulfillment as an employee because it comes from a variety of sources such as work overload, conflicting priorities, inconsistent values, over-challenging deadlines, conflict with coworkers, unpleasant environments, and so on (Mohanta & Thooyamani, 2010).

These authors suggested the following methods to reduce job stress in order to enhance the personal fulfilment of employees in banking organizations:

1. The Schedule of Recent Experience (SRE) is a useful technique for understanding the long-term stress that we are experiencing.
2. The Stress Diary is useful for understanding the causes of short-term stress in our lives. It also gives us an insight into how we react to stress.
3. Managing Stress with Rational Thinking: In many cases, situations do not cause all of the stress that we experience. Sometimes, our reaction to circumstances contributes to the stress we experience.
4. Stress SWOT Analysis helps us to understand our unique position with respect to stress management. By looking at strengths, we ensure that we recognize all of the personal strengths, skills, resources, and social networks that can help us manage stress.
5. The Stress Management Plan helps us to focus our attention on the most serious sources of stress in our lives, so that we work on bringing these under control.

There are many other effective ways which can help an individual to manage stress and live a happy, healthy, fulfilled life. These methods are highlighted as follows:

Getting more sleep: This provides proper rest to the body and helps combat the effects of stress.

Participate in physical activities: Physical activities boost the mind and body and help to regain the confidence that is lost due to stress. It includes arts, dance, and music are relaxation techniques that help people be more creative and relieve stress.

Talking to a close one: Talking to a close one helps to relieve stress and provides comfort.

Time management: This allows efficient usage of time, and it helps employees organize and schedule their own activities, which also helps to maintain a daily course of activities.

Say "no" to additional unimportant requests. Taking additional, unimportant requests that are not necessary increases the workload and causes additional stress.

Take adequate rest if you are ill: Taking adequate rest helps people recover from the symptoms of stress and helps improve their mood.

Avoid habits such as smoking, alcohol, etc.: These products cause dependence and further induce stress by the need for continuous consumption of these products.

Facing the cause: Facing the cause of stress is one of the major solutions to reducing stress. When you face the stressor, the reason for the stress is no more, and the person is free from stress.

In his own submission, Kenneth (2016) recommended the following measures to be taken by organisations to combat stress in order to enhance the personal fulfilments of banking employees:

Reducing long working hours: Organisations should see that the long working hours of employees should be reduced and proper time management techniques should be taught to them.

Teaching employees to do work-life balance: Required training should be given to employees to maintain the work-life balance.

Use of technology: organizations should use the available technology and provide specialized training courses on any topic required for work advancement.

Communication: Organizations should encourage communication and always solicit feedback, with the HR manager always available to listen to any employee.

The organization should always tries to keep up with all corporate and business news, in addition to new studies published regarding work stress, how to spot it and solve it.

Organizations should make efforts to make employees feel safe by applying laws for security checks, checking the identities of visitors to the firm and not allowing unauthorized people to enter.

Introduction of retirement plans: Applying the Social Security system and pension funds, which is great insurance and relief for employees in order to not worry about their retirement any more.

Job stability and fear of downsizing: The economic crisis is very complex. Unfortunately, layoffs and downsizing are forced on many organizations, and there is nothing that management can do internally to stop this issue.

Workplace diversity: The firms should hire all kinds of experience from all ages, genders, and all levels of education.

3.7 Empirical Reviews

Olusegun et al., (2021) carried out study to appraise job stress and performance of employee in an organization. The specific objectives of their study is to appraise the cause of stress, the effect on employee performance, how workers identify those stress factors and react to the factors. The data of study was collected through the use of Primary and Secondary sources by administering questionnaires, personal interviews and information was extracted from relevant journals and statistical bulletins. The descriptive method was used to analyze the data with aid of frequency and percentage for the research objectives. From the findings it was discovered that work overload, career development and work/family conflict are considered to likely cause a disruptive effect on performance of workers. The study reveals that workers performance were affected by the following factors; tiredness, worry, unhappiness, weakness, headache, and anger. Based on the findings of this study, the study concluded that job stress has significant effect on employees' performance.

Robert et al., (2021) examined how women in managerial positions in the Accra Metropolis manage the occupational stresses they experience in the discharge of their duties. Convenient purposive sampling technique was used to select 10 females from 150 women in managerial positions in government institutions in the Accra Metropolis. A structured interview guide based on Occupational Stress Inventory-Revised OSI-R was used to collect data from the 10 women and analysed using factor analysis. The study revealed that respondents managed their stresses by employing recreation, social support, and self-care. Even though, some of the women unknowingly adopted rationalization or rational-cognitive defence mechanisms to cope with the stresses they experience, none of them used popular stress reducing techniques such as yoga and physical exercise to cope with their stresses. The resilience of these women coupled with the formulation and implementation of formidable policies, provision of conducive working environment and the requisite resources by employers will go a long way to alleviate the women's stresses while promoting their good health and productivity. This research paper addresses the strategies adopted by Ghanaian women in managerial position to manage their stresses and proposes that individual differences and religiosity of persons should be taken into consideration when counselling people on stress management.

Anak and Wayan (2019) also carried out a study to determine the effect of job stress on job satisfaction and organizational commitment of employees. They used survey research design using respondents amounted to 66 Employees municipal police Badung with simple random sampling technique (simple random sampling). The study was conducted by distributing questioners and documentation. Data were processed using Partial Least Square (PLS) analysis techniques. The result of the research is that work stress has a negative and significant effect on organizational commitment and again they found out that Job stress has a negative and significant effect on job satisfaction while having a positive and significant effect on organizational commitment.

4. Theoretical Framework

Two theories were utilized in this paper. These are the Person-Environment Fit theory (P-E Fit theory) and the Two-Factor Theory of job satisfaction (TFT).

4.1 Theory of Person-Environment Fit

P-E Fit theory argues that stress arises due to a lack of fit between the individual's skills, resources, and abilities, on the one hand, and the demands of the work environment, on the other hand. Person-environment fit is the degree of fit, or match, between you and your work environment. The theory behind person-environment fit is that everyone has a work environment with which they are most compatible (Kristof-Brown & Guay, 2011). The idea of Person Environment (PE) is grounded in Kurt Lewin's maxim, who argues that behaviour is a function of person and environment. There are a number of assumptions common to all person-environment fit models used in vocational psychology. These assumptions are:

- i. Certain psychological characteristics are shared by well-adapted incumbents within an occupation;
- ii. There are measurable and practically significant differences between people and between occupations.
- iii. Individual differences interact with occupational differences to positively or negatively affect outcomes.
- iv. Person and occupational characteristics show enough consistency across time and setting to justify predicting long-term outcomes.

It is implicit in these assumptions that if workers and work environments can be reliably measured, then the quality of the match (or fit) between the two may be a useful predictor of outcomes ranging from personal fulfilment to productivity (Cable et al., 2004). Person characteristics may include an individual's biological or psychological needs, values, goals, abilities, or personality, while environmental characteristics could include intrinsic and extrinsic rewards, demands of a job or role, cultural values, or characteristics of other individuals and collectives in the person's social environment (French et al., 1982). Due to its important implications in the workplace, person-environment fit has maintained a prominent position in industrial and organizational psychology and related fields (for a review of theories that address person-environment fit in organizations (Edwards, 2008).

The Relevance of Person-Environment Fit Theory

Person-environment fit offers an elaborate set of propositions of how critical constellations of work-related environmental and personal characteristics contribute to the development of stressful experiences. At the empirical level, most up-to-date studies have tested adverse effects on subjective health. Therefore, it is not quite evident to what extent these types of misfit are capable of eliciting sustained physiological strain and thus contribute positively or negatively to employees' personal fulfilment and the development of bodily disease.

The theory has also been able to explain how a stressful experience at work is as a result of a mismatch between the needs or abilities of the working person and the demand or opportunities of the work environment. Further job opportunities may fail to fulfil the person's needs as a consequence of unmet demands. For instance, a worker with limited skills is excluded from any promotion prospects, although to meet his level of living, he badly needs better pay.

4.2 Two-Factor Theory of Job Satisfaction (TFT)

Frederick Herzberg developed the two-factor theory (TFT) of job satisfaction in 1959. Herzberg used the TFT to explain the concept of hygiene and motivational factors based on the premise that the presence or absence of these factors may affect employee job satisfaction and personal fulfilment in the workplace. Herzberg described the factors that lead to job satisfaction and personal fulfilment as motivators and those that lead to dissatisfaction as hygiene factors (Hasim (et al., 2014).

The motivators according to Jansen and Samuel (2014) are factors related to the work itself, and they include achievement, recognition for achievement, responsibility for task, interest in the job, advancement to higher-level tasks, and growth. The motivators are associated with high levels of job satisfaction and personal fulfilment. Hygiene factors are required to ensure employees do not become dissatisfied with the work environment. According to Herzberg (1959), factors affecting hygiene include working conditions, salary, quality of supervision, interpersonal relationships, status, organizational policies and processes, and security.

Herzberg proposed that dissatisfaction or lack of personal fulfilment is a direct result of hygiene factors, while personal fulfilment and psychological growth result in motivation (Davis, 2014; Jansen & Samuel, 2014). As applied to this study, Herzberg's Two Factor Theory is relevant to this paper because the correlates or concept of personal fulfilment among commercial bank employees are important predictors in understanding what motivates employees to stay committed, productive, and fulfilled in the commercial banking industry, as the theory was able to explain the determinants of personal fulfilment and what makes employees satisfied with their jobs.

5. Discussion of Findings

Based on the systematic review of relevant and related literature by the authors such as Olusegun et al., (2021), Robbins and Sanghi (2006), and Kenneth (2016), among others, it was found that technological revolution, incessant and unannounced mass retrenchments, mergers and acquisitions, information in excess, demand for more production, tough competition, workload, role conflicts, lack of motivation, unrealistic targets, and lack of job security, among other drivers are chief sources of stress in banking organizations. As a result of these transformations in technology, high stress levels and lower employee personal fulfilment are found in banking organizations. Banking employees acknowledged that their jobs, family life, and health have been affected by job stress. It can therefore be deduced from the foregoing that employees in banking organizations find it difficult to reconcile their jobs with their family lives, personal life purposes, goals and health generally. Hence, achieving personal fulfilment among employees may be in doubt in banking organizations.

It was also revealed based on the reviewed literature of authors like Roberts (2021), Elovainio et al., (2002), Meneze (2005), and Mimura et al., (2003), among others, that some of the early symptoms of stress-related problems which affect employees' personal fulfilment in banks include: physical symptoms such as headaches, stomach problems, eating disorders, sleep disturbances, fatigue, muscle aches and pains, and chronic mild illnesses. Psychological and behavioural effects include anxiety, irritability, low morale, depression, alcohol/drug use, feeling powerless and isolation from family, friends, and co-workers. From the above findings, one can deduce that in banking organizations, there is a negative correlation between job stress and employees' personal fulfilment in most cases.

Furthermore, the theories used in this paper also justify the findings as person environment fit theory has been able to explain how a mismatch between employees skills and job demands results in job stress which negatively affects employees personal fulfillment at work. Likewise the two factor theory of job satisfaction also explains that employees can be fulfilled at work if they are motivated with good working conditions and increased salary and lack of it is the major cause dissatisfaction at work.

6. Conclusions

Based on the analysis of the literature reviewed in this paper, it can therefore be concluded that job stress is undoubtedly a real challenge for employees who are working in banking organizations. The paper reviewed to examine the effects of job stress on employees' personal fulfilment in banking organizations.

The variables were drawn from the literature on the causes of job stress and its effects on the employees' personal fulfilment, productivity, as well as commitments. The factors causing job stress were: lack of financial rewards, inflexibility in work hours, personal issues, low control over the work environment and management system, among others. The paper indicated that in most cases, job stress has negative effects on employees' personal fulfilment and commitments as well as in banking organizations.

7. Recommendations

Based on the findings from the available literature, the following measures are recommended to be put in place to help employees in banking organizations manage and reduce stress at work, in order to have better personal fulfilment and enhanced commitment:

- i. Proper strategies should be put in place by management regarding role conflicts, role ambiguity, working hours, workload, interpersonal relationships, and supervision to reduce stress, manage performance, and better enhance employees' personal fulfilment.
- ii. Managers of banking organizations need to explore the causes of the dissatisfaction of employees within the working environment. They must assess the level of their subordinates' knowledge and skills and whether they will be able to meet their deadline or not before assigning a target to them. They must agree on a performance contract so that they can give employees control over their job.
- iii. Managers should invite employees who think that they are being given jobs that are in contradiction with each other and should clarify their roles. They should facilitate an employee skill audit that will help to place employees that feel underutilized.
- iv. Management should introduce stress management techniques into banking organizations. An Employee Assistance Program should be implemented to improve the early detection and intervention of problems, thereby increasing employees' personal fulfilment.

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