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FINANCIAL SECTOR EMPLOYEES OCCUPATIONAL STRESS AND DESIRABLE ORGANIZATIONAL OUTCOMES FOR CORPORATE SUSTAINABILITY

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ABSTRACT.

The research focused on the relations between financial sector employees' occupational stress and desirable outcomes in selected banking, auditing and allied financial services organizations. This empirical study examined the relationship between occupational stress and job satisfaction, employee commitment and employee productivity. Cross-sectional data were obtained from 322 professionals employed in different banking, auditing and allied financial services organizations in Edo and Enugu States of Southern Nigeria. The regression analysis method was used to analyze the data and test the three hypotheses. Findings indicate that occupational stress influenced job satisfaction, employee commitment and employee productivity. The findings underscore the need for prioritizing strategic corporate policies and practices supporting the management of occupational stress. The study contributes to the management literature through empirical evidence on the effects of stress on organizational outcomes and proffers recommendations that will strengthen desirable organizational outcomes and contribute to eventual corporate sustainability.

Keywords: *occupational stress; job satisfaction, employee commitment, employee productivity, corporate sustainability*

Paper Type: *Conceptual*

INTRODUCTION

Over the years, there has been increased scholarly interest in occupational stress due to its influence on employee well-being, job performance, and corporate sustainability (Zolkapli et al., 2022). This is because occupational stress has persistently impaired employee performance and impaired corporate output (Lavuri, 2018). Occupational stress describes a state in which employees are confronted with challenging job demands and work constraints that have the potential to influence their work outcomes. It sets in when there exists a mismatch and imbalance between the employee capacities, resources and job demands often leading to a state of psychological and / or physiological strain capable of diminishing employee effectiveness and efficiency at work (Mustafa, et al., 2015; Zolkapli et al., 2022). This portends a dangerous implication for employee holistic wellbeing and is inimical to corporate sustainability especially in high pressure sector organizations like the banks, insurance, auditing and other financial services companies with employees working involuntarily for long hours, with huge workloads and high periodic performance targets. Itoya and Igbokwe (2020) reported that these factors cause stress for employees and contribute to burnout, declining job satisfaction, productivity dip, increasing employee turnover and eventually will negatively impact firm sustainability. It is imperative therefore, that organizations deliberately manage occupational stress so they can attain and increase desirable employee outcomes like employee job satisfaction, commitment and loyalty that support corporate sustainability. Deliberate efforts to reduce stress and promote employee welfare and overall wellbeing strengthen the overall employee capital of the organization and this drives competitive sustainability (Adedoyin et. al., 2025).

Across Africa and in Nigeria specifically, there are challenges emanating from instability of the economic environment, pressures for regulatory compliance in line with global best practices, and limitations from low levels of technological knowhow and adoption. The employees in banks, auditing and other financial sector firms operate in a high-pressure environment and often deal with excessive workloads, long working hours, somewhat unrealistic financial targets and job insecurity which often contribute to heightened levels of stress (Gabon, 2024). The work overload, time pressure, job riskiness, poor relationship with customers and co-workers, the lack of administrative support from some superiors and work-family imbalance cause stress which contributes to decline in employee performance, increased absenteeism, low job satisfaction, and weakened commitment to organizational goals (Itoya & Igbokwe, 2020; Gabon, 2024). The financial services sector in Nigeria continues to experience strain from the economic environment, the industry regulators, the state political actors and their reforms etc. all of which exert pressure on the organizations and their employees (Okonjo-Iweala, 2014; Madugba, 2022). As the employees continue to encounter stress or psychological strain from the demands of the diverse aspects of their jobs and are unable to effectively

manage it, it culminates in exhaustion and burnout or professional fatigue and contributes to increased turnover and lower organizational efficiency with broader implications for corporate sustainability and national development. It is imperative therefore to investigate the influence of occupational stress on organizational outcomes in the financial institutions as the financial sector plays a critical role for stability, growth and sustainability

Literature Review

Theoretical Review

Transactional Theory of Stress

This theory was developed by Lazarus and Folkman in (1984), and they opine that stress is dynamic and entails a continual connection between the individual and his environment. They posited that stress is shaped by the perception and coping strategies of an individual and that stress is not a reaction to the external events causing it. This theory of stress argues that an employee response to stress would include a primary appraisal to understand the stress, a secondary appraisal, then the engagement of the coping strategies, and a reappraisal of the entire chain. The theory highlights the subjective nature of stress and holds that how an individual interpret stress would influence how he responds and his stress levels.

Hans Selye's General Adaptation Syndrome (GAS) Model

This theory was advanced by Hans Selye's in 1936, and holds that the human body responds to stress in stages - firstly by adopting either the fight or the flight response by releasing bodily hormones to confront the stress. Then the human body enters the resistance stage still confronting the stress and thereafter progresses to the exhaustion stress should the stress be prolonged. This model offers insight into how continued stress can hamper the effective functioning of the human system. The underlying truth here is that beyond certain levels of occupational stress employees cease to function optimally and will eventually face the consequences if the stress persists.

The Balanced Scorecard Model

This model was developed by Robert Kaplan and David Norton and assesses corporate performance using a blend of indices other than financial. The model posits that to assess firm performance, rather than concentrating on financial metrics, corporate entities can evaluate their performance using a more comprehensive approach that contributes to long-term growth and sustainability. This model assesses performance using economic/financial metrics; the customer metrics dimension by ascertaining levels of customer satisfaction and loyalty; the internal business processes perspective with focus on metrics like internal efficiency; and the learning and growth dimension that evaluates innovativeness, work culture etc. and how all of these contribute to the

corporate fortunes. The model adopts a holistic approach and serves as a potent tool for performance management.

Conceptual Background

Understanding occupational stress

Occupational stress describes the stress employees experience during work that is capable of negatively affecting their quality of life and health status, and often contributes to impaired functioning and job insecurity. It is the psychological and physiological responses triggered when job demands exceed the employee capacity, skills, and / or resources and stems from perceived inadequacies in coping with workplace expectations (Amiri, 2019; Chaudhuri, 2019). Occupational stress manifests behaviorally, psychologically, and physically ranging from restlessness and poor sleep to increased anxiety and serious health complications. Studies report concerning the relationship between occupational stress and health and affirm that occupational stress affects workers' health, metabolism and health behaviours (Kim, Lee, Yang, Yoon, Lee, Yeo, et al. (2016). Also, occupational stress has been shown to increase the risk of major depression (Song, Choi, Jee, Yuh, Kim, Kim, et al. 2017) and where in high levels, it has been linked to an increased risk of musculoskeletal symptoms and injury particularly in emergency service organizations like the police services (Randall, 2013).

Desirable organizational outcomes

These are beneficial outputs that corporate entities aim to achieve because of their usefulness and contribution to corporate goals. Building a vital organization with positive organizational outcomes that balance short term goals with long term aspirations is crucial for maintaining profitability, regulatory compliance, customer trust and long-term corporate sustainability (Brooks & Saltzman 2016). Desirable outcomes include job satisfaction, employee commitment and productivity and job performance, and have been found to have inverse relations with occupational stress (Karim, 2022).

Empirical Review

The link between occupational stress and job satisfaction

Job satisfaction is very pivotal in management literature and refers to employee views on how their jobs meet their expectations both personally and professionally (Wolomasi, Asaloei, & Werang, 2019; Judge, Zhang, & Glerum, 2020). It is a positive emotional response that reflects employee attitude about their roles at work in the face of the several influencing variables. Previous studies have examined occupational stress and employee job satisfaction. Mensah (2023) found that occupational stress adversely affected the well-being of hotel employees and contributed to job dissatisfaction, emotional distress, reduced productivity, and increased turnover

intentions. Lu et al. (2007) and Yang et al. (2018) reported that occupational stress negatively influenced employee private life and overall well-being. Bhanu and Babu (2018) also reported that increasing job stress contributed to reduced levels of satisfaction. Similar results were reported by Mahdad (2006) and Tentama, Rahmawati and Muhopilah (2019) that occupational stress and huge workloads collectively affected job satisfaction and impaired work performance. Aruldoss, Kowalski, and Parayitam (2021) also established a significant negative link between job stress and work-life balance. .

The links between occupational stress and employee commitment

Employee commitment has long attracted scholarly and professional interest due to its significant impact on key workplace outcomes such as absenteeism, turnover, and performance (Ahmad, 2018; Mowday, Porter, & Steers, 2013; Ndai & Makhamara, 2021). Nanjundeswaraswamy et al. (2024) affirm a positive relationship between employee commitment and job satisfaction of employees mediated by self-efficacy; and that commitment reflects an employee's cognitive and emotional attachment to organizational goals, values and their willingness to contribute actively to its success. (Nanjundeswaraswamy et al., 2024; Ogunseye & Adedoyin, 2025). Commitment is commonly categorized as affective, normative, or continuance, and is shaped by factors such as financial and non-financial incentives, environmental conditions, and human resource practices (Caliskan, Unler & Tatoglu, 2024; Meyer, Morin & Wasti, 2018; Ogunseye & Adedoyin, 2025). As a core concept in organizational behavior, commitment is often viewed as an exchange process, where employees reciprocate organizational support with loyalty and effort. Scholars have examined the link between occupational stress and commitment reporting an inverse / negative relations. Occupational stress and job dissatisfaction have been reported as hampering commitment among nurses and other high stake professionals (Eskandari & Gorji, 2018; Karacsony, 2019).

The links between occupational stress and employee productivity

Productivity is the employee's capacity to deliver goods or services meeting expected standards efficiently per time and is typically measured as the ratio of output to total resources expended. It is known to contribute to profitability and service quality, and mediates the relationship between employee satisfaction and loyalty (Adeinat & Kassim, 2019). Identified drivers of productivity include technological deployments, operational efficiency, and performance incentives. Financial services sector professionals face diverse demanding situations and workloads, capable of contributing to occupational stress and hampering productivity if improperly handled (Arifuddin & Mediaty, 2022; Radha & Aithal, 2024). Bui, Zackula, Dugan and Ablah (2021) established from their study among employees from worksites participating in a Work-Well Well-Being workshop that a significant inverse relationship existed between stress and

productivity indicating that higher stress levels were associated with lower productivity, with a very strong negative correlation observed between stress and work satisfaction. The study concluded that higher levels of stress are significantly associated with lower productivity, and particularly affected work satisfaction. Ramos-Galarza and Acosta-Rodas (2019) from their study analyzing the relationship between occupational stress and productivity among textile industry workers in South America established that higher levels of occupational stress negatively impacted worker productivity. Pallewaththa and Wijesiri (2021) investigated occupational stressors and job productivity among administrative staff in public sector universities in Sri Lanka. They examined three categories of stressors: task demands (e.g., task autonomy, working conditions), role demands (e.g., role conflict, ambiguity), and interpersonal demands (e.g., support from colleagues) while productivity was assessed in terms of efficiency and effectiveness. Their findings indicated that the stressors jointly explained about 37.7% of the variance in productivity and recommended implementing health promotion programs to address these stressors.

Research Gap

Previous studies have investigated the nexus between occupational stress, workplace behaviours and outcomes across sectors and countries with several of them conducted in developed economies while this study was conducted in Nigeria. Results of earlier studies have also been influenced by diverse professional environments, making their findings more applicable to specific occupational settings. To the best of the investigators knowledge, few studies have examined occupational stress influence on variables such as workforce productivity, organizational commitment and job satisfaction in the financial services industry in Nigeria. In addressing this gap, the study aimed to evaluate the influence of occupational stress on desirable organizational outcomes like job satisfaction, employee commitment and productivity. This study proposed the following hypotheses:

Ho1: occupational stress will not have a statistically significant influence on job satisfaction of sampled respondents in the financial services industry.

Ho2: occupational stress will not have a statistically significant influence on commitment of sampled respondents in the financial services industry.

Ho3: occupational stress will not have a statistically significant influence on the productivity of sampled respondents in the financial services industry.

MATERIALS AND METHODS

A cross-sectional design was adopted in this research and executed through a survey. To accomplish the research goal, 322 employees working at different banking, auditing and allied financial services organizations in Edo and Enugu States were sampled to answer the research instrument. The response rate was about 86% as only 278 participants

responded to the research instrument. The sampled banking, auditing and allied financial services organizations were engaged because of their huge customer base / patronage and their evident participation in the financial services sector. A properly structured 30 item research instrument prepared in a 5-point Likert format ranging from strongly disagree to strongly agree was used for the collection of data to assess the variables - occupational stress and job satisfaction, commitment and productivity. A pilot study was conducted to establish the reliability of the instrument. This was determined by conducting a reliability test using the Cronbach alpha reliability test. Alpha values for all the variables stood between 0.76 - 0.87 lying greater than the 0.70 acceptable range for a reliable and standard value as proposed by Nunnally, (1978). The reliability values are given below:

Table1: Reliability alpha values

S/N.	Variables	Items	Alpha values
1.	Occupational stress	7	0.86
2.	Job satisfaction	7	0.76
3.	Commitment	9	0.85
4	Productivity	7	0.82

All variables in the study were estimated with item scales from generally well-validated measures reported in some studies such as: occupational stress - Chen, Lin, & Lien, (2011); Kim and Yeo (2024); job satisfaction - Matzler and Renzl (2006); Kim and Yeo (2024); commitment- Dhar, (2015); Kim and Yeo (2024); and productivity: Beaton et al. (2009), Ramos-Villagrasa et al. (2019); Kim and Yeo (2024). The items were gathered from different studies and modified to suit the purpose of the study.

Method of Data Analysis

For hypotheses testing we employed simple linear regressions and tested at 5% level of significance using the statistical package for the social sciences (SPSS, version 20.0) software. The decision rule was to reject the null hypothesis H_0 and accept the alternate hypothesis where p value is less than 0.05, but if otherwise do not reject H_0 .

RESULTS AND DISCUSSION.

From the data analysis the mean values show some insights into how employees perceived the measured constructs. Job satisfaction had mean value of (3.182); employee commitment had a mean value of (3.477) while employee productivity mean value at was high at (3.980). Additionally, occupational stress was rated highly (4.122) among the employees of the surveyed banking, auditing and financial services organizations.

Hypotheses testing.

The hypothesized relationships between the dependent and independent variables were tested using regression analyses.

H1: Occupational stress does not have a statistically significant influence on job satisfaction of sampled respondents in the financial services industry.

Table 2: Summarized regression result

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.290	.297		4.351	.000
	OCCUSTRESS	-.571	.072	-.490	-7.902	.000
R=-.490; R ² =.240; Adjusted R ² = .236; Std. error of estimate = .712; F value =62.448						

a. Predictors: (Constant), OCCUSTRESS

b. Dependent Variable: JS

From table 2, concerning hypothesis one, the model summary reveals an R= -.490, and an R² value of 0.240. The correlation coefficient R= - 0.490 indicates a moderate negative relationship between the independent variable (occupational stress) and the dependent variable job satisfaction. This implies that as occupational stress increases, the dependent variable tends to decrease reflecting an inverse relationship. The F-statistic values and associated p-values (F-value = 62.448, p-value is 0.000) indicate high significance and model suitability for the data. The association between work stress and employee job satisfaction is overwhelmingly significant at 0.000. Consequently, the null hypothesis is not supported hence we accept the alternate hypothesis that occupational stress influences job satisfaction.

H2: Occupational stress does not have a statistically significant influence on employee commitment of sampled respondents in the financial services industry.

Table 3: Summarized regression result

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.044	.311		6.574	.000
	OCCUSTRESS	-.456	.076	-.393	-6.016	.000
R= -.393; R ² = .154; Adjusted R ² = .150; Std. error of estimate = .746; F value = 36.190						

a. Predictors: (Constant), OCCUSTRESS

b. Dependent Variable: EMCOM

As illustrated in table 3 concerning hypothesis two, the model summary reveals an R value of -.393 and R² value of 0.154. The correlation coefficient R= -0.93 indicates a moderate negative relationship between the independent variable (occupational stress) and the dependent variable employee commitment. This implies that occupational stress to about 15.4% influences employee commitment. The F-statistic value and associated p-value (F-value = 36.190, p-value is 0.000) indicates high significance and model suitability for the data. The relation between job-related stress and employee commitment is significant at 0.000. Consequently, we do not uphold the null hypothesis but accept the alternate hypothesis that work-induced stress has an influence on employee commitment.

H3: Occupational stress does not have a statistically significant influence on the productivity of sampled respondents in the financial services industry.

Table 4: Summarized regression result

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.042	.301		3.462	.001
	OCCUSTRESS	-.644	.073	-.530	-8.790	.000
R= -.530; R ² = .281; Adjusted R ² = .277; Standard error of estimate = .722; F value = 77.258						

a. Predictors: (Constant), OCCUSTRESS

b. Dependent Variable: PROD

As illustrated in table 4 relating to hypothesis three, the model summary reveals an $R = -0.530$, an R^2 value of 0.281. The correlation coefficient $R = -0.530$ indicates a moderate negative relationship between the independent variable (occupational stress) and the dependent variable which implies that occupational stress to about 28.1% influences employee productivity. The F-statistic values and associated p-values indicate (F-value = 77.258, p-value is 0.000) are highly significant and show model suitability for the data. Furthermore, this suggests that $(1 - 0.281)$ i.e. about 71.9% of employee productivity is explained by other factors. The connection between work stress and workforce productivity is significant at 0.000. Therefore, the null hypothesis is not supported hence we accept the alternate hypothesis.

DISCUSSION OF FINDINGS

From the results of testing hypothesis one we establish that the relationship between occupational stress and employee job satisfaction is significant at 0.000. We therefore reject the null hypothesis and accept the alternate that there is significant relationship between occupational stress and employee job satisfaction. This is in line with the finding of Syaiful et al. (2021) who investigated stress and job satisfaction using 79 lecturers in Malaysia as respondents. Similar results were reported by Tentama, Rahmawati and Muhopilah, (2019) who affirmed that stress and workload negatively influenced job satisfaction. On the contrary Salam, (2016) from their study in Saudi Arabia reported that the occupational stress did not show significant effects on job satisfaction amongst the sampled healthcare workers which according to them had a juicy incentive plan that compensated for the attendant work stress.

Concerning hypothesis two, the results show that the relationship between work stress and employee commitment is significant. Similar findings were established in Ngirande (2021), that stress significantly and negatively influenced both affective and normative commitments. Studies across professions like nursing, banking, and dental care - have reported similar links between stress and adverse work outcomes such as burnout and diminished commitment (Choy & Wong, 2017; Ezenwaji et al., 2019). Shree et al. (2021) examined job stress and its influence on employee productivity and organizational commitment with a sample of 250 middle-level employees and also found out job stress had a direct effect on both employee productivity and organizational commitment.

Regarding hypothesis three, the study results established a significant relationship between occupational stress and employee productivity. Similar finding was reported by Goswami (2015) that stressful events in the workplace produced a bad effect on the workers productivity and hampered overall company performance. Earlier, Beehr, et al. (2000) affirmed a similar position and underscored the need to mitigate stress for continued productivity. Manjunatha and Renukamurthy (2020) report that bankers were faced with high stress due to factors such as long working hours, workload, family

challenges, mental dejection and job instability, all of which impacted performance. Other empirical studies confirm a significant negative relationship between occupational stress and employee productivity (Nabirya et al., 2011; Ehsan & Ali, 2019); and that beyond a certain threshold, rising stress levels are associated with declining productivity. For example, Silva and Bareto (2012) linked poor performance in financial service roles to high stress levels while Pandey (2020) stated that occupational stress is a key predictor of job performance. Lelo, Yusof, and Purba (2019) reported that occupational stress accounted for about 43% of the variations in productivity and that occupational stress had a more dominant influence on productivity than work safety. Vijayan (2017) identified job insecurity, role conflict, and inadequate compensation as primary stressors that directly hinder employee performance while Rusli, Edimansyah and Naing (2008) reported that occupational stress impacted both job performance and personal life, with poor life conditions further impairing productivity.

CONCLUSION AND RECOMMENDATIONS

The study investigated the influence of occupational stress on desirable outcomes in the banking, auditing and allied financial services organizations. The underlying assumption and motivation are that as occupational stress is mitigated and the desirable outcomes increase, it will support corporate sustainability. The study established that occupational stress influenced the desirable outcomes of job satisfaction, commitment and productivity in the sampled financial sector organizations. Based on the findings of the study, the following recommendations were proffered:

- i). The management should take steps to minimize occupational stress factors to promote employee's job satisfaction, commitment and productivity.
- ii). The study recommends that management should prioritize efforts aimed to identify the specific stress-causing-factors and take steps to mitigate them to the barest minimum.
- iii). The study recommends that management should continue to develop policies and strategies capable of improving the desirable organizational outcomes to promote corporate sustainability.

Implications for Sustainable Business Practice

The implications of this study for sustainable business practice are immense. Firstly the relationship between occupational stress and job satisfaction is significant and suggests that if occupational stress is left unmanaged, it will cause employees' positive attitudes to work decline and contribute to disengagement, absenteeism, and high turnover. This will hamper business sustainability. It is necessary therefore to prioritize employee well-being through supportive work environments, realistic workloads, and fair compensation structures. Sustainable organizations must therefore view stress

management initiatives as a strategic investment in human capital and not just as a welfare issue.

Also, the observed negative link between work stress and employee commitment implies that persistent stress will weaken employees' emotional attachment and sense of obligation to the organization. For organizations aiming at sustainability, reduced commitment threatens long-term organizational stability, as only committed employees will likely remain with the organization, uphold its values, and contribute beyond formal job requirements. From a sustainability perspective, corporate entities must adopt people-centered management practices and supportive leadership to maintain a committed workforce capable of driving long-term goals.

Furthermore, the link between occupational stress and reduced productivity portends a direct risk to organizational efficiency and sustainable performance as high stress levels will both diminish output, increase the likelihood of errors, burnout, contribute to decline in service quality, undermine customer satisfaction and injure organizational reputation over time. The implications for sustainability are that occupational stress is to be managed strategically and holistically, through proactive stress reduction strategies, effective job design, health and safety initiatives, and continuous monitoring of employee workload and well-being to sustain employee satisfaction, commitment, and productivity thereby supporting long-term organizational sustainability.

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