



Veritatis Gaudium:
Multidisciplinary Journal of Postgraduate Studies

College of Postgraduate Studies,
Veritas University, Abuja, Nigeria

ISSN: 3043 - 5285

Volume 1, Number 4, August Special Edition, 2026

DOI: 10.13140/RG.2.2.17243.12321

**JOB STRESS AND EMPLOYEE PERFORMANCE IN THE
FINANCE AND ACCOUNTS DIRECTORATE OF NIGERIAN
NATIONAL PETROLEUM COMPANY LIMITED, ABUJA**

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Abstract

This study examined the effect of job stress on employees' performance of finance and accounts directorate in Nigerian National Petroleum Company Limited, Abuja. Specifically, it investigated the effects of workload on productivity, time pressure on timeliness, role conflict on effectiveness, and interpersonal and environmental stressors on efficiency. The study draws on the Yerkes-Dodson Law, and Conservation of Resources Theory as mechanism for explaining the effect of job stress on employees' performance. A descriptive survey design was adopted. The study population comprised 85 employees, and a census sampling technique was employed. Data were collected using a structured questionnaire validated through expert review and pilot testing, with Cronbach's alpha coefficients ranging from 0.77 to 0.85. Of the 85 questionnaires distributed, 78 were returned, representing a 91.8% response rate. Data were analyzed using descriptive statistics, Pearson correlation, and simple linear regression at a 0.05 significance level. Findings revealed that workload (mean = 4.21), time pressure (mean = 4.08), interpersonal and environmental stressors (mean = 3.92), and role conflict (mean = 3.85) were prevalent among employees. Employee performance was moderate, with effectiveness recording the highest mean score (3.62) and efficiency the lowest (3.18). Correlation analysis showed significant negative relationships between each stressor and its corresponding performance dimension. Regression results indicated that workload significantly predicted productivity ($\beta = -0.542$, $R^2 = 0.294$), time pressure predicted timeliness ($\beta = -0.487$, $R^2 = 0.237$), role conflict predicted effectiveness ($\beta = -0.612$, $R^2 = 0.374$), and interpersonal and environmental stressors predicted efficiency ($\beta = -0.534$, $R^2 = 0.285$), all at $p < 0.001$. The study concluded that job stress significantly reduces

employee performance. It recommended workload audits, realistic deadlines, improved workplace conditions, conflict-resolution mechanisms, and staff counseling services to mitigate stress and enhance performance.

Keywords: job stress; workload; time pressure; role conflict; interpersonal stressors; environmental stressors; employee performance; NNPC

Introduction

The idea of job stress has emerged as a significant concern in modern organizational studies and practices, particularly as workplace settings grow more complex, competitive, and relying on technology. Stress is commonly understood as a shared human experience; however, its level, triggers, and effects vary greatly based on the situation. In a work environment, stress is frequently characterized as a negative psychological and physiological response that arises when job demands exceed a person's resources or coping capabilities (Salvagioni et al., 2017). Although short-term stress can be a motivator that helps employees focus and perform, chronic stress is a negative condition that can negatively impact the well-being, productivity, and organizational outcomes of employees (Cox et al., 2002). Stress is an increasing problem in organizations and often cause adverse effects on performance.

The problem of workplace stress is acute in Nigeria because of some unique socio-economic challenges; persistent economic instability, inflation, unemployment, and inadequate infrastructure put additional strain on organizations and employees. Many organizations, particularly those that are government-owned, such as the Nigerian National Petroleum Company Limited, have been forced to downsize, restructure, or implement aggressive performance targets in response to global oil market fluctuations and domestic economic constraints, which often lead to increased stress for employees as they are required to be more productive with fewer resources. Poor working conditions, lack of training, bureaucratic bottlenecks, and workplace politics further increase stress in Nigerian workers (Idowu, 2019).

The Nigerian workplace offers a rich context for exploring the dynamics of stress and performance, with an economy that is heavily reliant on oil revenues and organizations such as NNPC under immense external and internal pressures that filter down to employees, who are crucial to the effort to diversify the Nigerian economy and restructure public institutions in the Finance and Accounts Directorate, but who are exposed to significant stress in the performance of these roles that, if not managed, can undermine organizational performance and national development goals.

In Nigerian, the situation is further compounded by economic, organizational, and training conditions, as well as high unemployment rates that lead to employees keeping jobs under stressful conditions out of fear of unemployment, which undermines their mental and physical health, and bureaucratic inefficiencies, high public expectations, and policy changes in public sector organizations (especially those that are government-owned, like the Nigerian National Petroleum Company Limited), which place extra pressure on their staff, especially within the Finance and Accounts Directorate that manages complex financial transactions with tight reporting deadlines and compliance with local and international standards.

Research Questions

What is the effect of role conflict on employee effectiveness in Finance and Accounts Directorate, Nigerian National Petroleum Company Limited, Towers, Abuja?

The study examined the effect of job stress on employee performance in the Finance and Accounts Directorate of Nigerian National Petroleum Company Limited, Abuja. It specifically tested the effects of workload on productivity, time pressure on timeliness, role conflict on effectiveness, and combined

interpersonal and environmental stressors on efficiency. Four null hypotheses proposed that each stressor had no significant effect on its corresponding performance dimension.

The findings provide managers and human-resource practitioners with evidence for workload planning, deadline setting, role clarification, workplace relationships, employee assistance, and improvements to the physical and technological work environment. The study was limited to all hierarchical levels within the Finance and Accounts Directorate at NNPC Towers, Abuja, and used employee perceptions collected at one point in time.

Literature Review

2.1 Conceptual Review

Job stress

Job stress is a significant issue in modern organizations because employees are subject to a variety of work demands and pressures that involve physical, psychological, and emotional effort. According to the International Labour Organization (ILO, 2022), work-related stress is a response when workers feel that the demands of their work are not matched with their ability or resources to cope; it can be caused by excessive workload, work pace, long working hours, lack of control over work, interpersonal difficulties, and other psychosocial conditions at work. In addition, (Chen et al., 2022) studied work stress and employee performance and found that work stress is a significant predictor of employee well-being and performance, while (Ebhoite et al., 2022) found that workload and role-related factors were related to workplace stressors and employee productivity.

Time pressure

Time pressure is the degree to which employees feel that the amount of time allocated to perform the required task at work is inadequate, and they need to work hard, meet deadlines, or accomplish multiple tasks in a relatively short period of time. Time pressure is an experience where employees feel that they do not have adequate time to perform the work tasks or need to perform the tasks faster than the normal pace. It takes place when the job demands are greater than the available time for completing these demands. Time pressure has been defined by (Schilbach et al., 2023) as an experience wherein employees feel that they lack adequate time to complete the work tasks. (Chen et al., 2022) define time pressure as a time based job demand.

Role conflict

Role conflict is defined as the experience of incompatible or contradictory demands from different sources, which may include receiving conflicting instructions from two supervisors, experiencing a clash between organizational demands and personal values, facing incompatible role expectations from different stakeholders, having insufficient time or resources to fulfill all assigned responsibilities, or being expected to perform roles that are inconsistent with one's training or professional standards (Jackson and Schuler, 2023). Classified as role stressors and have been extensively studied in organizational psychology, with a cumulative research base exceeding 500 empirical studies spanning five decades.

Interpersonal and environmental stressors

Interpersonal stressors refer to the causes of job stress due to the social interaction of employees with their superiors, peers, subordinates, clients, and other stakeholders. They involve job conflict, lack of social support from peers, bullying or incivility, favoritism and injustice, ineffective communication, lack of recognition, social exclusion, and negative customer or client interaction (Hershcovis and Barling, 2020). Interpersonal stressors are stress inducing situations that result from the social interaction and relationships of employees with their superiors, peers, subordinates, and other people within the organization, such as interpersonal conflict, poor communication, lack of cooperation, and lack of social support.

Environmental stressors are described as workplace stressors due to physical and technological factors of the work environment. Environmental stressors are physical and environmental conditions that exist around the employees and lead to discomfort, strain, or psychological pressure that could hinder them from performing their tasks efficiently. Workplace environmental stressors come from the physical conditions and characteristics of the workplace that can impact employees' comfort and well-being. The conditions include too much noise, bad lighting, uncomfortably hot or cold temperature, poor ventilation and air quality, overcrowding, vibration, inadequate office facilities, lack of privacy, and ergonomic issues, such as bad chairs and incorrectly placed computer screens. Among the problems faced in developing countries, one may mention unreliability of electricity, poor internet connection, old computers, lack of air conditioning, lack of workspace, and unsafe working conditions (Evans & Johnson, 2020).

Employee performance

Employee performance is defined as the set of behaviors and actions taken and outcomes realized through which employees add value to organizational goals. Employee performance can be described as the degree to which an individual succeeds in discharging assigned responsibilities towards the realization of organisational objectives. Employee performance is the degree to which employees succeed in performing assigned responsibilities in line with the organizational expectations in terms of quality, quantity, timely and effective completion of their assigned responsibilities. Employee performance entails both the behaviors exhibited by the employee in performing assigned duties as well as the outcomes achieved. Recent research indicates that employee performance is not only about the quantity of work but is also defined in terms of the quality, effectiveness, efficiency, timeliness and relevance of work behaviors and outcomes realized by employees. In defining employee performance (Nkansah et al., 2024) focus on the quality and quantity of work performed by employees in the discharge of assigned responsibilities.

Productivity timeliness effectiveness and efficiency

Productivity can be understood as the amount or volume of work accomplish by an employee within a specific period of time. Productivity can be described as the amount of work output done in terms of resources or inputs used for producing the output within a specific period of time. Productivity can be viewed as the degree to which employees complete the required amount and quality of work in a specified time period in a resourceful manner. On an individual employee basis, productivity is a measure of the effectiveness and efficiency of the way in which an employee completes assigned tasks in a resourceful manner using available time, skills and other organizational resources. The contemporary literature describes employee productivity as the amount of work done within a certain period and the efficiency with which employees produce valuable outputs.

Timeliness can be described as the capacity of an employee to complete tasks and adhere to set deadlines. Timeliness means the degree to which an employee performs assigned tasks, duties or responsibilities within the set time or deadline. Timeliness means the degree to which employees perform their assigned tasks and responsibilities within the specified time, adhere to set deadlines, and produce expected outputs without causing any unnecessary delay. It is an essential aspect of employee performance since completing work on time enables organizations to keep up with their workflow and coordination of inter-dependent activities.

Effectiveness can be described as how effectively an employee meets the objectives and performance targets. Effectiveness means how effective an employee is in meeting the intended objectives, targets, and outcomes of the tasks assigned to him/her. Employee effectiveness is how effectively an employee meets the intended objectives of the tasks assigned to him/her and produces the expected outcomes as per the organisational requirements. The emphasis of employee effectiveness is more on meeting the intended objectives rather than meeting more targets within minimum use of

efforts/resources. As stated by (Otoo 2024), the effectiveness of an organisation depends largely on the performance and contributions of the employees of the organisation.

Efficiency can be defined as the output produced by an employee in relation to the amount of input (time, effort, cost, materials) used. Efficiency means the ability of employees to perform their assigned tasks and generate the expected output using the minimum amount of time, effort, resources, and costs. In this regard, employee efficiency in the workplace is concerned with how much employees are able to produce work output using the inputs at their disposal such as time, skills, information, equipment and other organisational resources. Employee efficiency is the ability of employees to perform assigned tasks and generate the required output using the optimal amount of time, effort, skills, and organisational resources without wastage or unnecessary usage. Nkansah et al. (2024) differentiate between efficiency and effectiveness by noting that efficiency involves getting the best results using the least feasible amount of resources, whereas effectiveness involves getting the desired objectives or targets. This difference is critical to this research since an employee can achieve work objectives (effectiveness) but use too much time and resources in the process. In relation to the Nigerian environment, (Antwi et al., 2024) established that employee efficiency plays a key role within the general performance of employees, noting that employee engagement and organisational culture had significant influence on employee efficiency within the Nigerian public sector. Therefore, efficiency is not about the amount of work done by the employee, but about the economic use of available resources in doing the work.

2.2 Empirical Review

Workload and productivity

The interaction of workload and employee productivity has been widely studied in various settings. Ford et al. (2022) conducted a thorough meta-analysis, which comprised 87 independent studies from 25 countries with an overall sample size of more than 45,000 workers. The meta-analysis demonstrated a moderate negative relationship between workload and productivity ($r = -0.31$) where the relationship was more significant for knowledge workers ($r = -0.38$) than for manual workers ($r = -0.22$). The longitudinal analysis revealed that an increase in workload over time was associated with productivity reduction ($\beta = -0.29$), indicating the causality. It was concluded that decreasing excessive workload, especially of cognitively intensive tasks such as finance and accounting, was the most effective intervention in the organization to improve productivity. Moreover, the meta-analysis revealed that the effect of self-reports of productivity on workload was stronger ($r = -0.35$) than the objective measure of productivity ($r = -0.24$).

Time pressure and timeliness

Studies involving time pressure and timeliness have yielded a fairly consistent body of findings. Maruyama & Takagi (2021) carried out a meta-analysis of 52 studies of time pressure and deadline compliance in various industries such as finance, health care, and manufacturing. The result of the analysis indicated a positive association between moderate time pressure and timeliness ($r = 0.18$) and a negative association between excessive time pressure and timeliness ($r = -0.24$). This finding is consistent with the inverted U-shaped curve suggested by the Yerkes-Dodson Law. However, the optimal time pressure varied depending on the characteristics of the task, as high time pressure tolerance was noted when the task was routine and had clear procedures, while moderate time pressure led to poor timeliness when the task was new and complex. In the case of financial reporting tasks that were both routine and complex, the optimal time pressure was moderate.

Role conflict and effectiveness

There is extensive literature on the relationship between role conflict and employee effectiveness. Jackson and Schuler (2023) have provided a complete meta-analysis to update their previous review done in 1985. In this analysis, they included 150 studies carried out between 2000 and 2022 with an aggregate sample size of over 60,000 employees. Role conflict has shown a negative correlation ($r =$

-0.34). The impact of role conflict has proven stronger on effectiveness than productivity ($r = -0.29$) and timeliness ($r = -0.23$). This is further evidence of the theoretical assertion that it is the clarity of objectives and expectations that is critical for achieving goals. The effects of role conflict has proven more consistent across performance dimensions indicating that role conflict negatively effects employee performance overall than in effectiveness specifically. The negative effect of role conflict has proven stronger in collectivistic societies such as Nigeria than in individualistic societies due to role expectation being implicit and relational in collectivistic societies.

Interpersonal stressors and efficiency

The relationship between interpersonal stressors and employee efficiency was studied in many studies. Herscovis and Barling (2020) made a meta-analysis of 80 empirical studies investigating interpersonal stressors at work. The sample included 35,000 employees from various sectors and different countries. Supervisory conflicts had the most damaging effect on efficiency ($r = -0.38$), followed by colleague conflicts ($r = -0.31$) and customer hostility ($r = -0.22$). The effect was partially mediated through the exhaustion of the employees (exhausted by conflict, employees had less energy for productivity) and partially through time spent on handling conflict situations. On average, an employee spending much time in interpersonal conflicts was spending 2.3 hours per week resolving these conflicts, which amounted to 12 per cent reduction in productive time. This effect was especially notable in teams that required interdependence such as the finance and accounting departments.

Environmental stressors and efficiency

The relationship of environmental stressors and employee efficiency has been extensively studied especially in the developing nations. Evans and Johnson (2020) performed a comprehensive literature analysis on environmental stress with an overview of 120 studies from 30 different nations. Unreliable power supply, poor Internet access, insufficient tools, extreme temperatures, and loud noise repeatedly resulted in reduced efficiency within different industries. An extra environmental stressor resulted in an average 5 to 10 per cent decrease in efficiency which had an accumulative effect rather than multiplicative (four stressors led to about 20 to 40 per cent lower efficiency). Environmental stressors tend to be neglected in the Western literature due to their reliability while they are important factors of efficiency in the developing world.

Research gap

From the review of the literature on the conceptual and empirical, it is clear that job stress and performance of employees have been extensively studied in organisational research. Job stress has been studied in various forms, which include workload, time pressure, role conflict, interpersonal stress, and environmental stress, and it has been proved that job stress does affect the performance of employees. But there are still gaps in the reviewed literature.

2.3 Theoretical Review

Yerkes Dodson Law

Yerkes-Dodson Law, which was first proposed in 1908 by psychologists Robert Yerkes and John Dodson, postulates an inverted U-shaped relationship between physiological arousal (stress) and performance. Yerkes-Dodson Law of Arousal is based on the findings made by Yerkes and Dodson (1908). This law explains the relationship between arousal or stress and performance. According to this law, performance usually improves with arousal until it reaches an optimal point. Once it surpasses that optimal point, performance starts declining.

Conservation of Resources Theory

Conservation of Resources (COR) Theory is a motivational and resource based approach towards understanding stress, developed by Hobfoll (1989) and subsequently refined by Hobfoll and colleagues. This theory interprets stress as an effect of employee's efforts aimed at acquisition,

maintaining, protecting, and accumulating of valuable resources. Such resources might be represented by time, energy, knowledge, skills, social support, money, status, and good working conditions.

The study is principally guided by the Yerkes–Dodson Law and Conservation of Resources Theory. The former explains why moderate activation may support performance but excessive demands impair it. The latter explains how persistent demands consume time, energy, attention, supportive relationships, and other resources. Workload, deadline pressure, conflicting roles, strained relationships, and inadequate work conditions can therefore trigger resource loss and reduce performance.

Table 1 Analytical relationships

Stressor	Performance outcome	Expected relationship
Workload	Productivity	Negative when demands become excessive
Time pressure	Timeliness	Negative under unrealistic deadlines
Role conflict	Effectiveness	Negative where expectations are incompatible
Interpersonal and environmental stressors	Efficiency	Negative through distraction and resource loss

Methodology

3.1 Research Design and Setting

This study adopted a descriptive survey research design. The descriptive survey design was chosen because it allowed the researcher to systematically collect data from respondents using a standardized instrument, enabling the description of the characteristics, attitudes, and perceptions of the target population. This design was appropriate for examining the relationships between job stress dimensions (workload, time pressure, role conflict, and interpersonal and environmental stressors) and employee performance dimensions (productivity, timeliness, effectiveness, and efficiency) without manipulating any variables. The descriptive survey design has been widely used in occupational stress research and is particularly suitable for studies conducted in natural organizational settings where experimental manipulation is neither feasible nor desirable.

3.2 Population and Sampling

The study population comprised all 85 employees of the Finance and Accounts Directorate at NNPC Towers, Abuja. Because the population was manageable, census sampling was used to include every employee and eliminate sampling selection error. Eighty-five questionnaires were distributed and 78 were returned, giving a response rate of 91.8%.

Table 2 Questionnaire response

Status	Number	Percentage
Distributed	85	100.0
Returned and analyzed	78	91.8
Not returned	7	8.2

3.3 Instrument Validity and Reliability

The study employed a structured questionnaire as the single tool for gathering data. The questionnaire was formulated in such a way as to gather the quantitative data regarding the stressor dimensions and performance dimensions of the research. The questionnaire was broken down into three parts. Section A gathered demographic data which comprised of Gender, Age, Marital Status, Educational Qualifications, Years of Work Experience, Employment Status, and Job Rank. Section B contained questions that gathered the stressor dimension data in relation to four dimensions namely; Workload

(4 questions), Time Pressure (4 questions), Role Conflict (4 questions), and Interpersonal and Environmental Stressors (8 questions where 4 questions were dedicated to Interpersonal and 4 to Environment). Section C contained questions on the performance dimension data relating to the following four dimensions: Productivity (3 questions), Timeliness (3 questions), Effectiveness (3 questions), and Efficiency (3 questions). All questions were scaled on five point Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1).

Validity of the questionnaire involved using both content validity and construct validity approaches. In the case of content validity, the questionnaire was examined by three experts; two academic supervisors from the Department of Business Administration, Veritas University, Abuja, and an organizational psychologist who has experience working in the Nigerian oil and gas industry. The experts analyzed each item in terms of clarity, relevance, and appropriateness with respect to the constructs under measurement. As a result of the analysis, some of the unclear items were modified, some of the redundant ones were eliminated while others that were lacking were added. Construct validity involved aligning the items in the questionnaire to the definitions and dimensions of the constructs of job stress and employee performance that had been defined in the conceptual framework and literature review section. Established scales from previous studies were adopted to ensure that the items measure the constructs. Specifically, the items measuring workload and time pressure were adapted from the Job Content Questionnaire (Karasek, 1985), the role conflict were adapted from the Role Conflict (Rizzo, House and Lirtzman, 1970) and finally, the items measuring performance were adapted from the Individual Work Performance Questionnaire (Koopmans et al., 2011).

Reliability of the questionnaire was tested by conducting a pilot test. The questionnaire was distributed to 20 employees of another company that operates within the same industry in Abuja but is unrelated to the current study. Analysis of the answers provided was carried out with the help of Cronbach's Alpha coefficient as a measure of consistency of the items. The following reliability coefficients were calculated for each of the constructs: workload ($\alpha = 0.82$), time pressure ($\alpha = 0.79$), role conflict ($\alpha = 0.85$), interpersonal and environmental stressors ($\alpha = 0.81$), productivity ($\alpha = 0.78$), timeliness ($\alpha = 0.80$), effectiveness ($\alpha = 0.83$), and efficiency ($\alpha = 0.77$). All coefficients exceeded the minimum acceptable level of 0.70, suggesting high consistency of the items with the intended constructs.

Table 3 Reliability coefficients

Construct	Items	Alpha
Workload	4	.82
Time pressure	4	.79
Role conflict	4	.85
Interpersonal and environmental stressors	8	.81
Productivity	3	.78
Timeliness	3	.80
Effectiveness	3	.83
Efficiency	3	.77

3.4 Data Analysis and Ethics

Analysis of the data obtained through the questionnaires employed the use of both descriptive and inferential statistics. Descriptive statistics such as frequencies, percentages, means, and standard deviations were utilized in order to provide a summary of the demographic characteristics of the respondents and also the response patterns for each of the stressors and performance measures. The mean scores of each stressor measure and performance measure were determined in order to measure the extent and prevalence of the stressors as well as the performance level of the employees. A mean score of more than 3.0 on the 5-point scale was interpreted as indicating a significant presence of a stressor or a positive level of performance.

Pearson product moment correlation and simple linear regression techniques were utilized for inferential statistics in the study. Pearson correlation technique was used to determine the strength and direction of the relationships between each stressors and its corresponding performances dimension. Specifically, the correlation between workload and productivity, between time pressure and timeliness, between role conflict and effectiveness, and between the interpersonal and environmental stressors and efficiency. Simple linear regression technique was used to test the hypotheses and to determine the predictive influence of the dimensions of stressors on the performance dimensions. The regression models were developed by taking each performance dimension as the dependent variable while the related stressor dimension as the independent variable. The significance level was set at $p < 0.05$ was adopted for all statistical tests. All quantitative analyses were carried out through Statistical Package for Social Sciences (SPSS) 27.0.

Pearson correlations described the direction and strength of each paired relationship. Four simple linear regressions estimated the effect of each stressor on its corresponding performance outcome at the 5% significance level. Participation was voluntary; respondents were informed of the study, names were not collected, and results were reported in aggregate.

Results and Discussion

4.1 Descriptive Results

The analysis included 78 respondents. Workload, time pressure, role conflict, and interpersonal/environmental stressors were all rated high. The source abstract reported means of 4.21, 4.08, 3.85, and 3.92 respectively, while the detailed descriptive table reported closely corresponding values of 4.18, 4.05, 3.88, and 3.95. Because of this minor internal discrepancy, the manuscript presents the detailed table values below. Performance dimensions were moderate, with effectiveness highest and efficiency lowest.

Table 4 Descriptive statistics

Dimension	Mean	SD	Interpretation
Workload	4.18	.71	High
Time pressure	4.05	.74	High
Role conflict	3.88	.79	High
Interpersonal and environmental stressors	3.95	.73	High
Productivity	3.52	.72	Moderate
Timeliness	3.31	.77	Moderate
Effectiveness	3.68	.69	Moderate
Efficiency	3.24	.80	Moderate

4.2 Hypothesis Tests

All four relationships were negative and statistically significant. Workload predicted lower productivity ($\beta = -.542$, $t = -5.67$, $p < .001$), explaining 29.4% of its variance. Time pressure predicted lower timeliness ($\beta = -.487$, $t = -4.89$, $p < .001$), explaining 23.7%. Role conflict predicted lower effectiveness ($\beta = -.612$, $t = -6.78$, $p < .001$), explaining 37.4%. Interpersonal and environmental stressors predicted lower efficiency ($\beta = -.534$, $t = -5.52$, $p < .001$), explaining 28.5%. All null hypotheses were rejected.

Table 5 Summary of regression results

Path	Beta	R squared	t	p	Decision
Workload → productivity	−.542	.294	−5.67	< .001	Significant
Time pressure → timeliness	−.487	.237	−4.89	< .001	Significant
Role conflict → effectiveness	−.612	.374	−6.78	< .001	Significant
Interpersonal and environmental stressors → efficiency	−.534	.285	−5.52	< .001	Significant

4.3 Discussion

Workload and productivity

The significant negative workload coefficient indicates that excessive task volume, inadequate staffing, and extended hours reduce the quantity of accurate work employees can complete. Finance functions require concentration and control; overloading employees can create backlogs, fatigue, rework, and error correction. Workload audits should distinguish unavoidable peak periods from persistent capacity shortfalls and should measure complexity as well as task counts.

Time pressure and timeliness

Time pressure reduced timeliness, even though deadlines are intended to accelerate completion. Unrealistic reporting schedules may cause task switching, rushed verification, and correction of avoidable errors. The finding fits the Yerkes–Dodson pattern: moderate urgency can focus effort, while sustained excessive pressure impairs performance. Deadline governance should map dependencies, reserve review time, and escalate competing priorities early.

Role conflict and effectiveness

Role conflict produced the strongest effect. Employees who receive incompatible requests, unclear priorities, or competing instructions cannot align effort with a stable definition of success. In finance and accounts, ambiguity also increases compliance and control risk. Clear accountability, a defined escalation path, responsibility matrices, and coordination among supervisors can reduce conflicting demands without weakening legitimate checks and balances.

Interpersonal and environmental stressors

Strained supervisor and colleague relationships, poor interdepartmental cooperation, unreliable electricity or internet service, inadequate equipment, and uncomfortable work conditions reduced efficiency. These stressors consume attention and time that should support core tasks. The result shows that stress management must address both human relationships and work infrastructure; counseling alone cannot correct failing systems, and equipment alone cannot repair destructive interaction patterns.

4.4 Theoretical and Managerial Implications

The findings support the selected theories. Performance declined as demands became excessive, consistent with the Yerkes–Dodson Law. Conservation of Resources Theory explains the common mechanism: repeated demands deplete energy, time, attention, supportive relationships, and access to functioning tools. The effects were moderate to strong, yet substantial unexplained variance indicates that capability, leadership, systems, motivation, and other conditions also matter.

Management should use primary prevention by redesigning work and resolving organizational causes, secondary prevention by building coping and supervisory skills, and tertiary support through confidential counseling and rehabilitation. Metrics should include overtime, error rates, rework, missed deadlines, absence, turnover, system downtime, and employee perceptions. Stress reduction should be evaluated against both well-being and operational performance.

Conclusion

Job stress significantly reduced employee performance in the Finance and Accounts Directorate of NNPC Towers, Abuja. Excessive workload reduced productivity, time pressure reduced timeliness, role conflict reduced effectiveness, and interpersonal and environmental stressors reduced efficiency. Role conflict was the strongest predictor, showing the operational cost of incompatible expectations and unclear authority.

The findings do not imply that all pressure is harmful. Finance work necessarily involves deadlines, accountability, and periods of high demand. The problem arises when demands persist beyond available resources, priorities conflict, and employees lack supportive relationships or functioning infrastructure. Sustainable performance requires an intentional balance between demands and resources.

Recommendations

1. Conduct periodic workload and staffing audits and redistribute tasks where volume or complexity persistently exceeds capacity.
2. Set realistic deadlines that account for task dependencies, verification, approvals, system constraints, and peak reporting periods.
3. Clarify roles, decision rights, reporting lines, and priority-setting procedures; provide an escalation path for conflicting instructions.
4. Train supervisors in supportive leadership, conflict resolution, workload planning, feedback, and early recognition of stress risks.
5. Provide confidential counseling and employee-assistance services, while protecting employees from stigma or retaliation.
6. Improve internet reliability, power continuity, equipment, workspace comfort, and technical support in areas where deficiencies interrupt work.
7. Strengthen interdepartmental coordination through service standards, shared calendars, handoff protocols, and regular problem-solving meetings.
8. Monitor stress and performance indicators together and evaluate whether interventions reduce errors, rework, overtime, delays, and absence.

Limitations and Future Research

The study covered one directorate, used 78 self-reported responses, and applied a cross-sectional design. The paired simple regressions do not estimate the simultaneous contribution of all stressors, and causal direction cannot be established. Future research should use longitudinal and multi-source designs, compare directorates and organizations, test integrated models, and examine coping, supervisor support, resilience, and organizational resources as mediators or moderators.

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