

STRESS MANAGEMENT AND WORKERS' PERFORMANCE IN SELECTED BANKS IN AUCHI, EDO STATE, NIGERIA

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Workers' Performance,
Banks and Role Conflict

ABSTRACT

This study investigated the effect of stress management and workers' performance in selected banks in Auchi, Edo State, Nigeria. The specific objectives of this research were examined to confirm the relationship between role conflict and workers' efficiency in banking sector in Edo State as a yard stick to measure other banks around the world. It also investigates the relationship between time management and employee's turnover intention and ascertains the influence of role management on employees' effectiveness. The study adopted a survey research method with a population of 121 out of which 93 respondents were sampled. Multiple regression statistical tool was used to analyzed the data generated through questionnaire using Statistical Package for Social Science (SPSS) Version 21. The study revealed that, role conflict has significant effect on employee's efficiency in Nigerian Banking Industry. Time management has positive relationship with employee's turnover intention. The findings also indicated that, role management has a positive influence on employees' effectiveness in the banking sector. The study therefore, recommended that, the Banks should reduce their workers' workload through implementation of work shifting. This will reduce role conflict and role ambiguity for the workforce and help to enhance performance.

INTRODUCTION

In the 21st century, the workplace is taken as a fast-paced, dynamic, highly stimulating environment which brings about a large number of benefits and opportunities to those who work within modern day business organizations like banks. These organizations operate in a complex and demanding markets which often create stress among its employees due the available working conditions. The ever-changing demands of the work environment can increase the levels of stress among the workers, especially for those who are consistently working under pressure such as bank workers. Whilst pressure has its positive side effect in raising performance, if such pressure becomes excessive, it can lead to stress which has negative consequences on the workers and the organizations (Santiago, 2013). The word, stress has been derived from the available Latin Word - Stringere which means to draw tight (Santiago, 2013). Stress is the response of a person to a stimulus that disturbs physical and

mental equilibrium between the worker and the work (Santiago, 2013).

The important thing to remember about stress is that, certain reactions are normal created to react against positive result of any give work. Stress is disruptive in nature which is one among the leading ways against the following areas; health, physical, emotional, spiritual and social life of the workers and their performance. The nature of job of banking employees is very tiresome as it involves long working hours, inappropriate reward system and lack of job autonomy and role conflict. It is worth to note that, there is no such thing like stress free job, but watchfulness needs to be applied. Everybody in the work is exposed to tension and anxiety as they get through the duties assigned to them.

Bank workers who are the victims of management reactions are equally susceptible to different stress stressors in work related

environments and nature. These include; occupational demands, role conflict, role ambiguity, overload, work under load, responsibility for others, lack of social support, lack involvement in decisions, other sources like working conditions, relationship with co-worker pay system, repetitive work, extreme temperature, swing shifts, flexible working hours, change in working policy, reorganization of internal structure and mergers. There can be other reasons which lead to work stress such as to achieve targets with deadlines, change of job, to be creative working for more hours and on holidays, not being promoted, work against will, harassment in work place, and many others. Excessive turnover and absenteeism are a few negative effects among the assumed results of stress among employees at work place.

It is not news any longer that most bankers suffer from ulcer and pile irrespective of their gravities due to the nature of their jobs often builds on stress. It is therefore, based on this backdrop, that this study put all hands-on desk to investigate the various stress management strategies that are capable of increasing the workers performance in the banking sector positively.

OBJECTIVE OF THE STUDY

The main objective of this study is to investigate the effects of stress management on workers performance in Nigerian banking sector taking some selected banks in Auchi, Edo state, Nigeria as a measuring unit for other banks in Nigeria. The specific objectives of the study are to:

Examine the relationship between the role of conflict and the workers' efficiency in the Nigerian banking sector

Investigate the relationship between time management and turnover intention in Nigerian banking sector

Ascertain the extent to which the role management influences the employee's effectiveness in the Nigerian banking sector.

STATEMENT OF THE HYPOTHESES

The following are the research suppositions that were formulated in an alternative form to show the relationship between stress management and workers performance:

Ha_1 : Role conflict has a significance effect on the employee's efficiency in the Banking Sector.

Ha_2 : There is a significant relationship between the time management and the employee's turnover intention.

Ha_3 : Role management can positively influence the employee's effectiveness in the banking sector.

REVIEW OF RELATED LITERATURE

It is assumed that man and his environment need a free flow working chain of mutual connection. But Stress is a part and parcel of everyday life of man and his environment Stress is a feeling that

brings about psychological and physiological imbalance within an individual and group of persons. According to (Adegbite, et al, 2020, 24). Stress is a body of reactions that often reacts to any changes in its internal and external environment which often brings about conflict of opinions due to simple disagreement among the factors of production such as; environment (land), labour (worker), Capital (running conditions) and entrepreneur (management).

Ekpechi, and Igwe (2023) identifies two approaches in which an organization can manage stress. These include individual approach and organizational approach. According to them, the individual approach can be accomplished in two ways also; by exercising, an employee can manage by carryout jogging, dancing, and other sports. The reason for this is that when one engages in an exercise it will shift the mind of the employer focusing on job stress. Relaxation is also another important approach to manage stress. It could also reduce employee's blood pressure and other negative effect of stress (Fonkeng, 2018). On the other hand, to curb employee's stress is to be open to someone. This involves an employee disclosing certain issues that affect him to someone who he or she trust and have confident on.

Many organizations have worked out different approach to stress management in which the banking sector is not excluded. Certain approaches which involve implementation of training programs, ensuring management's support, and also improving on the personnel policies are some of the approaches to stress management (Zahoor, et al 2021). Lucey (1994) cited in Fonkang (2018) who suggested that managing stress in an organization can be done by either decreasing or increasing employee responsibility, transfer and job rotation, providing social/sport clubs, allowing more flexible hours and employee counseling.

Another approach to stress management could be having a horizontal line of authority rather than a vertical one. This would help the employees feel comfortable and convenient to communicate with management. It is also helpful to build friendly and respectful relationship between managers and employee (Fonkeng, 2018). When all the stress preventive measures have proved to be unsuccessful and stress has actually occurred and caused health damages to the employee then medical counseling and job restructuring et-cetera could be employed. But it should be discussed and agreed upon by both the employee and the employer.

At the top of the management stage, management should be able to recognize workers who have problems and find it hard to solve their problems on their own and offer them assistance. Management can perceive when workers are having worked troubles when the employees make mistakes than usual have low achievement. These can be taken into consideration when attempting to recognize work related stress among employees. (Tresna, et al, 2024).

According to Ehsan and Ali (2019):

Decreasing intrusions at the workplace for the employees could be one among the solutions to be provided by human resource managers. Therefore, minimizing the distractions at work as much as possible would make the employers have more time to focus on work and not have to spend after work or weekends on work. It is not unusual to find distractions at work that make workers stay at

work after work or work on weekends as a result of not accomplishing the task due to reasons that are caused by intrusions misunderstanding.

Intrusions at work are sudden brief pause at the job which is caused by another job request (Ehsan, & Ali, 2019). Forms of intrusions are: unannounced office visits, e-mails, phone calls and so on. Human resource management can be used to lessen stress at work if not prevented. It's causes by intrusions means of poor presentation and misunderstanding at work by setting strict rules which may lead to work stress (Lin, et al, 2013)

THEORETICAL REVIEW

The underpinned three related theories for the study to further explain the relationship between job stress management and employee productivity includes the following: Person-environment fit theory and Transactional Process Model of Psychological Stress

PERSON-ENVIRONMENT FIT

The incorporation of Lewin's concepts of stress and strain in their Person-Environment Fit (PE-Fit) theory by French Caplan and Kahn in 1972 subsequently in management was widely accepted as a major theory by many researchers. A review of the literature suggests that researchers have attempted to find out an explanation regarding the potential relationship that exists between stress, an individual, and the environment. It has been theorized that if there is not an accurate fit between the person and the environment, strain will occur (French, et al, 1982). More specifically, a person environment fit suggests that individual fit certain occupations based on the interaction of a multitude of variables. Theoretically, this theory: P-E Fit predicts magnitude of strain that is experienced by an individual is proportional to the degree of misfit between the individual and their occupation (Fitness).

LAZARUS' TRANSACTIONAL PROCESS MODEL

In 1966, Lazarus theory: Transactional Process Model of Psychological Stress examines the conceptualization idea of stress as a process that involves a complex transaction between a person and his environment. In applying this model to occupational stress, Lazarus (1991) emphasizes the distinction between sources of stress in the workplace and the emotional reactions that are evoked when a particular stressor is cognitively appraised as threatening. Three types of appraisals mediate the effects of stressors on emotional reactions. Primary appraisal occurs when a stressor is evaluated in terms of its immediate impact on a person's well-being. Secondary appraisal takes into account the resources of the employee for coping with the stressor. The third type, appraisal, incorporates new information resulting from the worker's appraisal of the effectiveness of her/his efforts to cope with a particular stressor.

EMPIRICAL REVIEW

Empirical Review as one among the popular views that is often put into practice in research has meaningfully and resourcefully contributed to problems solving in managerial organizations. Ife and Okoro (2023); examined that, the effect of job stress on employee's performance in the Commercial Banks in Nigeria. The population of the study was made up of four sampled commercial banks: Access bank Plc, First Bank of Nigeria Plc, Fidelity Bank Plc and Zenith Bank Plc. Result indicated that there is a strong positive correlation

between strategies adapted to control and reduce stress and employee's performance. Out of the 250 copies of the questionnaire distributed, 212 were properly filled and found relevant for the study.

This shows a response rate of 85 percent. Likert-type items on a five-point scale and open-ended questions were employed to measure the perceptions of the respondents. Data obtained were presented using the tabular format, and analyzed using percentage method, chi-square statistical technique was used to test the hypotheses. The study concluded that workplace stress among employees must be handled with utmost seriousness if productivity of the organization is to be increased at any point in time. The study recommended that the management of Nigerian Commercial Banks should contrive a new method of job allocation to employees in order to prevent workload. The study also recommended that banking sector should ensure that there are regular workshops and conferences on stress management among workers.

Adewole, et al, (2021) assessed the Effect of human resource variables and work-related stress in Nigerian banking industry. Data was collected using questionnaire administered to 1024 employees from the selected banks. The Spearman Rank correlation coefficient was used to test the relationship between the variables under review. Findings revealed a positive and significant relationship between performance appraisal, training and development, career management and work-related stress. Based on the findings, it is concluded that human resource variables have significant influence on work related stress in Nigerian banking industry. To this effect, the study recommended that Bank Management should provide balance scorecard approach to employees' performance, thus promoting employees when due; Continue to train employees in groups and through computer-based learning in order to stay at the forefront of one's profession and Bank Management should continue to hire employees who are suited, new competencies and skillful for the job.

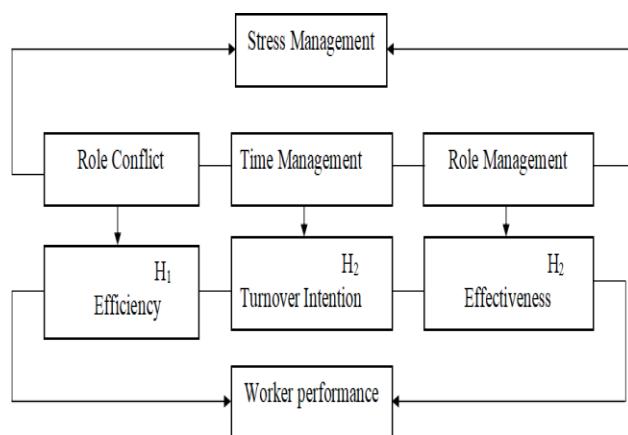
Adim, et al (2018), conducted a study titled "stress management and employee performance" of Deposit Money Banks in Port Harcourt, Nigeria. The purpose of their study was to examine the relationship between stress management and employee performance in the seven selected deposit Money Banks in Port Harcourt metropolis of Rivers State. The study selected a sample of 168. The study employed both Descriptive statistics and Spearman's rank correlation for data analysis and hypothesis testing. Findings revealed that stress management has a significant relationship with employee efficiency and effectiveness.

The effect of job stress on employee performance was investigated by Mbanefo, et al (2019). The study was conducted in selected banks in South-East, geo-political zone Nigeria. The study employed a descriptive survey design and structured questionnaire was used in collection of data. The target population comprised of 340 staff of five different banks in the South East, Enugu, Ebonyi and Anambra States. A sample size of 340 respondents was drawn by the use of purposive sampling. Thus 340 copies of the questionnaire were distributed and 320 copies were duly completed and returned. This represents 95.23% response rate. The hypotheses were tested with the use of chi-square test statistic. Result shows that, work-life and

family interface, affect bankers' organizational skill. Whereas there was no significant positive relationship exist between management support and bankers' effectiveness.

The study of Fonkeng, (2018). Effects of Job-Stress on Employee Performance in an Enterprise Using Microfinance Institution in Cameroon. The researcher employed purposive and simple random technique to select a simple of 80 respondents. Data collected was done using questionnaires and focus group discussion. The results revealed that the participants endure excessive amount of stress which negatively affects their performance as many of them opine that management exerts pressure on them to increase their output. Some of the employees affirm that a stress-free program goes a long way to boast their productivity and that of the institution.

Conceptual Model:



Source: The Researchers Survey 2025

METHOD OF DATA ANALYSES

All the computations were done using SPSS. The analysis of data was structured in accordance with the demand of the specific research hypotheses. Descriptive statistic of frequencies, percentages, and means were used. Pearson correlation coefficient was used to determine the relationships between the variables while multiple Linear Regression model was used to test the hypotheses.

The statistical model for the study is presented as:

$$EFFCY = \beta_0 + B_1 RC + \epsilon \quad (3.1)$$

$$TOI = \beta_0 + B_2 TM + \epsilon \quad (3.2)$$

$$EFF = \beta_0 + B_3 RM + \epsilon \quad (3.3)$$

Where:

Dependent variable

$$ECY = \text{Efficiency}$$

$$TOI = \text{turnover Intention}$$

EFF = Employee effectiveness

Independent variable-

Role = conflict

TM = Time management

RM = Role Management

ϵ = Error term

β_0 = Intercept constant

$\beta_0, \beta_3, \beta_1$, = Beta Coefficients

Hypotheses Testing

Both Pearson Correlation and multiple linear regressions are employed to test the relationship between the variables of the study, as well as the significance of the relationships. This was tested at 5% level of significance.

Coefficients Model

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error			
(Constant)	3.159	.385		8.209	.000
1 TM	.119	.103	.124	1.152	.253

Dependent Variable: TOI

The table above revealed the degree of the effect of time management on employee turnover intention and its level of significance. The statistical results are given as: ($\beta = 0.119$, $t = 1.152$; $p = 0.253$). The B-coefficient indicates that, for every 1 unit increase in employee turnover intention, level of time management will increase by 0.119 units.

However, from the table, F-value is statistically insignificant since $p = 0.253$ is greater than 0.05. Therefore, the alternative hypothesis is rejected while the null hypothesis is accepted that there is no significant relationship between time management and employee's turnover intention.

Time Management (TM) Variable: The coefficient of 0.119 from the results indicates that, time management positively impacts employee turnover intention in Nigerian Banks. While the probability value of 0.253 indicates that the positive impact is insignificant. This leads to the acceptance of the null hypothesis, thus the rejection of the alternative hypothesis. This finding is inconsistent with the findings of Adim, et al (2018) and Tommy (2015).

COEFFICIENTS MODEL

Dependent Variable: TOI

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
(Constant)	2.781	.369		7.545	.000
1 RM	.180	.110	.175	1.637	.105

Dependent Variable: TOI

The table above revealed the degree of the effect of role management (RM) on employee effectiveness and its level of significance. The statistical results are given as: ($\beta = 0.180$, $t = 1.637$, $p = 0.105$). The B-coefficient indicates that for every 1 unit increased in role management, employee effectiveness will increase by 0.180 units.

However, from the table, F-value is statistically insignificant and $p = 0.105$ is greater than 0.05. Therefore, the alternative hypothesis is rejected while the null hypothesis is accepted that role management can positively influence employee's effectiveness in the banking sector.

Role Management (RM) variable: The coefficient of 0.180 from the results indicates that, the role of management often positively impacts employee effectiveness in Nigerian Banks. While the probability value of 0.105 indicates that the positive impact is insignificant. This leads to the acceptance of the null hypothesis, thus the rejection of the alternative hypothesis. This finding is inconsistent with the findings of Mbanefo et al (2019).

CONCLUSION

Employees are social beings whose level of productivity depends on exclusively on both physical and technical abilities. Effect of stress is grievous and managing stress of employees in an organization especially in banking sector has call for a great attention. Based on the findings as stated above, the study can therefore conclude that role conflict significantly affects employee's level of efficiency. Also, having a proper time management reduces employees' intention of leaving the organization. Finally, role management insignificantly influence employee's effectiveness but, such influence is positive. Based on the forgoing, we conclude that stress management has significant effect on workers performance in the Nigerian banking sector.

RECOMMENDATIONS

Based on the findings and the conclusion reached in this study, the following recommendations are made:

That the management of banks should always check out the workload of their staff members through the implementation of effective and conducive work shifting. This will reduce the role of conflict and role of ambiguity of the workforce and helps in performance efficiency. Time is irreplaceable; to properly manage employee's time, every organization should have time to schedule and precedence for carrying out their activities effectively. They should also reduce their working hours in order to reduce the workers turnover intention. Organizations should try to balance up the work-life of their employees. This will limit conflict between employee's work objective and family objective in aid of management objective.

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