

EFFECTS OF STRESS MANAGEMENT ON EMPLOYEE PERFORMANCE OF SELECTED DEPOSIT MONEY BANK IN OSOGBO, OSUN STATE, NIGERIA

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Abstract

The workplace of the 21st century is a dynamic, highly stimulating environment which brings a large number of benefits and opportunities to those who work within it. Pleasant circumstances could bring about job stress, such as job promotion and transfer to another location. Job stress has attracted considerable attention in recent times especially within the context of organizational behavior. Work life balance, excessive overtime, change in organizational policy, fear of job insecurity and difficult customers were the major stressors in the bank. Excessive stress poses a hindrance to a smooth function and introduces friction lapse, inefficiency and other unpleasant variables in the operational activities of an organization. The broad objective of the study is to examine effects of stress management on employee performance of selected deposit money bank in Osogbo, Osun State, Nigeria. Descriptive survey research design was used with sample size of two hundred and thirty eight (238), the finding showed the significant effect of work life balance to employees' performance ($F_{(1/238)} = 110.151, p < 0.05$.) and Organisational change to employees' performance ($F_{(1,237)} = 394.044, p < .05$). The study concluded and recommended that stress is a major contributor to health and performance problems of employees and unwanted occurrences and costs for organizations. Management should design task and jobs in ways that would make for effectiveness and efficiency and bring about improvement in the productivity of their work force.

Keywords: Deposit Money Banks, Employees Performance, Organizational Change, Stress Management, Work-life Balance

JEL Classification: G1; G21; G23

Introduction

A competitive, highly stimulating atmosphere is the workplace of the 21st century, which offers a wide range of advantages and opportunities to those who work within it. The ever changing demands of the working world can increase stress levels, especially for those who work under pressure frequently, such as bank workers, medical workers, etc. Although pressure has its positive side in raising efficiency, it can lead to stress that has negative effects if such pressure becomes excessive (Issa, 2019; Al-khasawneh & Futa, 2016; Santiago, 2015).

In most situations, work stress is due to unfavorable conditions, such as a formal reprimand for bad results by one's superior. Beheshtifar and Nazarian (2017) suggest that stress is far more prevalent in workers at lower levels of hierarchies in the workplace because they have less control over their situation at work. Nice situations,

however, may also cause work stress, such as job promotion and relocation to another location. Job stress has recently attracted considerable interest, particularly in terms of context or organizational behavior (Kazmi 2018; Shahu and Gole 2018; Nilufar 2019).

According to Robbins and Sanghi (2016), a dynamic situation in which a person is faced with an opportunity, limitations or demand related to what he or she wants and for which the result is perceived to be both uncertain and significant. In organizations, stress is a rising issue and often causes detrimental effects on results. Stress from Kahn and Quinn (2016) is generally seen as an outcome of the facet of the assigned job position that has caused harm to the individual. Occupational stress is viewed as a negative aspect of the work environment. It is internationally recognized as a major threat to human

mental and physical health and organizational health by the ILO (1986).

Although stress contains both good and bad components, it is not inherently bad. Robbins and Sanghi (2016) have often referred to tension, which is commonly addressed in a negative way and has a positive meaning. When it presents a future benefit, it is an incentive. Rubina, (2018) added that the same stress is not necessarily harmful or debilitating and, indeed, the lack of stress is death. Yet it also has a destructive effect on the efficiency of workers. Most research findings indicate that his cognitive performance and decision-making can be adversely affected when a person gets under stress. The effect of work stress on job performance was investigated by Kazmi (2018) and found that there is a negative relationship between job stress and job performance. Shahu and Gole (2018) inquired if there was any correlation between work performance, job satisfaction and job stress and found that lower performance is correlated with higher stress levels. Sabir and Helge (2015) note that the major changes that have been made in the financial sector have had substantial adverse effects on the working and personal lives of employees.

Fako (2017) points to the importance of task consistency, a balanced workload, the need for workers to maintain a healthy diet, and the need to avoid constantly putting in extra hours at work in order to minimize or avoid job stress. Effective management of staff, successful two-way contact between employers and workers, appropriate working conditions and efficient organization of work are just some of the factors that can affect job performance (Mbadou and Mbohwa, 2016). There is, however, the need to objectively analyze the essence and impact of work stress in the Nigerian banking sector before suggesting ways in which management can deal with it, and this is the main thing addressed in this report. A relatively recent phenomenon in the modern lifestyle is tension at work. The interest in the work framework, planning, excellent administration and business rehearsals, and how work is sorted out will extend these properties. Indeed, as opposed to its inspiration, the frequent response of managers to stress at work was to blame for the loss of stress. It is increasingly perceived that corporations have a responsibility, most of the time in law, to ensure that members do not turn out to be ill. It is also in their long-term monetary interests to counteract stress, as stress is likely to promote high turnover of workers, an expansion of non-appearance disorder and early retirement, increased stress in those employees still at work, decreased work execution and increased rate of mischief, and decreased customer satisfaction.

Naturale (2017) notes that stress is one situation when a person responds to a new opportunity, the restraints and the effort that needs to be put in according to the demand, or faces something different. This stress situation can also be argued as a powerful state in which both the obvious outcome and the desired outcome are both equally relevant and uncertain at the same time. Researchers have carefully studied stress, however, and have found that the stress state or the single word 'stress' can either stimulate pressure or generate tension that could be harmful in turn. If the stress condition is entirely unpleasant, it may turn into negativity and cause the person to crash negatively; this state is generally referred to as distressed. As high level stress results in low productivity, increased absenteeism and collection of other employee issues such as alcoholism, substance abuse, hypertension and host of cardiovascular problems, Ajayi (2018) work stress is considered increasing and has become a challenge for the employer. Stress causes various physical and mental symptoms that differ depending on the situational factors of each person (Onwuzuligbo 2015).

The cost of stress is immense in terms of human suffering, social and occupational disability, and disease. As a result of work load, managers and staff are often overused, while others are overwhelmed in attempting to fulfill the requirements of one or the other task. This dissatisfaction is often expressed as anxiety, resentment, defection, de humanization and deposition of their mood, which decreases the organization's productivity and performance. Working factors, such as task overload, position uncertainty and role dispute, etc., had a major and positive effect on job stress and, on the other hand, work stress had a negative impact on employee performance (Mai & Yen, 2016).

Statement of the Problem

As a developing country, Nigeria is listed as going through a series of unabated problems in its banking sector. In general, future workers choose to join an organization in order to fulfill their own personal goal and that of the organization as a whole. However, these strains can appear to weaken an employee's ability to achieve specified goals because there are constant and ever-present strains that bind themselves to the job. Employee productivity is recorded in terms of one's job results (Hoel, 2016). The work performance rating of an employee is a metric that shows the degree to which an employee meets the stated level. Each banker's objective is to please his or her client for continuous patronage and to compete favorably with any other bank worldwide. However, given the prevalent events in the Nigerian banking sector today, it seems that this aim is far-fetched:

the escalation in workload and long working hours, even as contract workers, provides the basis for occupational stress.

Bature, Aminu and Ozigbo (2015), contributed that work life balance, unnecessary overtime, shift in organizational strategy, fear of job instability and challenging clients are the main stressors in the bank. Excessive tension impedes a smooth flow and produces a lapse of friction, inefficiency and other negative variables in an organization's operating activities. There are immense effects of stress in terms of human suffering, social, mental, disability and disease. Stress has become prevalent in individuals' daily life habits, influencing the dynamism of human abilities. The burden of their work/responsibilities overwhelms individuals, while others are overwhelmed with trying to perform one task or the other. This research explores how stress management influences the performance of employees and assesses the degree to which stress management tends to motivate or prevent employees from performing well.

Objectives of the Study

The broad objective of the study is to examine effect of stress management on employee performance of selected deposit money bank in Osogbo, Osun State, Nigeria. The specific objectives of this study are to:

- i. Determine the effect of work life balance on employees' performance in selected deposit money banks in Osogbo, Osun State, Nigeria.
- ii. Evaluate effect of organizational change on performance of employees in selected deposit money banks in Osogbo, Osun State, Nigeria.

Research Hypothesis

Ho₁: Worklife Balance has no significant effect on employees' performance in selected deposit money banks in Osogbo, Osun State, Nigeria.

Ho₂: Organizational change has no significant effect on employees' performance in selected deposit money banks, Osogbo, Osun State, Nigeria

Literature Review

Stress

Stress is a common aspect that workers across the globe encounter. Stress has become a major issue for the employer, especially in developing countries where the employer does not understand stress on the performance of the employee over stress, managerial position, job performance stress management (Havert, 2016).

As Jam Shed (2017) suggested, a person in his or her job faces stress as the workplace is potentially an important source of stress for bankers due to the amount of time

they spend in their respective banks and that stress sometimes reduces their performance. Therefore, in this case, the occupation of individuals may be a major source of stress. It results in burnout when individuals experience stress due to different occupational circumstances and struggle to cope with stress. Basically, lack of administrative support from boss (manager) work overload and time pressure in the company, job risk, poor customer and co-worker relationships, and work family balance trigger stress that in turn decreases employee performance. The same was added to my masters on (2016) source of stress is many such as work load. Staff cuts, job shifts, long hours of work, shift work, lack of oversight, insufficient preparation, inadequate working conditions, unfair transparency and poor relationships with colleagues.

The same was added to my masters on (2016) source of stress is many such as work load. Staff cuts, job shifts, long hours of work, shift work, lack of oversight, insufficient preparation, inadequate working conditions, unfair transparency and poor relationships with colleagues. Stress is a general term applicable to different psychological (mental) and physiological (bodily) stresses encountered or felt by people during their lives, according to Akrani (2016). Stress is a physical, chemical, or emotional factor that creates distress in the body or mind and may be a factor in causing disease (Webster 2018). Emotional stress affects human efficiency and productivity and its adverse effects on the health of a manager are prolonged and uncontrolled (Nweze (2015).

Overwork, lack of clear directions, unreasonable deadlines, lack of decision-making, job instability, isolated working environments, surveillance, and insufficient child-care arrangements are some possible causes of work-related stress. Although sexual harassment and sexism are frequently omitted from the list of typical job stressors, any thorough study of the causes of stress in the workplace must include them. Sexual abuse in the workplace is a stressor for women and discrimination is a greater indicator of health outcomes for ethnic minorities, including mental illness, than conventional career stressors (Weng 2016).

Fonkeng (2018) highlighted the following as types of stress: Chronic Stress that occurs seemingly for an intermediate period that wears down the person every day with no visible sign of escape. Traumatic stress that results from a catastrophic event or experience such as an accident or natural disaster etc and Acute stress which is the most common and recognizable form of stress which is often short-lived and does not result to any permanent damage to the body. It may result from where an

individual had a busy day. Worker stress is defined as the interaction between the person and the sources of stress within their workplace, it become stress when demand exceeds from resources (Long, 2015). From previous researchers found that work stress arises when demand that exceeds on her/his and physiological balance.

Cox, Dewe and Ferguson (2017) stated that stress is not totally internal attitude of individual or his environment but it is the interaction between them, also can call as ongoing transaction, the relationship of person and surrounding. In every organization and all level of workers an average level of stress are to be fund, which mostly give effect on employee's job performance. If the organization does not appreciate their hard work employees it contributes toward stress and reduction in job performance (Stamper and Johlke, 2015). The interaction between the environment and the person results in stress, according to Bowing and Harvey (2017), which contributes to emotional distress that eventually affects the person's physical and mental condition. This appears to impact employees and hence the performance of the work. It is important to remember that stress is caused by stressors that are circumstances or conditions that create a state of imbalance within a person.

Bowing and Harvey (2017) also argue that as a result of stress, there is an impeccable price on individuals, organisations, and community. This is because tension on the part of workers brings in a lot of anxiety and stress-related illnesses, contributing to poor employee productivity. Folksman (2014) suggests that the need for the hour is stress management, but we try hard to go beyond a stress situation; life continues to find new ways to stress us by plaguing us with anxiety attacks. In addition, we appear to ignore the causes of stress, its consequences and how to better treat stress, whether it is anxiety, mind-body fatigue or our errant attitudes. We sometimes forget, in such unsettling times, that stressors, if not avoidable, are reasonably manageable and treatable. Stress management applies to steps intended to decrease the effect of occupational stressors. These may have an individual emphasis, intended to improve the ability of an individual to cope with stressors.

The purpose of stress management is to help the person handle the stress of daily life. Stress management is a validated set of strategies for modifying stress, creating ideas, calming physical and emotional tension, and learning how to improve our atmosphere (or situation) whenever possible, according to Bruce (2015). Efficient stress management can enable us to assertively and effectively resolve disputes with others in the face of life's demands and to appreciate the helpfulness of exercise and leisure to become better problem solvers.

Selye (2015) argues that for individuals and organisations, something seems ominous. Life is difficult, fast-paced and always unpredictable, but we are more adaptable than most of us understand. Stress management is productive because it teaches people skills to reverse the reaction to stress. We learn where our true power resides through stress management and how to efficiently handle stress.

Newman (2019) postulates that cognitive restructuring or improving the way we think is a major component of stress management. The prism through which we look at life is our convictions. We will experience cognitive dissonance if the expectations we have for ourselves, others and the job don't match reality. Stress management courses and programs also teach individuals the importance of exercise and nutrition in healthy living, how to communicate our needs in challenging environments effectively and assertively, ways to be better stewards of our time and energy, and eventually make our jobs more meaningful and efficient. Furthermore, learning about stress management is a vital step to preventing many health problems associated with it. Stress management deals with the reduction of stress and various stressors in our daily lives. In Nigeria banking sector, management does not realize the impact of stress on employee performance which ultimately result in critical managerial dilemmas. Subha and Shakeel (2014) reported higher level of stress existed in the banking sector with no managerial concern for solution consequently lowering the employee performance, staking organizational reputation and loss of skilled employees. Effective stress management practice increases employee satisfaction and overall employee performance.

Baback (2015) studied that with excessive pressure, the job demand cannot be meet, relaxation turns to exhaustion and a sense of satisfaction replaces with the feeling of stress, motivation sheds away and the workers start losing interest in the work and hence performance chart shows a negative trend.

Sources (Causes) of Stress at Work

Arnold, Robertson, and Cooper (2016) have identified five major causes of stress. There are variables that are inherent to the task, the role played by the company, working relationships, career growth and organizational structure and environment.

Employee Performance

Sinha (2017) said that the output of employees depends on the ability and also the openness of the employees themselves to do their job. He also said that by getting the employees' willingness and openness to do their job,

it could boost the morale of the employees, which also contributes to success. Stup (2015) also clarified that employers have to get the mission of workers to be carried out on track to accomplish the objective or goal of the company in order to have a standard results.

Employers will be able to monitor their workers and assist them to boost their efficiency by getting the work or job completed on schedule. In addition, depending on the success of the workers, a compensation scheme should be introduced. This is to inspire the workers to do their job more efficiently. There are several variables that are defined by Stup (2015) towards the output of the employees' progress. Factors include the physical work environment, equipment, meaningful work, performance goals, performance reviews, good or poor system incentives, standard operating procedures, experience, skills and attitudes.

Franco (2016) described success based on internal motivation, but there is a strong influence on the presence of internal factors such as required abilities, intellectual ability and resources to do the job. As a result, to ensure that the performance of workers meets the necessary requirements, employers are expected to have acceptable working conditions. The performance of employees has been set up to be directly linked to the motivation of employees. Since Frederick Taylor's work on 'The Scientific Management Theory' in 1911 and Henry Gantt's work on 'Works, Wages and Benefits' in 1913, this claim has been corroborated by numerous management theories. The incentive management strategies of modern workers have evolved over time, discrediting Taylor's differential part rate-work and Gantt's job and bonus pay structures.

Motivation management strategies of modern workers are employee-oriented and more effective (Gardner and Lambert 2015). Maslow (2016) said that individuals work to survive and live through financial rewards, to make new friends, to have job security, to have a sense of accomplishment and to feel important in society, to have a sense of identity, and to have job satisfaction in particular. High performers in their respective workplaces are all workers who have job satisfaction.

Theoretical Framework

Selye Systematic Stress Theory

Selye was first exposed to the idea of 'biological stress' during his second year at the University of Prague medical school. He had observed during ward rounds that patients often had numerous complaints in common, even though they were each suffering from different and distinct diseases. Until that point, students had been taught that signs and symptoms were related and specific to a particular illness, a principle passed down by the

famous German pathologist Rudolf Virchow in the late 19th century. Recalling an example, Selye recounted how one of his teachers would make the correct diagnosis in each of five different patients, solely on the basis of their presenting history and physical findings.

What was ignored, however, were the generic complaints that all those patients had in common, such as looking tired, having no appetite, losing weight, preferring to lie down rather than stand, and not being in the mood to go to work. He called it the "*syndrome of just being sick*". However, this obvious yet powerful observation would lie dormant for about ten years before Selye would launch his investigation into this ubiquitous phenomenon. Selye was the first scientist to identify 'stress' as underpinning the nonspecific signs and symptoms of illness.

The stress concept re-entered Selye's life during his fellowship at McGill when Prof Collip placed him in charge of identifying various female sex hormones that were yet undiscovered. For this project, he collected cow ovaries for processing and examination, and injected various extracts into female rats and measured their responses. His autopsies yielded a triad of surprising findings: enlargement of the adrenal glands, atrophy of the lymphatic system including the thymus, and peptic ulcers of the stomach and duodenum. It was not due to a hypothetical new hormone, as every injected noxious agent produced the same findings. He continued his experiments by placing the rats in various stressful situations, such as on the cold roof of the medical building, or the familiar revolving treadmill that required continuous running for the animals to stay upright. The findings in each experiment were the same: adrenal hyperactivity, lymphatic atrophy and peptic ulcers. Selye recognized that his discovery was an expression of Claude Bernard's *milieu intérieur* and homeostasis at work, and cleverly linked the hypothalamic-pituitary-adrenal axis to the way the body coped with stress. Selye's proposal stipulated that stress was present in an individual throughout the entire period of exposure to a nonspecific demand. He distinguished acute stress from the total response to chronically applied stressors, terming the latter condition 'general adaptation syndrome', which is also known in the literature as Selye's Syndrome. The syndrome divides the total response from stress into three phases: the alarm reaction, the stage of resistance and the stage of exhaustion. When individuals are exposed to a stressor, they are at first taken off guard, then attempt to maintain homeostasis by resisting the change, and eventually fall victim to exhaustion in countering the stressor. Stress is a choreographed state of events, not a mere psychological term, and is encountered by all individuals during a

period of illness. It differs fundamentally from the fight-or-flight or acute stress response that occurs when facing a perceived threat, as first described by physiologist Walter Cannon in 1915. The acute release of neurotransmitters from the sympathetic and central nervous systems, as well as hormones from the adrenal cortex and medulla, pituitary and other endocrine glands, mediate the response in acute stress.

James-Lange Theory

In 1884 and in 1885, theorists William James and Carl Lange might have separately proposed their respective theories on the correlation of stress and emotion, but they had a unified idea on this relationship - emotions do not immediately succeed the perception of the stressor or the stressful event; they become present after the body's response to the stress. For instance, when you see a growling dog, your heart starts to race, your breath begins to go faster, then your eyes become wide open. According to James and Lange, the feeling of fear or any other emotion only begins after you experience these bodily changes. This means that the emotional behavior is not possible to occur unless it is connected to one's brain

Event ==> Arousal ==> Interpretation ==> Emotion

The above sequence summarizes the Theory of Emotion, a combination of concepts developed by William James, a psychologist from the United States and Carl Lange, a physiologist from Denmark. According to the theory, when an event stimulates a person (arousal), the autonomic nervous system (ANS) reacts by creating physiological manifestations such as faster heart beat, more perspiration, increased muscular tension, and more. Once these physical events occur, the brain will interpret these reactions. The result of the brain's interpretation is an emotion. In this sense, the theory is likened to the fight-or-flight reaction, in which the bodily sensations prepare a person to react based on the brain's interpretation of the event and the physiological events. In his statements, Lange attempted to give a simple explanation of his theory by relating its concept to the concept of common sense. He said that our common sense tells us that if a person encounters a bear, he tends to feel afraid and then he runs. According to Lange's theory, seeing a bear causes the ANS to stimulate the muscles to get tensed and the heart to beat faster. After such bodily changes, that is the time that emotion of fear emerges. It is as simple as saying that statement A, My heart beats faster because I am afraid, is more rational than statement B, I am afraid because my heart beats faster.

Furthermore, Lange explained that statement B would just make the perception of the event a pure cognitive occurrence, and would be destitute of emotional warmth. In a study done by Levenson et al in 1990, participants were asked to make facial expressions for the emotions of fear, anger, happiness, disgust, sadness, and surprise and to hold these expressions for 10 seconds. Researchers then measured the participants' physiological reactions and found that there were slight but noticeable differences in heart rate, skin temperature, and other physiological reactions for the different emotions. All emotions caused changes in heart rate and skin temperature, but they were able to find that the degree of change is actually the measure that distinguished emotions from each other. Although this finding did not support the whole theory, it did give some merit to the James-Lange theory of emotion.

The James-Lange Theory is indeed an important theory as it is one of the earliest theories that provided explanations of the physiologic process of emotion. However, the theory has been largely refuted by later theorists who gave clearer concepts on the said process. A study done by Marañón in 1924 found that physiological arousal is not enough to cause emotion. Only around two thirds of participants who were injected with adrenaline reported physical symptoms. In addition, there were studies that indicate that not all emotions, save for the strongest and most basic ones, have been found to occur with specific physiological changes. Walter Cannon, one of the most important critics of the James-Lange theory, believed that for this theory to adequately describe emotion, different physiological responses for every emotion must be defined. He added that since emotion is the physiological response in this theory, one way to differentiate the emotions from each other is to determine the different reactions for each emotion. Some of the reasons highlighted by Cannon as to why he rejects the James-Lange theory of emotion:

Empirical Review

Onwuzuligbo (2015) studied effect of work stress on the staff performance in banking industry. Survey research design was adopted. Population was 300 and sample 185. Data was analyzed using simple percentage. The findings were that the cause of stress in Nigerian banks is particularly linked to improper working condition for delivering the duties.

Shaka (2014) conducted a research on the Effect of work stress on Modern Managers performance in the Niger Delta Region of Nigeria. The population of the study was 257 and the sample 213. In presenting and analyzing the result, tables and percentages were used then chisquare was used for the testing of hypothesis. Findings showed

that lack of stress management training, lack of job control, job description and specifications are the major causes of stress among modern managers.

A number of studies have been carried at that is related to work life balance. Typically Vishwa (2015) investigated Empirical analysis of work life balance policies and its impact on employee's performance.

Azeem and Akhtar (2017) investigated the influence of work life balance and job satisfaction on employee performance of health care employee. This was aimed at exploring the influence of work life balance and job satisfaction has on organization commitment among healthcare employee.

Sharmilee, Abdul and Zubair (2017) studied Impact of Job Stress on Employee Performance. Questionnaires were used to collect data from 310 respondents using convenient sampling 151 technique. Regression analysis was carried using SPSS21. The findings were that time pressure and role ambiguity have significant and negative influence on employee performance.

Nyangahu and Bula (2015) Relationship between work overload and Performance of Employees: A Case Study of Transit Hotel in Nairobi City. The study used a target population of 60staff. Descriptive research design was used and data collection tool used was a questionnaire. Frequency distribution tables were used to analyze the data while Chi square was used for analysis. The findings showed a relationship between work overload and employee performance and that work overload significantly affects the performance of an individual.

Research Methodology

Research design refers to a plan which shows the strategy of an inquiry thought appropriate to the research (Kothari, 2015). For the purpose of this study, descriptive research design was used. The descriptive design

describes phenomena as they exist. It issued to identify and obtain information on the characteristics of a particular problem or issue. Descriptive research design was selected because it has the advantage of producing good number of responses from a wide range of people. The researcher elicited information from First Bank of Nigeria Plc, Keystone Bank Plc, Zenith Bank Plc and Guarantee Trust Bank Plc. Osun State, Nigeria. in order to determine the impact of stress management on employee performance.

The target population comprises of all staffs in First Bank of Nigeria Plc, Keystone Bank Plc, Zenith Bank Plc and Guarantee Trust Bank Plc is Osogbo, Osun State, Nigeria. Both male and female are selected for this study. The total population is 585. The sample size (238) for this study was arrived at using Taro Yamane (1964) formula.

The main instrument that was used for the study is a structured questionnaire which was used for data collection. The questionnaire was divided into 3 section. Section A will consist of demographic information; Section B will consist of stress management section while the last Section C will consist of employee performance section. The researcher used four-point scale: Strongly agree-1, Agree- 2, Undecided-3, Disagree-2, Strongly Disagree- 1.

Results

Testing of Hypotheses

Hypothesis One

This stated that Worklife Balance has no significant effect on employees' performance in selected deposit money banks in Osogbo, Osun State, Nigeria.

Table 4.1: Linear Regression on Effects of Work life balance on Employee Performance

Coefficients ^a						
Model		Unstandardised Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	22.288	1.084		20.569	.000
	Work life balance	.335	.032	.366	10.495	.000
a. Dependent Variable: Employee Performance R = 0.366; R ² = 0.134; F (1/402) = 110.151						

Source: Researcher's Result (2021)

The result shows that work life balance have significant effect on employee performance ($F = 110.151$, $p < 0.05$). the overall result shows that work life balance significantly have effect on the performance of employee in selected deposit money banks, in Osogbo, Osun State, Nigeria.

Hypothesis Two

This stated that Organizational change has no significant effects on employees' performance in selected deposit money banks, Osogbo, Osun State, Nigeria.

Table 4.2: Linear Regression on Effects of organizational change on Employee Performance

Coefficients ^a						
Model		Unstandardised Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.339	.198		1.715	.087
	Organizational change	.991	.006	.988	169.768	.000
a. Dependent Variable: Employee Performance R = 0.988; R² = 0.976; F (1/402) = 28821.115						

Source: Researcher's Result (2021)

The regression ANOVA report which assesses the overall significance of the regression model applied in this study indicates that the model is significant ($F_{(1, 402)} = 394.044$, $p < .05$). Overall, regression results presented indicate that organizational change have positive effect on employee performance in selected deposit money banks, in Osogbo, Osun State, Nigeria.

Discussion of Results

The study was evaluated through the use of questionnaire with questions tailored towards managing occupational stress in the banking sector. The two hypotheses were subjected to statistical test of significance at 95% confidence interval. Linear regression was employed for the statistical table. Computer aided Microsoft social package for social science (SPSS) were used to aid analysis to ensure accuracy and eliminate mistake arising from manual computations.

Hypothesis one was tested with linear regression to analyze work life balance practices encountered by bank employees. It was discovered that all the work life practices are very influential on performance of individual employee and if not properly maintained can lead to less performance. Hence, flexible work time, leave engagement, dependent care are the causes of stress that bank employees encounter. Vansell, (2018) also pointed out that stress is often developed when an individual is assigned a major responsibility without proper authority and delegation of power.

Hypothesis two was tested using linear regression test to Evaluate effect of organizational change on performance of employees. Accordingly, the study concluded that all

the various strategies and policies adopted by the banking sector to reduce stress actually help in stress reduction. Hence, redesigning job to increase challenge or reduce work load can be a strategy for reducing stress. This result agrees with Corey and Corey 2017. They stated that job redesign is a way to reduce stress if stress can be traced to boredom or to work overloads. They are of the view that jobs should be redesigned to increase challenges or to reduce the work load.

Conclusion and Recommendations

This study examined the effects of stress management on employee productivity in selected banks in Osogbo, Osun State. The study found that the major effect of work-induced stress on an organization is reduced productivity. Reduced productivity can also result when an employee is experiencing negative work-induced stress. Employees under stress are much less inclined to channel energy into continuous improvement initiatives or creative problem solving pursuits. A job stressed employee is likely to have greater job dissatisfaction, increased absenteeism and low morale for work; finally, stress is a major contributor to health and performance problems of employees and unwanted occurrences and costs for organizations.

Based on the findings above the following recommendations have been made:

- Management of deposit money banks should design task and jobs in ways that would make for effectiveness and efficiency and bring about improvement in the productivity of their work force.

- It is recommended that flexible workload should be incorporated into human resource management strategies, policies and plan of deposit money banks to enhance easy employee productivity and commitment that will increase corporate survival.
- Use of virtual teams and virtual offices which can work from anywhere including the comfort of their homes.
- The environment of the work place should be made conducive for the employees so as to reduce stress.
- More use of electronic and E -based banking platform by bank customers, so as to reduce the customer interface at the banking halls.

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