

Effects of Work Stress on the Performance of Employees of Deposit Money Banks in Nigeria (Study of First Bank Branches in Enugu)

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Abstract

Work stress is now viewed as dysfunctional, both to the individual and the organization. It has a range of harmful biochemical, psychological and organizational performance effects. The banking sector is not left out, being characterized by long working hours, serious competition, ethical dilemmas, and regulatory bottlenecks, among others. The present study sought to ascertain the effects of work stress on the performance of employees of Deposit Money Banks in Nigeria using First Bank Branches in Enugu, Nigeria as the focus of study. Specific interests were on the relationships between employee burnout and employee productivity, aggression in the work place and employees' effectiveness, and between organizational conflicts and employees' efficiency. The population of the study was made up of 124 staff of four branches of the bank. Using the Taro Yamane formula for finite population, the sample size stood at 95. Out of the sample size of 95, 84 responses were fit for analysis. Collated data were analyzed using tables and simple percentages. Stated hypotheses were tested using the Multiple Regression Analysis at 0.05 level of significance in SPSS version 21. The tests showed that the null hypotheses were rejected and the alternative hypotheses accepted, thereby concluding that significant relationship exists between stress and employee performance. Based on the outcome of the study, the researchers recommended among others, that no matter the level of stress; identifying stressors early, being aware of one's personality, creating positive outlook towards others and the environment, and maintaining emotional stability would help one to avert the negative effects of stress.

Key Words: Stress, Workplace, Productivity, Effectiveness, Efficiency, Deposit Money Banks

Introduction

For a great number of people, their profession characterizes a fundamental element of their daily living. As such, work plays a critical role in terms of individual health and happiness. Ivancevich, Matteson, and Preston (1982) cited in Wu and Shih (2010) asserted that the significance of the impact of work on the lives and welfare of people during both working hours and non-working hours has grown over time. It, no doubt, has implications for work-life balance.

The contemporary work environment is characterized by high rate of organizational politics, futile and dishonest legal and judicial structure, race and class clashes, as well as suburban or society dissonance (Okwuagwu & Agu, 2017). Again, social cataclysm, changes in technology, and racket, with different individuals from different milieus and cultures, having different principles, familiarities, aspirations and expectations, abilities and skill, who have come simultaneously to accomplish a common ambition make stress an unavoidable element of the work life. People now view stress as a "horrific obsession", with a multiplicity of injurious biochemical and long-term effects. These effects have rarely been observed in affirmative positions. In short, it is what we believe when we imagine we have lost control of events.

The contemporary chaotic Nigerian business setting requires human resources and organizations to re-examine their practices (Iloka, 2021). Banking is an intrinsically demanding career with stretched running hours, severe

contest, ethical quandary, dogmatic bottlenecks and complicated customer base. Sharma, Sharma and Devi (2010) opined that people in human service line of work, such as banking, are often required to spend substantial time in concentrated involvements with other people and when customers' problems are not solved instantaneously; the situation may become more uncertain and exasperating. An empirical study of the existence of stress in the Nigerian Banking Industry by Akingunola and Adigun (2010) confirms the reality of stress causing factors in the Nigerian banking sub-sector with higher level of stress found among the executive than the non-executive.

Based on the background established above, this study therefore sought to investigate the effects of work stress (burnout, conflicts and aggression) on employee performance (productivity, effectiveness and efficiency) of selected banks in Enugu.

The study aimed to provide answers to the following specific research questions:

- (i) What relationship exists between employees burnout and employees productivity?
- (ii) What is the nature of the relationship between aggression in the workplace and employee effectiveness?
- (iii) To what extent do organizational conflicts influence employee efficiency?

The study tested the following null hypotheses to provide answers to the above stated research questions:

H₀₁: Employee burnout has no significant effect on employee productivity.

H₀₂: Aggression in the workplace has no significant effect on employee effectiveness.

H₀₃: Organizational conflicts have no significant effect on employee efficiency.

Conceptual Review of Related Literature

Many scholars have come up with different meanings of "stress" based on their disciplines and environmental peculiarities. Austin (2005) cited in Agu (2017) contended that stress is the sum of the reactions to the individual's environmental demands and pressures. A widely used working definition of stress, according to Koontz, Cannice and Weihrich (2008), is the definition put up by Ivancevich and Matteson (1993), which maintains that stress is "an adaptive response, mediated by individual differences and/or psychological processes, that is a consequence of any external (environmental) action, situation, or event that places excessive psychological and/or physical demands on a person. In Onchwari's (2009) view, stress is the non-specific response of a human body to any demand made upon it. Stress must be understood as that obligatory aspect of our everyday work life and even the individual's domestic situations.

This study adopts the definition of stress by Agu (2017) as well as Okwuagwu and Agu (2017) that occupational stress is a state of psychosomatic or behavioural abnormality resulting from substantial imbalance between job demands and response capability, which is caused by constraints imposed on an individual's ability to attain a desired outcome. In other words, stress is a state of being whereby the employees notice some deficiencies in their aptitude to execute work-related tasks effectively and efficiently.

As observed by Fonkeng (2018), nowadays, the deposit money banks have been experiencing substantial changes in their operations. Thus, Thompson (2002) in Agu (2017) and Adjei and Amofa (2014) asserted that technology is changing. In addition, Agu (2017) noted that social habits, values, social structure and people are changing. Coping with the changing work environment is the task faced by all stakeholders including individuals, organizations and government.

The deposit money-banking segment of Nigeria has become more aggressive as the banks move violently to meet the customers' varying demands as well as government's guidelines. These conditions require a deposit money bank (DMB) to offer excellent, quick, appropriate and comfortable services to the various needs of the customers. This is only possible through highly skilled employees, who are the lifeblood of every institution. It

is imperative therefore, for the employees to perform at their very best to attain the institution's goals (Fonkeng, 2018).

Thus, Wainwright and Calnan (2002) in Agu (2017) posited that stress has become a remarkable term in daily languages to most individuals found in industrial societies. Stress can therefore be described as the adverse psychological and physical reactions that occur in an individual due to of his or her inability to cope with the demands being made on him or her (Moorhead et al. 1998 in Daniel, 2019). The workplace, according to Jamshed, Muhammad, Ayaz, Muhammad and Amjad (2011), is potentially an important source of stress for bankers because of the amount of time they spend in their respective banks. Thus, Kahn and Quinn (1970) in Shahid, Latif, Sohail and Ashraf (2015) saw stress as the outcome of importance of the assigned work role that cause harmful effect for individuals. It is physical and emotional action, which takes place when there is a gap between job requirements, capabilities and resources (Onu, Agu, Ebenyi & Ukonu, 2019).

Shahid, et al (2015) and Agu (2017) identified the basic causes of stress in the banking sector. They include lack of managerial support, work burden and time strain, riskiness of occupation, pitiable affiliation with customers and coworkers, work-family balance, decline in staff, change at work, shift work, lack of supervision, contemptible training, inappropriate working conditions, too heavy responsibilities, and poor relationship with colleagues. As per Onu, Agu and Ebenyi (2020), these determine how painstaking the work could be, its upshot on employees' corporeal and cerebral vigor as well as organizational performance.

Empirical Review

Investigating the effect of job stress on job performance and effect of personality type on the stress-performance relationship were the reasons for the study by Kazmi, Amjad and Khan (2009). Fifty five (55) house officers enrolled at Ayub Teaching Hospital at the time of study formed their population of study. The data were generated from questionnaire, semi-structured interviews and observations. Descriptive statistics, Spearman's correlation and multiple regression were the statistical tools used. The results indicated correlation between job stress and job performance among house officers.

Aytac and Dursun (2011) aimed to determine the effects of the violence prevention climate on employees' job satisfaction and stress by determining how they perceive the dimensions of the violence climate. The study was conducted on 118 health workers in a public hospital in Turkey using the 18 item Violence Prevention Climate scale developed by Kessler et al (2008) translated into Turkish. According to the results obtained from the research, while a positive significant relationship was determined between all the sub-dimensions of violence prevention climate and job satisfaction, no significant relationship was found between the violence prevention climate and the employees' stress and anxiety levels.

Moreover, Zamir, Hina and Zamir (2014) attempted to understand relationship between personality and occupational stress of academic managers at higher education level using qualitative and quantitative approaches with a sample of 120 academic managers of public sector institutions of higher education located in Punjab, Pakistan. Both descriptive and inferential statistics were used. On the other hand, percentages, mean, standard deviation and Pearson correlation were used for data analysis. The study found positive relationship between personality type and occupational stress while negative significant relationship was found between extroversion and sensing with personal resources.

Kumar, Vaidya and Prasad (2015) surveyed 200 employees of the International Agricultural Research Institute, Hyderabad, Telangana, India to assess the job related, organization related, individual related and physiological reactions to stress and its effect on employees' performance. The study applied the descriptive analysis, correlation techniques and regression analysis to arrive at the conclusions. The study concluded that the occupational stress is having moderate impact on the employees' performance of the institute, the job related

stress in general and the stress factor job security in particular. The employees' reaction to the stress – physiological factors also has moderate effect the performance of an employee. Health wise, some employees had developed chronic neck and back pain, an effect of long sitting hours at work.

Buys, Matthews and Randall (2016) conducted a study with the aim of exploring how employees perceive their organization's efforts to address the management of stress in their workplaces and to examine differences based on demographic variables of organizational location and size. A convenience sample of 85 people at an international disability management conference completed a Management of Stress in the Workplace Questionnaire. Results of this survey indicated that employees were not positive about their organizations efforts to manage stress in either prevention or rehabilitation activities. Employees from smaller organizations rated their workplace environments higher than larger organizations.

Further, Okafor and Onu (2017) studied Work Life Conflict (WLC) and Job Burnout (JB) among the Staff of Deposit Money Banks in Abakaliki, Ebonyi State, Nigeria. Using a cross-sectional survey, data were collated through questionnaire using Carlson's Work Family Conflict (WFC) scale and Maslach's Burnout Inventory for Human Services Survey (MBI-HSS). A total of 192 usable questionnaires were collected. Collated data were analyzed using regression analysis with SPSS version 21. The results of the study indicated that JB positively and statistically significantly correlated with WLC ($P=0.000$ and $\alpha=0.01$). The study conceptualized a model of Work-life Interface (WLI) designed to achieve a Work-Life Balance (WLB). The said model has implication for effective human resource policy formulation.

Theoretical Framework

This study is anchored on the Organization- Based Self Esteem (OBSE) Theory. Pierce, Gardner, Cummings and Dunham (1989) cited in Ibrahim (2014) introduced the concept of organization-based self-esteem. It is the extent to which individuals perceive themselves to be proficient, momentous, and laudable as organizational members (Pierce & Gardner, 2014).

Dyne, Vandewalle, Kostova, Latham & Cummings (2000) argue that OBSE is the self-perceived value that individuals have of themselves within a specific organizational context. It reveals people's sense of their own value and how they view themselves in the organizational settings and how their level of self-esteem changes while working for the said organization. The employees with high self-esteem think of themselves as 'valuable' for the organization (Alam, 2009 as cited in Ibrahim, Zulkafli, & Shah, 2014). While accepting the idea of Pierce, Gardner, Dunham and Cummings (1993) that the organizational perspective as a whole influences OBSE, Ibrahim (2014) concluded that it reinforced Korman's (1970) observation that the environment in which an individual works in influences their viewpoint about their importance and worth in the organization.

The theory holds considerable importance in an organizational context. At the individual level, research has shown that persons high in OBSE have greater work motivation and intrinsic motivation (Hui & Lee, 2000), and achieve higher performance ratings (Van Dyne & Pierce, 2004; Pierce et al., 1993) than do persons low in OBSE. Concerning the organizational level, Gardner & Pierce (2014) also discovered that OBSE correlates negatively with turnover and intention to leave. Therefore, OBSE theory has implications for organizations human resource management practices, in enhancing job satisfaction, organizational commitment, motivation and citizenship behaviour by employees. All this improves the coping capacity of individuals in work places.

Methodology

This study adopted the survey research design in collecting representative data concerning respondents' opinions and behaviours that can be used to make important decisions. It used primary source of data gathered through structured questionnaire. The population of this study consisted of 124 staff of five branches of First

bank in Enugu, Enugu state. The sample size of the study, derived using Taro Yamane formula was 95 respondents.

Data Presentation and Analysis

The study presented the generated data in tables and analyzed them for fast interpretation using simple percentages. The stated hypotheses were tested using the multiple regression statistical techniques in SPSS version 21.

Out of the 95 copies of questionnaires distributed, 84 (88%) copies were correctly filled and returned. The 84 copies formed the basis for further data analyses made in this study. Of this number, 15 (18%) of the respondents, 30 (36%) of the respondents and 39 (46%) of the respondents were management staff, full-time staff and contract staff, respectively.

The demographic characteristics of the respondents are summarized below: 51 (61%) of the respondents were males while the remaining 33 (39%) were females. Age wise; 12 (14%), 39 (46%), 21 (25%) and 12 (14%) of the respondents were within the ages of 18 – 25 years, 26 – 35 years, 36 – 45 years and 46 years and above, respectively. Considering work experience of the respondents; 21 (25%) had worked for less than one year, 27 (32%) had worked for between 1 - 3 years, while 18 (21%) had worked for their banks for 4 – 5 years and 6 years and above, respectively. In education; 9 (11%), 54 (64%), 15 (18%) and 6 (7%) of the respondents had O'Level/ND, B.Sc./HND, Masters and Above, and other academic qualifications, respectively.

Table 1: Responses to the nature of work stress in the bank

Statement	SA	A	UN	D	SD	Total
I must be at work at the required resumption time.	42	27	9	4	2	84
I do not neglect my family responsibilities though I work.	40	26	9	3	6	84
I am not always at peace until I am sure I have rounded up my assignment for each day.	38	30	9	4	3	84
I try to improve on my skills regularly so I will not lose my position at work.	41	22	3	10	8	84
I try my best to cope with customers and colleagues at work to avoid sanctions.	34	24	6	10	10	84
I am afraid of losing my job.	33	27	12	5	7	84
Total	228	156	48	36	36	504
Average	38	26	8	6	6	84
Percentage	45	31	10	7	7	100

Source: Field survey, 2022

Information on table 1 shows that an average of 65 respondents, representing 76% agreed on the statements relating to the nature of stress in the bank, while 12 respondents, representing 14% disagreed. However, 8 respondents, representing 10% were undecided on their opinions. The result shows that a majority of the respondents agreed to the statements relating to the nature of stress in the bank.

Table 2: Responses to whether burnout affects workers' level of productivity

Statement	SA	A	UN	D	SD	Total
When I am so stressed, I do not have I loss interest in the job.	39	21	9	6	9	84
When I am weak, I find it difficult to render quality work as may be required.	54	12	6	9	3	84
The number of customers served by a staff under is lesser compared to when the staff is sound.	45	18	9	6	6	84
When exhausted, I hardly finish my daily office assignments	42	21	12	3	6	84
Total	180	72	36	24	24	336
Average	45	18	9	6	6	84
Percentage	54	21	11	7	7	100

Source: Field survey, 2022

As presented in table 2; on the average, 63 respondents, representing 75% agreed on the identifiable effects of burnout on employee productivity, while 12 respondents, representing 14% disagreed. On the other hand, 9 respondents, representing 11% were undecided on their opinions. The result shows that a majority of the respondents agreed that burnout affects employee level of productivity.

Table 3: Responses to statements on the effects of aggression in the workplace on employee effectiveness

Statement	SA	A	UN	D	SD	Total
Each time I get offended with my colleagues I lose focus at work.	48	24	6	3	3	84
Staff who are exposed to aggression in the workplace are more likely to have unnecessary arguments with customers.	75	9	0	0	0	84
I hate it when the management increases my workload without commensurate increase in my pay.	57	18	3	6	0	84
Total	180	51	9	9	3	252
Average	60	17	3	3	1	84
Percentage	71	20	4	4	1	100

Source: Field survey, 2022

Information presented in table 3 above shows that an average of 87 respondents, representing 91% agreed that stress has significant effects on the employees of the selected bank, while only 4 respondents, representing 5% disagreed. 3 respondents, representing 4% were undecided on their opinion. The result shows that a majority of the respondents agreed that aggression in the workplace has significant effect on employee effectiveness.

Table 4: Responses to whether Organizational conflicts have significant effect on employee efficiency

Statement	SA	A	UN	D	SD	Total
The inability of the Human Resource to pay due competitive wages to my department leads to low morale.	54	21	3	3	3	84
I am not always happy when another department meddles in my departments affairs	30	42	6	3	3	84
I always resist undue excess work load from my boss	33	36	9	3	3	84
Total	117	99	18	9	9	252
Average	39	33	6	3	3	84
Percentage	46	39	7	4	4	100

Source: Field survey, 2022

As shown in table 4 above, 72 respondents, representing 85% agreed to the statements on the effect of organizational conflicts on employee efficiency, while 6 respondents, representing 8% disagreed. 6 respondents, representing 7% were undecided on their opinion. The result shows that a majority of the respondents agreed that organizational conflict has significant effect on employee efficiency.

Test of hypotheses

The stated hypotheses were tested using the multiple regression. The SPSS output is shown as follows:

Table 5: Descriptive Statistics

	Mean	Std. Deviation	N
Nature of Stress on Bank Employee	4.0000	1.22228	84
Burnout effect of stress on productivity	4.0714	1.25905	84
Aggression effect of stress on effectiveness	4.5714	.82558	84
Organizational conflict effect of stress on efficiency	4.2143	.98264	84

Table 6: Correlations

		Nature of Stress on Bank Employee	Burnout effect of stress on productivity	Aggression effect of stress on effectiveness	Organizational conflict effect of stress on efficiency
Pearson Correlation	Nature of Stress on Bank Employee	1.000	.971	.872	.953
	Burnout effect of stress on productivity	.971	1.000	.888	.922
	Aggression effect of stress on effectiveness	.872	.888	1.000	.872
	Organizational conflict effect of stress on efficiency	.953	.922	.872	1.000
Sig. (1-tailed)	Nature of Stress on Bank Employee	.	.000	.000	.000
	Burnout effect of stress on productivity	.000	.	.000	.000
	Aggression effect of stress on effectiveness	.000	.000	.	.000
	Organizational conflict effect of stress on efficiency	.000	.000	.000	.
N	Nature of Stress on Bank Employee	84	84	84	84
	Burnout effect of stress on productivity	84	84	84	84
	Aggression effect of stress on effectiveness	84	84	84	84
	Organizational conflict effect of stress on efficiency	84	84	84	84

Table 7: Model Summary^b

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Durbin-Watson
1	.982 ^a	.965	.964	.23218	.778

a. Predictors: (Constant), Organizational conflict effect of stress on efficiency, Aggression effect of stress on effectiveness, Burnout effect of stress on productivity

b. Dependent Variable: Nature of Stress on Bank Employee

Table 8: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	119.687	3	39.896	740.071	.000 ^b
	Residual	4.313	80	.054		
	Total	124.000	83			

a. Dependent Variable: Nature of Stress on Bank Employee

b. Predictors: (Constant), Organizational conflict effect of stress on efficiency, Aggression effect of stress on effectiveness, Burnout effect of stress on productivity

Table 9: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.305	.176		-1.729	.088
	Burnout effect of stress on productivity	.627	.058	.646	10.744	.000
	Aggression effect of stress on effectiveness	-.081	.070	-.055	-4.157	.000
	Organizational conflict effect of stress on efficiency	.504	.070	.405	7.162	.000

a. Dependent Variable: Nature of Stress on Bank Employee

Table 10: Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.6634	4.9433	4.0000	1.20084	84
Residual	-.94332	.73329	.00000	.22795	84
Std. Predicted Value	-2.779	.786	.000	1.000	84
Std. Residual	-4.063	3.158	.000	.982	84

a. Dependent Variable: Nature of Stress on Bank Employee

Interpretation

As shown on the model summary and ANOVA tables, with an adjusted R Square value of 0.964 and a significance value of 0.000, this shows that the stress had significant effect on employee performance in the selected First bank branches. Therefore, for the hypotheses, the decisions are as follows:

Table 11: Result of Test of Hypotheses

Hypotheses	T Value	P value	Decision
H ₀₁	10.744	0.000	Reject null hypothesis and accept the alternative hypothesis.
H ₀₂	4.157	0.000	Reject null hypothesis and accept the alternative hypothesis.
H ₀₃	7.162	0.000	Reject null hypothesis and accept the alternative hypothesis.

Discussion of Findings

Analysis of First Bank's demographics indicates a fairly imbalance gendered workforce in favour of the males. It also shows a young staff population, and more importantly, a stable organization with very low staff turnover. Information from the respondents proved that employees of First Bank Plc experienced work stress. This is indicated in the first test of hypotheses, which found that there was work-stress among the employees of First Bank branches in Enugu. Based on information displayed in table 1 of this study, there is evidence in the responses that employees must be at work at the required resumption time and are not always at peace until they have rounded off their assignments for each day. Employees must combine family responsibilities with job demands, try to improve on their skills regularly so as not to lose their positions at work, try their best to cope with customers and colleagues at work to avoid sanctions, and are afraid of losing their jobs.

Again, the test of hypotheses indicated that work stress has significant effect on employee performance. That is, when employees face burnout, exhibit aggressiveness, and experience organizational conflict, they are prone to manifest poor productivity, decreased effectiveness and efficiency at work. These findings are in agreement with the assertion of Shah (2003) that workers experience medium to high level of stress at work. They are in tandem with the findings of Amudha, Alamelu, Motha and Badrinath whose study carried out in 2015 found that workers experienced different levels of stress due to the job hierarchy, extended responsibilities on the job, incapacity to cope with the innovation in the technologies and because of their expectation in the career elevation.

Summary of Findings

After carrying out this research, the researcher made the following major findings:

1. Employee burnout has significant effect on employee productivity among First Bank Plc employees in Enugu.
2. Aggression in the workplace has significant effect on employee effectiveness of First Bank branches in Enugu.
3. Organizational conflicts have significant effect on employee efficiency of First Bank branches in Enugu.

Conclusion and Recommendations

This study has investigated the effect of work stress on employees of Deposit Money Banks in Nigeria (A Study of First Bank of Nigeria Plc, Branches in Enugu). Following the findings of the study, we hereby conclude that stress is an inevitable part of the banking process. This results from the nature of the job which ensures that employees must be regular and prompt to work, must meet up with their daily tasks, combine family responsibilities with job demands, regularly improve on their skills and must continually please the diverse and dynamic customers. This situation brings about burnout among employees, aggressiveness and some times, conflict in the workplace. At the manifestation of these features of stress, the performances of the employees are adversely affected, resulting in decreased level of productivity, ineffectiveness and inefficiency among the affected persons.

Based on the findings and conclusion made above, the researchers make the following recommendations:

1. Employees are advised to have self-awareness of their personality characteristics, as this is necessary to facilitate proper adaptation to work stressors.
2. Employees should also continually strive to work on their capabilities through self-improvement to enable them cope with the complex and constantly changing work environment.
3. On the part of the management of the banks, attempts should be made to structure the organizational tasks, processes, politics and physical conditions in such a way that they encourage employee commitment and greater job satisfaction.

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