

## **Effect of Self-Concept on Employee Level of Tolerance for Workplace Stress: The Case of Selected Deposit Money Banks in Imo State**

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### **Abstract**

The workplace is an economic activity-based environment, made up of individuals with differences in experiences, personality, background and aspirations. These individuals, in search of economic livelihood, must cope with the environment in order to achieve both individual and organizational goals. Thus, in the process of reconciling the seeming conflict between individual and organizational objectives, stress in the workplace becomes inevitable. This study investigated the effect of self-concepts on employee level of tolerance for workplace stress. As a correlational survey, a cross-sectional design was adopted. The questionnaire served as the sole instrument for primary data collection. With a population of 313 and a sample size of 176 bank employees of seven-deposit money banks situated along Douglas Road, Owerri, Imo State of Nigeria, collated data were analyzed using tables and simple percentages, while the stated hypotheses were tested with Multiple Regression Analysis at 0.05 level of significance using SPSS version 21. The study found, among others, that self-concept significantly affects employee level of tolerance for workplace stress. Result showed that employees who hold their work in high esteem and see an enduring career path in their workplace tend to tolerate workplace stress more. This study has contributed to knowledge by contextualizing the study and conceptualizing a new model of the influence of self-concept on workplace stress tolerance.

**Key Words:** Workplace, Workplace Stress, Self-Concept, Tolerance Ability, Value, Organizational Goal

### **Introduction**

The contemporary work environment is an amalgam of people, organizational structure and leadership vision and mission. It is set up to combine human, capital, material, cutting-edge technology and entrepreneurial orientation to achieve an effective performance as envisioned by its owners. This objective is achievable in a harmonious working environment imbued with a transformational leader. The composition of the human resource of the work environment is usually of different individuals from diverse backgrounds and cultures, having different ideologies, experiences, aspirations, expectations, abilities and skills. Therefore, it is the responsibility of the leader to fully integrate and mesh these seeming divergent and disparate goals to achieve mutually beneficial outcomes. Ordinarily, these individual differences are harmonized through established policies and procedures, which must be observed by all in order to achieve organizational effectiveness (Okwuagwu and Agu, 2017). Where this fails, organizations may become characterized by high rate of politicking, unethical behaviours, corruption, ethnicity, technological obsolescence, gender bias and consequent work-life conflict.

Irrespective of the nature of an organization, workplace stress appears inevitable, given the divergence between individual and organizational goals. Workplace stress would seem to be the result of the effort an individual exerts in the process of achieving, simultaneously, self and organizational goals. Okwuagwu and Agu (2017) concluded that occupational stress is a condition that develops when the demands made on people exceed their adaptive or coping abilities. Thus, stress in the work place may be an inevitable part of work life.

As noted by Nayak (2008), everyone experiences stress, whether it is within the family, business organization, study place, work or any social or economic activity. In that case, not just high-pressure executives are victims; equally affected are labourers, slum dwellers, women and even children. The effect of stress can never be overemphasized. Adjei and Amofa (2014) posited that employees under stress may cost a lot of money and time

for the organization. Consequently, work-related stress has been associated with a number of ill-health outcomes such as cardiovascular diseases, musculoskeletal disorder and particularly back problems (Kirimanki, 2002; Hogendoorn, 2000; Adjei and Amofa, 2014; Agu, 2017). Nevertheless, not all stress is disruptive, damaging and unproductive. One may talk of a good stress, when one is positively in pursuit of a higher goal; as when one is studying to pass a promotional examination or complete a higher assignment.

In order to cope with the environment and be able to achieve both individual and organizational goals, different employees adopt different coping strategies. The techniques adopted largely depend on personal characteristics, the nature of the task and the work environment. As noted by Okpara (2012), the mind is the engine-room of all noticeable actions. That is to say, that man's actions are first devised and knobbed in the psyche. On this premise, therefore, to understand workers' level of tolerance for workplace stressors, we may first identify with their mind, which is deemed the incubator of their behavioural expressions. This is in tandem with this study which considers the effect of self-concept (that is, values, goal and ability) on bank employees' level of tolerance for workplace stressors.

Empirical studies on this subject appear far-fetched and contextually different. For example, Alarcon, Eschleman and Bowling (2009) studied how personal make-up relates to three dimensions of emotional exhaustion, depersonalization and personal accomplishment in USA; Ritchie, Sedikides, Wildschut, Arndt and Gidron (2011) interrogated the relationship between self-concept clarity and stressful life events; while Goel and Bardhan (2016) investigated the effect of stress on self efficacy and emotional intelligence in Tricity, Poland. Apart from differences in context, the subjects of these studies did not cover the scope of our study. Based on the reviewed literature and for contextual relevance, there is the need to study the effect of self-concept on stress tolerance level among selected deposit money banks employees in Owerri, Imo State. This gap is what this study sought to fill.

### **Objectives of the Study**

The general objective of this study is to investigate the role of self-concepts on employee level of tolerance for workplace stress. In specific terms, the study set out to:

1. Examine the extent to which personal abilities of employees influence their level of tolerance for workplace stress.
2. Determine the extent to which the values employees attach to work influence their level of tolerance with workplace stress.
3. Investigate the extent to which employees' career goals influence their level of tolerance for workplace stress.

The following null hypotheses were formulated and tested to achieve the stated objectives:

H<sub>01</sub>: Employees' personal abilities have no significant influence on their level of tolerance for workplace stress.

H<sub>02</sub>: The values employees attach to work have no significant influence on their level of tolerance for workplace stress.

H<sub>03</sub>: Career goals of employees' have no significant influence on their level of tolerance for workplace stress.

In summary, this study is divided into five sections. Section one, under which this discussion falls, is the introduction, which embodies the background to the study, statement of the problem, objectives of the study and hypotheses. Section two contains the review of literature which embeds conceptual, theoretical and empirical reviews. Section three is the methods and procedures under which are the research design, population and sampling method, data collection procedure and statistical analysis. Section four is presentation, interpretation and discussion of results which contains descriptive and inferential statistics. Section five ends the study with conclusion, recommendations and contribution to knowledge.

### **Literature Review**

This section of the study reviews conceptual, theoretical and empirical literature related to this study.

### **Conceptual Review**

Occupational stress has been defined as anything that changes our physical, emotional, behavioural or mental state while we face various stimuli in our environment (Chitale, Mohanty and Dubey, 2013). Stimuli, in response to environmental conditions, may lead to positive or negative outcomes. For Shahid, Latif, Sohail and Ashraf (2015), occupational stress is a harmful part of the work environment and an increasing problem in organizations. Does occupational stress always produce harmful experience? Further expatiating on the construct, Hellriegel and Slocum (2010, p.189) noted that "Stress is the excitement, feeling of anxiety, and/or physical tension that occur when the demands placed on an individual are thought to exceed the person's ability to cope..." This position agrees with Okwuagwu and Agu (2017) who see stress as a condition that develops when the demands made on people exceed their adaptive or coping abilities. The effects of occupational stress would appear to cut across all organizational players. Hence, Onoh (2009) observes that organizational executives, and indeed people from all works of life, are ravaged by stress. Predominantly, occupational stress is associated with individual's inability to cope with existing work conditions. What could be responsible; where are the stressors coming from? Stressors are the physical or psychological demands in the environment that cause this to happen. They create stress or the potential for stress when an individual perceives them as representing a demand that exceeds that person's ability to respond."

The workplace, according to Jamshed (2011), is potentially an important source of stress for bankers because of the amount of time they spend in their respective banks. These demands can be physical, social, or psychological. Shahid et al. (2015) noted that the basic causes of stress in the banking sector include lack of administrative support from the boss (manager), work overload and time pressure, riskiness of job, poor relationship with customers and coworkers. They also added work-family balance, cuts in staff, change at work, shift work, lack of supervision, inadequate training, inappropriate working conditions and too heavy responsibilities. Technology has also become a new source of occupational stress wherein there is no longer a distinction between home and the workplace. All these determine the laborious nature of the work and the effect on employees' physical and mental health as well as organizational performance.

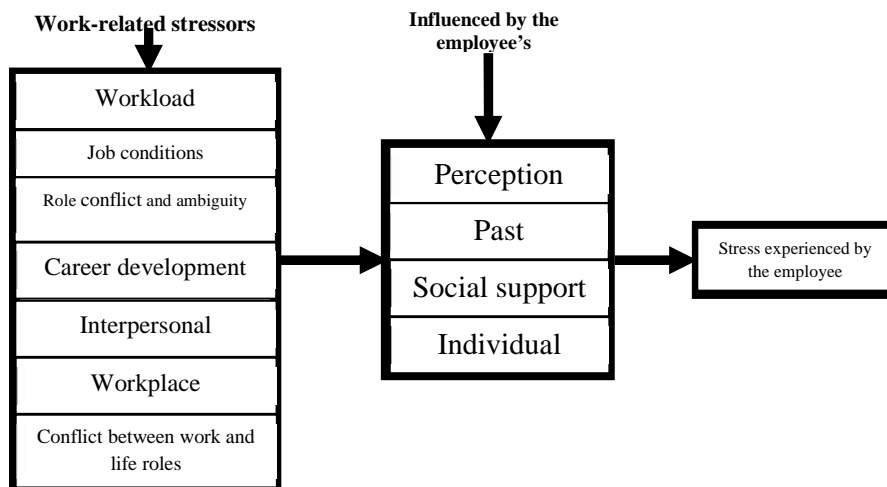
A framework on the nexus connecting stressors and to what extent an individual experiences its effect has been theoretically researched. Hellriegel and Slocum (2010) identified stressors to include: Role overload (when the demands of the job exceed the capacity of the manager or employee to meet all of them adequately); Job conditions (toxic working conditions that can cause stress in employees leading to decreased performance); role conflict and ambiguity (differing expectations of or demands on a person at work that becomes excessive and when an employee is uncertain about assigned job responsibilities); career development (failure to advance as rapidly as desired); interpersonal relations (good working relationships and interactions with peers, subordinates and superiors) and work and life conflict (balancing roles as an employee, family member, church volunteer, etc.)

On the other hand, Helthguide.org, (2015) cited in Agu (2017), has identified the factors that influence employees' level of tolerance for workplace stressors. They include the following:

- i. Support network – A well-built association with encouraging friends and family members.
- ii. Sense of control – An employee who has confidence in himself and has the ability to influence events and persevere through challenges is more likely to withstand workplace strain.
- iii. Attitude and outlook – Optimistic people are often more stress-hardy. They tend to cuddle challenges, have a strong sense of absurdity, and accept that alteration is a fraction of life.
- iv. Ability to deal with emotions – Employees who do not know how to tranquil and relieve themselves when they are feeling gloomy, annoyed, or besieged by a situation are tremendously susceptible to stress.
- v. Knowledge and preparation – The more knowledgeable an employee is about a stressful situation, including how long it will last and what to expect, the easier it is to cope with workplace stressors.

The relationship between sources of work-related stressors and individual's level of stress experienced is diagrammatically presented in figure 1 below:

**Figure 1: Sources of work-related stressors and experienced stress**



**Source:** Hellriegel, D. and Slocum, J. W. (eds.) (2010). *Organizational Behaviour* (Custom Edition). USA: Cengage Learning. Pg. 196.

The above figure indicated various sources of occupational stress, the factors available to an individual which determine the extent to which they experience the stress.

While some work stress may be normal, however, Nayak (2008) posited that extreme stress could interfere with one's efficiency and affect one's corporal and emotional wellbeing. Clearly, not only does the individual suffer, but the organization may also be affected by employee turnover or impaired decision making of its managers and subordinates (Okwuagwu and Agu, 2017).

**Theoretical Review**

This study is anchored on Organization-Based Self-Esteem (OBSE) initially expounded by Pierce, Gardner, Cummings and Dunham (1989) and further refined by Pierce and Gardner (2004), as contained in Ibrahim (2014) and Agu (2017). They propounded that OBSE is the degree to which an individual believes himself/herself to be competent, momentous, and laudable as an organizational member. This is in concord with Coopersmith's (1967) observation that self-esteem indicates the extent to which individuals believe themselves to be capable, significant, and worthy. Dyne, Vandewalle, Kostova, Latham and Cummings (2000) introduced the concept of self-perceived value that individuals have of themselves within an explicit organizational milieu. The theory previews people's sense of their own value, how they view themselves in the organizational settings and how their level of self-esteem changes while functioning in the organization (Agu, 2017).

Studies such as Pierce, Gardner, Dunham and Cummings (1993) and Ibrahim (2014) have indicated that the organizational context as a whole influences OBSE. For Ibrahim (2014), this conclusion seems to strengthen Korman's (1970) view that the atmosphere in which an individual works does, in fact, influence the beliefs the individual has about their value and significance in the organization.

OBSE construct holds substantial importance in an organizational context. The general view is that employees with high self-esteem think of themselves as 'valuable' for the organization (Alam, 2009); while those with low self-worth may see themselves as underdogs and expendable.

At the individual level, research has shown that persons high in OBSE have greater work inspiration and intrinsic motivation and achieve higher performance ratings than do persons low in OBSE (Hui and Lee, 2000; Van Dyne and Pierce, 2004; Pierce et al., 1993; Gardner, Pierce, Van Dyne, and Cummings, 2000; 1992; Marion-Landais,

2000). At the organizational level, Gardner and Pierce (2001) discovered that OBSE links pessimistically with turnover and intent to leave.

### **Empirical review**

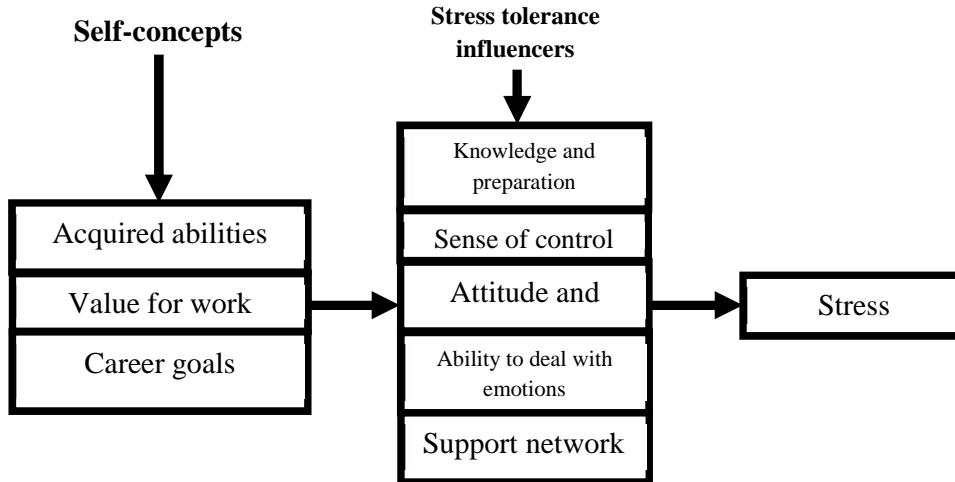
Few empirical studies exist on the subject of self-concept and tolerance for stress. Further, all the reviewed three are contextually different from the scope of this study. Nevertheless, they are related in the area of general study in industrial psychology. Alarcon, Eschleman and Bowling's (2009) meta-analysis study was carried out in Wright State University, Dayton, OH, USA. It examined how personality makeup related to burnout's three dimensions of emotional exhaustion, depersonalization, and personal accomplishment. They used Hunter and Schmidt's (2004) meta-analytic method to conduct their research and used artifact distributions to estimate missing reliability data. Thus, consistent with their hypotheses, individuals' self-esteem, self-efficacy, locus of control, emotional stability, extraversion, conscientiousness, agreeableness, positive affectivity, negative affectivity, optimism, proactive personality, and hardiness, each yielded significant relationships with burnout. This implies that even when organizations implement burnout interventions to focus on changing the work environment, some individuals may still experience high level of burnout as a result of their personality. The result is consistent with literature's position that employees' condition influences their level of tolerance for stress (Hellriegel, and Slocum, 2010).

The study of Goel and Bardhan (2016) examined the effect of stress on self-efficacy and emotional intelligence among 200 college students. The data were divided into two groups i.e. 100 humanity students consisting of 50 males and 50 females and 100 science students consisting of 50 males and 50 females, randomly selected from private and government colleges and hospitals in Tricity, Poland. The T-Test was applied for the purpose of statistical interpretation of the test. Results indicated that females being higher on stress were low on self-efficacy and males being lower on stress were higher on self-efficacy, showing not much difference in their emotional intelligence level in case of humanities; whereas in case of sciences, results indicated that females' being higher on stress did not affect their self-efficacy and emotional intelligence. The findings of this study appear overtly generalized. To conclude that female humanity students possess lower self-efficacy and emotional intelligence relative to female science students may certainly have limited application.

Finally, Ritchie, Sedikides, Wildschut, Arndt and Gidron's (2011) three studies tested the extent to which self-concept clarity mediated the relation between different types of stressful life events and subjective well-being, independently of neuroticism. In Study 1 (N=4292), self-concept clarity fully mediated the relation between stress from various sources (e.g., work, social rejection) and subjective well-being. In Study 2 (N=4127), self-concept clarity partially mediated the relation between meaninglessness (i.e., perceptions of life as meaningless) and subjective well-being. In Study 3 (N=478), self-concept clarity partially mediated the relation between self-discontinuity (i.e., perceptions of discontinuity between past and present self) and subjective well-being. Their findings provided a drive for theoretical and empirical progression in understanding how self-concept clarity may play a role in the impact of stress on subjective wellbeing.

Based on the knowledge from extant conceptual and empirical literature, we proposed the following model of self concept and stress tolerance presented in figure 2 below.

**Figure 2: Model of the influence of self-concept on stress tolerance**



Source: Conceptualized by the Researchers, 2019

**Methods and Procedures**

This section deals with the research methods and procedures adopted to achieve the objectives of the study. It describes how the researchers logically conducted the research, beginning from the research design, area of the study, population, sample and sampling techniques.

**Research Design**

The study adopted an explanatory Correlational Design (CD). Such type of design as suggested by Cresswell and Clark (2011) is adopted when researchers want to explore the extent to which two or more variables co-vary. In conducting a correlational study, cross sectional data were collected from participants using questionnaire-the primary instrument. A cross sectional survey is a one snapshot self-administered questionnaire as against a longitudinal study. Thus, participants were analyzed as a single group rather than subcategories. The researchers collected two scores of responses from each participant, as each score represented each variable (independent and dependent) being studied. These responses were collated, correlated and inferences made.

**Area of Study**

This survey involved determining the correlation between self-concept and employees’ tolerance for workplace stress among bank employees of seven-deposit money banks (First Bank, UBA, Zenith bank, Fidelity bank, Eco bank, Diamond bank and Sterling bank) situated along Douglas Road, Owerri, Imo State of Nigeria. The items of the questionnaire were based on reviewed conceptual and empirical literature.

**Population and Sampling Size Determination**

The population of the staff in the polled money deposit banks was 313. With a confidence level of 95%, the study determined a representative sample size of 176 from a population of 313. Mathematically, to determine a representative sample size, we used Yamane (1967) formula as quoted by Botes (2009) and Alugbuo (2005). The Taro Yamane’s formula is stated as follows:

$$n = \frac{N}{1+N(e)^2}$$

Where

- n = Sample size
- N = Population (313)
- E = tolerable error (100% - 95% = 5)

**Data Collection and Analytical Technique**

The questionnaire served as the sole instrument for data collection.

Data collected were analyzed using tables and simple percentage, while the stated hypotheses were tested using the Multiple Regression Analysis at 0.05 level of significance using SPSS version 21. The data coding was in the form: SA = 5, A = 4, UN = 3, D = 2 and SD = 1.

Where: SA=Strongly Agree; A=Agree; UN=Undecided; D= Disagree; SD=Strongly Disagree

The research model for this study is of the form:

$$ELST = f(AA, VW, CG)+e$$

Where:

ELST stands for employee level of stress tolerance

AA stands for acquired abilities

VW stands for value for work

CG stands for career goals

e=error term.

The composition, direction and relative strength of each of the three independent variables (abilities, value and goals) on the single dependent variable (level of stress tolerance) were determined. Therefore, we rejected the null hypotheses where the SPSS p-values were less than alpha (0.05) and the alternative hypotheses accepted when otherwise.

The respondents' consent was sought and obtained. They were assured that the information volunteered would be treated confidentially and used solely for the purpose of this research.

**Interpretation and Discussion of Results**

**Table 1: Distribution and Retrieval of Instrument**

Bank	Number of Copies Distributed	Number of Copies Retrieved and Used	Difference (Copies Lost)	Percentage of Lost Copies	Percentage of Retrieved and Used Copies
First Bank	35	30	5	14.00	86.00
United Bank for Africa	28	24	4	14.00	86.00
Zenith Bank	29	26	3	10.00	90.00
Fidelity Bank	22	17	5	23.00	77.00
Eco Bank	22	18	4	18.00	82.00
Diamond Bank	22	20	2	09.00	91.00
Sterling Bank	18	17	1	04.00	96.00
<b>Total</b>	<b>176</b>	<b>152</b>	<b>24</b>	<b>13.00</b>	<b>87.00</b>

**Source: Authors' Field Survey, 2019**

Table 1 shows that the total of 176 copies of the questionnaire were administered on employees of the selected banks. Thus, 35 copies, 28 copies, 29 copies, 22 copies, 22 copies, 22 copies, and 18 copies were administered on the employees of First Bank, UBA, Zenith Bank, Fidelity Bank, Eco Bank, Diamond Bank and Sterling Bank, respectively. Of these figures, a total of 152 (87%) copies were retrieved and used. That is; 30(86%), 24(86%), 26(90%), 17(77%), 18(82%), 20 (91%) and 17(96%) were retrieved from First Bank, UBA, Zenith Bank, Fidelity Bank, Eco Bank, Diamond Bank and Sterling Bank respectively. However, a total of 24 copies were lost. This represents about 13% of the distributed number of copies of the questionnaire. Thus, 5(14%), 4(14%), 3(10%), 5(23%), 4(18%), 2(09%) and 1(04%) copies were lost in First Bank, UBA, Zenith Bank, Fidelity Bank, Eco Bank,

Diamond Bank and Sterling Bank, respectively. This means that further analyses were based on the 152 copies that were retrieved and found useful for the purpose of the study.

**Table 2: Responses on the extent to which employees' self-concept affects their level of tolerance for work related stressor.**

Statement	SA	A	UN	D	SD
My acquired abilities influence my level of stress tolerance.	109	22	12	6	3
The values I attach to my work affect my level of stress tolerance.	103	29	11	6	3
My goals in life influence my level of stress tolerance.	115	23	7	4	3
<b>Total</b>	<b>327</b>	<b>74</b>	<b>30</b>	<b>16</b>	<b>9</b>
<b>Average Total</b>	<b>109</b>	<b>25</b>	<b>10</b>	<b>5</b>	<b>3</b>
<b>Percentage</b>	<b>72</b>	<b>16</b>	<b>7</b>	<b>4</b>	<b>2</b>

Source: Authors' Field Survey, 2019

With a mean score of 4.53 and standard deviation of 0.91, table 2 shows that an average of 109 (72%) respondents, 25 (16%) respondents, 10 (7%) respondents, 5 (4%) respondents and 3 (2%) respondents strongly agreed, agreed, had not decided, disagreed and strongly disagreed respectively on statements about the effect of employees' self-concepts on their level of stress tolerance.

**Table 3: Responses on the effect of acquired abilities on employee level of stress tolerance**

Statement	SA	A	UN	D	SD
As a worker, I maintain high sense of awareness of my personalities and capabilities.	130	15	7	-	-
I always try hard to identify stressors as early as possible.	115	25	6	4	2
I maintain emotional stability to avoid the negative effects of work stress.	126	19	7	-	-
I purposely avoid unpromising stressful practices just to remain productive.	76	22	25	17	12
In my weaknesses, I constantly seek support and advice from encouraging family members, friends and colleagues.	98	29	14	8	3
<b>Total</b>	<b>545</b>	<b>110</b>	<b>59</b>	<b>29</b>	<b>17</b>
<b>Average Total</b>	<b>109</b>	<b>22</b>	<b>12</b>	<b>6</b>	<b>3</b>
<b>Percentage</b>	<b>72</b>	<b>14</b>	<b>8</b>	<b>4</b>	<b>2</b>

Source: Authors' Field Survey, 2019

Table 3 shows that with the mean score of 4.50 and standard deviation of 0.94, an average of 109 (72%) respondents, 22 (14%) respondents, 12 (8%) respondents, 6 (4%) respondents and 3 (2%) respondents strongly agreed, agreed, had not decided, disagreed and strongly disagreed respectively on statements about the effect of acquired abilities on employee level of stress tolerance.



**Table 4: Responses on the effect of employee value for work on their level of stress tolerance**

<b>Statement</b>	<b>SA</b>	<b>A</b>	<b>UN</b>	<b>D</b>	<b>SD</b>
I maintain high sense of awareness of my work demands.	103	33	8	6	2
Because I value my work, I try hard to identify stressors as early as possible.	112	25	7	5	3
I try to maintain emotional stability to avoid the negative effects of my work demands.	122	19	7	3	1
I constantly avoid unpromising stressful practices just to cope with my work demands.	88	33	18	7	6
I always seek support and advice from family members, friends and colleagues when faced with challenges at work.	89	33	16	9	5
<b>Total</b>	<b>514</b>	<b>143</b>	<b>56</b>	<b>30</b>	<b>17</b>
<b>Average Total</b>	<b>103</b>	<b>29</b>	<b>11</b>	<b>6</b>	<b>3</b>
<b>Percentage</b>	<b>68</b>	<b>19</b>	<b>7</b>	<b>4</b>	<b>2</b>

**Source: Authors' Field Survey, 2019**

In table 4, with the mean score of 4.47 and standard deviation of 0.93, an average of 103 (68%) respondents, 29 (19%) respondents, 11 (7%) respondents, 6 (4%) respondents and 3 (2%) respondents strongly agreed, agreed, had not decided, disagreed and strongly disagreed, respectively, on statements about the effect of employee value for work on their level of stress tolerance.

**Table 5: Responses on the effect of career goals on employee level of stress tolerance**

<b>Statement</b>	<b>SA</b>	<b>A</b>	<b>UN</b>	<b>D</b>	<b>SD</b>
I maintain high sense of awareness of my career goals.	114	25	7	3	3
I always try hard to identify situation that will negatively affect the achievement of my career goals.	122	24	3	2	1
I try to maintain emotional stability to avoid lost of interest in my career prospects.	116	21	7	5	3
I purposely avoid unpromising stressful practices just to remain focused.	101	31	11	5	4
Whenever I am confused, I seek advice from family members, friends and colleagues.	123	14	8	3	4
<b>Total</b>	<b>576</b>	<b>115</b>	<b>36</b>	<b>18</b>	<b>15</b>
<b>Average Total</b>	<b>115</b>	<b>23</b>	<b>7</b>	<b>4</b>	<b>3</b>
<b>Percentage</b>	<b>76</b>	<b>15</b>	<b>5</b>	<b>2</b>	<b>2</b>

**Source: Authors' Field Survey, 2019**

Table 4 recorded 4.60 mean score and standard deviation of 0.86. On the average, 103 (68%) respondents, 29 (19%) respondents, 11 (7%) respondents, 6 (4%) respondents and 3 (2%) respondents strongly agreed, agreed, had not decided, disagreed and strongly disagreed respectively on statements about the effect of employee value for work on their level of stress tolerance.

### **Test of Hypotheses**

In this section of the study, the data generated on the questions relating to the three hypotheses were tested using Multiple Regression Analysis at 0.05 level of significance, in SPSS version 21. The SPSS output is shown below:

Descriptive Statistics			
	Mean	Std. Deviation	N
Employee stress tolerance level	4.5263	.90581	152
Employee acquired abilities and their stress tolerance level	4.5000	.94203	152
Employee value for work and their stress tolerance level	4.4671	.93439	152
Employee career goals and their stress tolerance level	4.5987	.85552	152

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.989 <sup>a</sup>	.977	.977	.13810	1.166
a. Predictors: (Constant), Employee career goals and their stress tolerance level, Employee value for work and their stress tolerance level, Employee acquired abilities and their stress tolerance level					
b. Dependent Variable: Employee stress tolerance level					

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	121.072	3	40.357	2115.969	.000 <sup>b</sup>
	Residual	2.823	148	.019		
	Total	123.895	151			
a. Dependent Variable: Employee stress tolerance level						
b. Predictors: (Constant), Employee career goals and their stress tolerance level, Employee value for work and their stress tolerance level, Employee acquired abilities and their stress tolerance level						

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.082	.063		5.307	.000
	Employee acquired abilities and their stress tolerance level	.647	.061	.673	10.555	.000
	Employee value for work and their stress tolerance level	.104	.054	.107	3.933	.005
	Employee career goals and their stress tolerance level	.232	.042	.219	5.543	.000
a. Dependent Variable: Employee stress tolerance level						

Residuals Statistics <sup>a</sup>					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.0651	4.9985	4.5263	.89543	152
Residual	-.28086	.73581	.00000	.13673	152
Std. Predicted Value	-3.865	.527	.000	1.000	152
Std. Residual	-2.034	5.328	.000	.990	152
a. Dependent Variable: Employee stress tolerance level					

### Interpretation of result

As shown on the model summary and ANOVA tables, with an adjusted R Square value of 0.907 and a significance value of 0.000, this shows that self-concept has positive and significant effect on employee level of stress tolerance. Therefore, for the hypotheses, the decisions are as follows:

**Table 6: Summary of results**

Hypotheses	T-Value	P-value	Decision
H <sub>01</sub>	10.555	0.000	Reject null hypothesis and accept the alternative hypothesis.
H <sub>02</sub>	3.933	0.005	Reject null hypothesis and accept the alternative hypothesis.
H <sub>03</sub>	5.435	0.000	Reject null hypothesis and accept the alternative hypothesis.

### Summary of findings

The tested hypotheses are quite revealing. The test shows that self-concepts play a significant role on employee level of tolerance for workplace stress. Thus, employees acquired abilities, values attached to work and career goals influence their level of tolerance for workplace stress. That is, employees' knowledge and preparation (awareness of capabilities, work demands and career goals), sense of control (over life, work and career demands), attitude and outlook, ability to deal with emotions and build support network, all depend on their acquired abilities, value for work and career goals. These findings are similar to the findings of Ritchie et al. (2011), Alarcon et al. (2009) and Goel et al. (2016).

### Conclusion and Recommendations

This study investigated the effect of employee self-concepts on their level of tolerance for workplace stress. Based on the findings of the study, we hereby conclude that; employees' acquired abilities, values for work and career goals significantly influence their level of tolerance for workplace stress. We recommend that bankers should strive to advance their capabilities through self-improvement to enable them cope with the complex and constantly changing work environment. On the part of the management of these organizations, attempts should be made to structure the organizational task demand, role demands, interpersonal demands, organizational politics, processes and physical conditions in such a way that they encourage employee commitment and engender greater job satisfaction.

### Contribution to Knowledge

- 1) This study has conceptualized a new model of the influence of self-concept on workplace stress tolerance. This may be useful in future research
- 2) Another major contribution is the contextualization of this study, by domiciling it among selected deposit money banks in Owerri, Imo State, Nigeria
- 3) This study has contributed to the body of knowledge in industrial psychology and organizational behavior.
- 4) The result of this study may be useful to organizational managers for policy formulation

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