

## Effect of Stress on Employees' Performance in Guaranty Trust Bank: a Qualitative Study

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**Annotation:** This study investigated the effect of stress on employees' performance in Guaranty Trust Bank, Ibadan, Oyo State, Nigeria with the objective of examining the perception of employees on job stress and investigating the nature and causes of stress among employees, the study was hinged on the Job Demand Control model and Transactional model. The methodological aspect of the study entailed a qualitative study from 10 in-depth interview sessions conducted among the employees of Guaranty Trust Bank. Finding of the study revealed that employees of Guaranty Trust Bank are faced with high level of stress due of their job and the reasons behind this include long working hours, heavy workload, unrealistic deadlines, customer management; findings also revealed that the level of stress have exposure employees to physical, emotional, behavioural and other traumatic experiences such as fatigue, migraine, anger and management has failed in providing stress policies to assist employees in reducing the amount of stress they encounter on the job. Based on these findings, the study concluded that since stress in the banking sector is mostly due to excess work pressure and work-life imbalance, support is necessary by the organisation to encourage taking up roles that help employees balance work and family; this will prevent mental stress and aid employee retention. Therefore, the study recommended that there is a need for the management of Guaranty Trust Bank to formulate coping mechanism and stress management programmes for employees in order to balance their work-life and this will in turn raise the bar of productivity of these employees and bring about organisation advancement.

**Keywords:** Job Stress, Stress Management, Guarantee trust Bank, Employees, Mental Health

### Introduction

Stress is a burning issue in modern society. It is often termed as twentieth-century syndrome born out of man's race towards progress and its ensuring complexities. At one point or the other everybody suffers from stress. While the college or university students may experience stress in meeting the academic demands, the people on the job and businessmen may suffer stress to reach office in time and to complete their projects on time. Even in household ladies may experience stress in managing the home affairs and may resort to looking for house help/maids/servants. Stress condition can be real or perceived. However, the brain doesn't differentiate between real and imagined stress. It reacts the same way to both causes of stress by releasing stress hormones equal to the degrees of stress felt. Basically, stress is a person's reaction to events and it can be positive or negative depending upon how that person reacts. It could happen while watching a horror movie or when one is apprehensive of some imminent danger. It is the general wear and tear of the body machines that take place due to extra demands put on it either physically or mentally.

Stress can be described as lack of fit or the body's non-specific response to any demand made on it. Stress is not by definition synonymous with nervous tension or anxiety. There are basically two types of instinctive stress response: Fight or flight response and general adaption syndrome. Fight or flight response is the short-term response to an uncertain event causing sudden biological

changes, such as high blood pressure, sweating etc. On the other hand, general adaptation syndrome is the long-term effect of exposure to stress with causes of it. Long-term stressful situations can produce a lasting effect on people. The effect of stress is a deviation from the existing physical and psychological condition of human life. Stress is regarded as an inevitable consequence of employees' functionality. Occupational stress adversely affects the health and performance of the employees of any organisation.

A lot of research work in this line has been conducted outside Nigeria; a host of studies have been conducted in different countries and in different industrial sectors but a huge gap exists in developing countries like Nigeria. The purpose of this study, therefore, is to investigate the effect of stress on employees of banking sector of Nigeria with the Guaranty Trust Bank as a case study. The banking sector is of interest because, in the last decade, the sector had undergone rapid and striking changes, like policy changes due to globalisation and capitalisation. These brought about increased competition amongst the banks in order to meet up with these changes which can bring down the existence of any bank that lacks merit. Another reason for stress in the banking sector is the fear that arises due to entrance of more banks, mergers, downsizing, rightsizing, and introduction of new technologies. As a result of these changes, the employees in the Nigerian banking sector are experiencing high degree of stress. There had been increasing complaints about the nature of banking job and yet banks declare profits yearly. Then employees are left with either to leave the banks or stay and manage the stress not minding the health and mental implication.

In view of the above, this study was carried out to investigate the effect of stress on employees' performance in Guaranty Trust Bank with the objective of examining the nature and causes of stress on employees of GTBank and investigating the effect of job stress on employee performance in the selected organisation.

### **Statement of the Problem**

Stress at work constitutes a deadly occupational hazard. As with all types of occupational hazards, the effective way of protecting employees' well-being is to eliminate or control the hazard. Controlling stress in the work requires a comprehensive and coherent policy on stress prevention, control and management. This process involves everyone in the workplace. Two important points that any management should note in stress management and control are that employers have legal obligations to prevent stress and protect-employee health; and that a comprehensive stress prevention and control policy can be expected to yield health, economic and psychological benefits in the form of reduced employee stress, increased organizational productivity and reduced sickness, absenteeism, and staff turnover (Akinboye, Akinboye and Adeyemo 2018).

For instance, the British Civil Service Occupational Health Service (2013) reveals that 5 million working days, costing £450 million, are lost each year due to sickness and absence in the civil service. There exist instances of job dissatisfaction, job burnout, high blood pressures, tensions, anxiety, irritability, boredom, procrastination among employees leading to low-performance output and trends in banking firms in Nigeria. In most cases these have resulted in absenteeism to work by employees and high job turnover. The demanding nature of the banking tasks have called for a critical diagnosis to establish whether responsibilities and tasks assigned to bank officers is over demanding to lead to role incompatibility, role ambiguity, role overload and role under-load, creating anxiety, frustration, anger, depression, hostility amongst staff, hence the epidemic symptoms are usually stressful to employee. The concern is, therefore, to establish how chief executive officers of bank have put in place management strategies to tackle the mess of stress

which if not effectively addressed will affect performance of the organisation and employees' morale.

## Conceptual Review

### The Concept of Stress

Meanwhile, Selye (1976a) described stress in another way as a demand, threat or other events, which require an individual to cope. He further stated that it is a strain or interference that disturbs the functioning of an organism. When this is in force the individual may observe sleep disorder, eating disorder, weakness, and pain of unexplained or unknown origin. Further view on stress by McGrath (1976) is generally seen as a dynamic condition in which an individual is confronted with an opportunity, constraints, or demand on being, having and doing what he or she deserves. According to Siegrist J, Rodel A., (2006), Stress as a latent construct that indicates a state of elevated activation of the autonomic nervous system with coordinated manifestations at the affective, cognitive, and behavioural levels. Stress is the key component and has a positive significant correlation with high turnover and turnover intentions, absenteeism and costs substantial health problems. (R. Abualrub et al., 2008)

Work stress means "the harmful physical and emotional responses that occur when the requirements of a job do not match the capabilities, resources or needs of the worker". (P. Anna Raja and Nima M Joseph., 2007). Job stress as a work-related psychological pressure and a worker's ability to respond and grip the specific situation at workplace skillfully. (Chen, J. C., & Silverthorne, C. 2008). Salami (2010), Occupational stress can be defined as the experience of unpleasant negative emotions such as tension, anxiety, frustration, anger and depression resulting from aspects of work. Work stress defines as a series of physiological, psychological and behavioural responses due to the continuing effects of one or more stressors on individuals in an organization. (Yan, H., & Xie, S. 2016).

### Nature of Stress

The nature of work is changing at whirlwind speed. Perhaps now more than ever before, job stress poses a threat to the employees' health. According to Blumenthal (2017), for thousands of years, the bodies of cavemen/women were primed to deal with the harsh rigours of their environment. In the face of danger, a rush of adrenaline would prepare cave dwellers to either fight or run for their lives. In the face of adversity, muscles and nerves were charged for sudden movement, heart rates would increase, blood would course through the veins with sugar released into the bloodstream. The flight or fight response would ready them for action: powerful hormones epinephrine and nor epinephrine, released by the adrenal glands, endowed humans with enhanced alertness, strength and energy. Thousands of years later humans live in the same bodies and possess the same human brains but in a world with completely different stressors and hassles. While few humans may face danger from wild animals and unsuccessful hunting, urban life is equally demanding. The urban environment is rife with stressors (such as pollution, noise, violence, traffic) that stimulate the nervous system into a flight or fight response but it is only in rare instances that an aggressive or vigorous physical response is appropriate.

Blumenthal (2017) differentiated the different effects of stress as follows:

1. **Subjective effects:** stress leads to anxiety, depression, frustration, fatigue and low self-esteem.
2. **Behavioural effects:** stress leads to accident proneness, substance abuse, impaired speech, restlessness and forgetfulness.

3. **Cognitive effects:** stress affects our thought process, leading to a difficulty or fear of making decisions, forgetfulness, hypersensitivity, mental blocks and difficulty concentrating or thinking clearly. This may be intensified by substance abuse.
4. **Physiological responses:** begin in the brain and spread to organs throughout the body.
5. **Effects on health:** prolonged exposure to stress has profound and detrimental effects on the health.

### Levels of Stress

Stress is highly individualistic in nature. Some people have a high tolerance for stress and thrive well in the face of several stressors in the environment. In fact, some individuals will not perform well unless they experience a level of stress which activates and energizes them to put forth their best efforts. On the other hand, some people have a very low level of tolerance for stress and they become paralyzed when they have to interface with routine everyday factors that appear undesirable to them. Generally, stress is viewed as something bad, having negative consequences. However, stress is not always bad. It is only the degree or the level of stress which produces positive or negative consequences. It is also important to note that occupational stress **can be positive or negative** (Kung & Chan, 2014).

From this point of view, stress can be categorized into two types:

1. Eustress and
2. Distress.

**Eustress:** Eustress is the healthy, positive and developmental stress response. This may lead employees to new and better ways of doing their work. It denotes the presence of an optimum level of stress in an individual. Under the optimum level of stress, the employees will perform to his full capacity.

**Distress:** Distress is an unhealthy and negative stress response. It denotes the presence of a high level of stress in an individual which affects his performance and efficiency adversely. Errors will increase, a bad decision will be made and the individual will experience insomnia, stomach problems, and psychosomatic illnesses. Organisational performance and individual health are at their peak at optimum levels of experienced stress (Eustress).

### Sources of Stress

The source of work stress arises from role incongruence and role conflict. Role incongruence arises when a member of staff is perceived as having a high and responsible position in one respect but a low standing in another respect.

- i. Role incompatibility
- ii. Role ambiguity
- iii. Role overload
- iv. Role under-load

**Role incompatibility:** Arises when a person faces a situation in which simultaneous different or contradictory expectations creates inconsistency. Compliance with one set of expectations makes it difficult or impossible to comply with other expectations. The two role expectations are in conflict. A typical example concerns the person “in the middle”, such as the supervisor or section head, who

faces opposing expectations from workers and from management. Another example might be the situation of a manager who believes in a relaxed participative style of behaviour more in keeping with a theory Y approach, but whose superior believes in theory X approach and expects the manager to adopt a more formal and directive style of behaviour. This can cause stress.

**Role ambiguity** – This occurs when there is lack of clarity as to the precise requirements of the role and the person is unsure what to do. The person's own perception of their role may differ from the expectation of others. This implies that insufficient information is available for the adequate performance of the role. Role ambiguity may result from a lack of formally prescribed expectations. It is likely to arise in large, diverse groups or at times of constant change. Uncertainty often relates to such matters as the method of performing tasks, the extent of the person's authority and responsibility, standards of works, and the evaluation and appraisal of performance. (Ganster and Rosen, 2013)

**Role overload:** This occurs when a person faces too many separate roles or too great a variety of expectations. The person is unable to meet satisfactorily all expectation and some must be neglected in order to satisfy others. This leads to a conflict of priority. Role overload can be seen in terms of the total role set and implies that the person has too many separate roles to handle. This may cause stress for the employee. (Babatunde, 2013)

**Role under-load:** This can arise when the prescribed role expectations fall short of the persons own perception of their role. The person may feel their role is not demanding enough and that they have the capacity to undertake a larger or more varied role or an increased number of roles. Role under-load may arise, for example, when a new member of staff is first appointed or from the initial effects of delegation.

### **Job Stress and Mental Health**

The relationships between psychosocial working conditions and common mental disorders were extensively studied internationally (Bonde, 2008; Netterstrom et al., 2008; Stansfeld& Candy, 2006). Various measures of job stress, most commonly the demand-control model, were linked cross-sectionally and prospectively to mental health outcomes ranging from increased visits for psychiatric treatment to psychological distress, general mental health, depressive symptoms, major depression, anxiety and suicide (Niedhammer et al., 1998; Ostry et al., 2007; Stansfeld, Bosma et al., 1998; Stansfeld& Candy, 2006).

There is a growing number of longitudinal or prospective studies in which measurement of job stressors preceded the development of mental disorders. This strengthens the confidence with which we can conclude that the increased risk observed is attributable to job stress and no other factors (Bildt&Michelsen, 2002; Bourbonnais et al., 1998; Cheng et al., 2000; de Lange et al., 2002; de Lange et al., 2005; de Lange et al., 2004; Kawakami et al., 1997; Kawakami et al., 1992; Mino et al., 1999; Niedhammer et al., 1998; O'Campo et al., 2004; Parkes et al., 1994; Rugulies et al., 2006; Shields, 1999; Stansfeld et al., 1998; Stansfeld et al., 1997; Stansfeld et al., 1999).

### **Job Stress, Depression, and Anxiety**

Depression in the workplace and in the general population is of particular interest due to its high contribution to the general burden of disease, both in Australia and internationally (Matthers et al., 2000; WHO, 2001). Because depression is also the most studied mental health outcome in relation to job stress, we provide a more detailed review of the job stress and depression evidence in the Australian regional context. A more detailed review of the international evidence is provided in a separate recent publication (LaMontagne, Keegel, et al., 2010).



Simultaneous exposure to high job demands, low job control and low social support at work showed significantly elevated relative risks of 2.10 for women and 6.32 for men. Notably, this was one of the first studies to rule out a history of the psychiatric disorder before labour market entry as an explanation for the job stress-depression link. This study tested whether the association between job stressors and mental disorders in adulthood could be attributable to previous mental disorders in childhood, which in turn could influence the perception of work or selection into poor quality work. While this does happen to some extent, this study and another from the 1958 British Birth Cohort Study demonstrated that job stressors are an important source of preventable psychiatric diagnoses in midlife, even after accounting for childhood psychiatric disorders (Stansfeld et al., 2008).

### **Job Stress and Health Behaviours**

As well as acting directly through sustained autonomic nervous system activation leading to adverse health impacts, job stress can also harm health indirectly by fostering a range of behaviours which negatively impact on health: cigarette smoking, higher body weight, poor diet, lack of exercise and alcohol abuse (Eakin, 1997; Siegrist & Rodell, 2006). The overall evidence is mixed but appears strongest for heavy alcohol consumption among men, overweight and the co-occurrence of multiple risky health behaviours (Siegrist & Rodell, 2006).

A recent population-based Victorian (Australia) study found associations between job strain and smoking as well as long working hours (>50 hours/week) and higher body-mass index among working men (Ostry et al., 2006; Radi et al., 2007). Using a stronger study design, significantly elevated risks of alcohol dependence were reported in the Whitehall II occupational cohort for men exposed to effort-reward imbalance and for women exposed to low job control (Head et al., 2004). In contrast, a large Finnish study examined relationships between job strain, effort-reward imbalance and heavy drinking but found no consistent associations (Kouvonen et al., 2005). A US-based study, for example, showed that job stressor-smoking relationships were modified by workplace social capital: associations were buffered or attenuated in workplaces with high compared to low social capital (Sapp et al., 2010).

### **Employee Stress and Performance**

Employee Stress is negatively correlated to their work performance. In short, more the level of stress, lower is the performance. It was conventionally perceived that reasonable levels of stress would boost the employees and improve their work performance. But this perception no longer holds true. Today it is believed that even a little bit of stress will inhibit employees' work performance. This is due to:

- Even relatively slight stress distracts an employee. People facing stress concentrate more on the repulsive feelings and emotions rather than on the work/job at hand and consequently their work performance suffers. Stress affects people's intellectual, emotional, and interpersonal functioning.
- Extended or repeated exposure even to minor levels of stress may have detrimental effects on health and this might lower employee's work performance.
- It has been researched that as stimulation increases, work performance initially increases, but after a point of time begins declining. The exact location of this variation point (at which the function's direction or trend reverses) appear to depend on the complication of the work/task/job being performed. The more the work complication, the less the stimulation levels at which a decline in performance occurs.

- Employees under stress lose their creativity and innovativeness. Their thinking ability is narrowed.

But there are certain exceptions to the rule that stress interferes with work performance. For instance, some people are at their best in times of calamity/crises. They meet the expectations and show remarkable performance at times of great stress. This may stem out from the fact that they have great expertise in the tasks being performed, making their variation/inflection as very high. People who have exceptional skills and competencies at a task may cognitively evaluate a possibly stressful scenario as a challenge and not as a threat.

Thus, while concluding we can say that whether stress can spoil or increase performance is dependent on factors such as work complication, the skills, and expertise of the employee in performing a task, personal traits of individuals/employees involved, etc. Organizations which encourage an open and honest communication develop an environment in which employees are less likely to be stressed out, enabling the employees to best utilize their abilities and skills and, thus, stimulating the employees to work performance.

### **Theoretical Orientation**

A theory "is a coherent group of assumptions put forth to explain the relationship between two or more observable facts and to provide a sound basis for predicting future events." There are a variety of occupational stress theories. Theories of occupational stress have been categorized by as either interactional or transactional (Cox, Griffiths, & Rial Gonzalez, 2000).

### **The Job Demand Control Model**

The Job Demand Control Model was developed by Robert Karasek (1979). He found that workers whose jobs rated high in job demands yet low in employee control (as measured by latitude over decisions) reported significantly more exhaustion after work, trouble awakening in the morning, depression, nervousness, anxiety, and insomnia or disturbed sleep than other workers. The Job Demand Control Model is aimed at balancing requirements and autonomy; the decision latitude someone has. Robert Karasek (1979) posits that employees, who have demanding jobs, experience a lot of stress if they cannot decide when they do the work. As soon as the (element of) control becomes less or is barely present at all, the workload will feel higher, leading to stress.

Conversely, it is also true that despite the high demands of the job, personal control is actually a nice addition that leads to employees feeling far less stressed. In jobs where control is given to time and deadlines, employees experience a lot more stress than when they can decide and use their own time schedule. This form of autonomy is therefore much more important in stress development than the complexity and high demands of the tasks. The Job Demand Control Model focuses on the balance between the desires of employees and their autonomy. It indicates that those who have a high degree of work pressures and experience a low degree of control have an increased risk of stress. The jobs stress model is characterised by its simplicity and can be used to identify and analyse psychological fatigue or work-related stress in employees.

### **Transactional model**

Richard Lazarus and Susan Folkman (1984) stated that stress can be thought of as resulting from an "imbalance between demands and resources." or as occurring when "pressure exceeds one's perceived ability to cope." Stress management was developed and premised on the idea that stress is not a direct response to a stressor but rather one's resources and ability to cope mediate the stress response and are amenable to change, thus allowing stress to be controllable (Lazarus & Folkman,

1984). Ogden (2000) further stated that in order to develop an effective stress management programme it is first necessary to identify the factors that are central to a person controlling his/her stress and to identify the intervention methods, which effectively target these factors.

He further stated that Lazarus and Folkman's interpretation of stress focuses on the transaction between people and their external environment known as the transactional model. The stressful situation that the employees of Guaranty Trust Bank are assumed to pass through does not necessarily mean the presence of a potential stressor but rather their resources and ability to reduce the stress response. The models conceptualize stress as a result of how a stressor is appraised and how a person appraises his or her resource to cope with the stressor. The model breaks the stressor-stress link by proposing that if stressors are perceived as positive or challenging rather than as a threat, and if the stressed person is confident that he or she possesses adequate rather than deficient coping strategies, stress may not necessarily follow the presence of a potential stressor.

The model proposes that stress can be reduced by helping stressed people change their perceptions of stressors, providing them with strategies to help them cope and further improving their confidence in their ability to do so. Therefore, if the management of Guaranty Trust Bank can provide its employees with adequate knowledge of stress management strategies, and they have a positive perception towards the potential stressors they will see stress as a challenge and not a threat.

### **Methodology**

Methodology refers to a set of rules for scientific enquiry; it involves the use of methods and justification for their use. Research design is the arrangement of conditions for the collection and analysis of data, in a manner that aims at combining the relevance to the research purposes. The questionnaire is the method used in data collection for the purpose of this research work, and the study is essentially descriptive survey research, wherein the opinions of the respondents are sought for.

### **Research Design**

A descriptive survey design was used in this study. The descriptive survey was based on a cross-sectional research design which implies that certain information is elicited from the respondents at a single point in time, with the respondents having different socio-demographic characteristics. Data was collected through a qualitative research method which involved the use of the open-ended structured interview. This study is purely qualitative.

### **Study Area**

Ibadan was chosen as the largest commercial city in Oyo State where most of the commercial banks are located. Ibadan is the capital and most populous city of Oyo State, Nigeria. With a population of over 3 million, it is the third-most populous city in Nigeria after Lagos and Kano; it is the country's largest city by geographical area. At the time of Nigeria's independence in 1960, Ibadan was the largest and most populous city in the country and the second most populous in Africa after Cairo.

Ibadan is located in south-western Nigeria, 128 km inland northeast of Lagos and 530 km southwest of Abuja, the federal capital, and is a prominent transit point between the coastal region and the areas in the hinterland of the country. Ibadan had been the centre of administration of the old Western Region since the days of the British colonial rule, and parts of the city's ancient



protective walls still stand to this day. The principal inhabitants of the city are the Yorubas, as well as various communities from other parts of the country.

### Study Population

Cooper and Schindler (2008) described the study population as the total collection of elements under study whereby references have to be made. The population for the study comprised of the entire employees of the selected Guaranty Trust Bank branches in Ibadan Oyo state Nigeria, who are involved in the direct core banking business-like operations and marketing or related to core banking business like IT, human resources, financial control etc. It did not include support employees like riders, drivers, cleaners etc. There are 9 Guaranty Trust Bank branches in Ibadan, Oyo-State. Nigeria.

### Sample Size and Sampling Techniques

A sample is the representative part of the population that is selected for a research study. The sample size which was used for the qualitative survey was 10 respondents. The sampling technique used for this study was simple random method which was used to select respondents from Guaranty Trust Bank branches in Ibadan. Oyo State. Simple random sampling is the basic sampling technique where a group of subjects are selected (a sample) for study from a larger group (a population). Each individual is chosen entirely by chance and each member of the population has an equal chance of being included in the sample. Every possible sample of a given size has the same chance of selection.

### Method of Data Collection

For the purpose of this research, an open-ended structured interview was used for data collection. The primary source of data collection was through an interview instrument which enabled us to elicit information on the problems which the study seeks to unravel. Also, secondary source of data collection was used such as the websites, textbooks etc. This research was purely qualitative.

### Method of Data Analysis

The qualitative data obtained through the IDIs was analyzed using manual content analysis. This process involved the transcription of the data, data sorting and narration. The data was used to complement the data from the questionnaire and responses obtained from the interviewees were quoted verbatim to bring out the important points that relate to the subject matter of the study.

### Ethical Consideration

Ethical consideration was done to deal with the integrity of the investigator and the protection of the target population where the study was conducted. Importantly, the participants gave their informed consent. Generally, the following ethical issues were addressed in the protocol:

- **Confidentiality of Data:** efforts were made to make the instruments anonymous. The survey instrument did not require the participant to write their names, addresses nor telephone numbers on it except for their signatures or thumbprint for respondents who could not write. This process was embarked on to maintain the confidentiality of the respondents. Report from the research presented aggregate data, not in personalized and recognizable form. Publication from the research presented de-personalized data.
- **Beneficence to participants:** Respondents were informed that there were no direct and immediate benefits for participation in this study, although participation in the study would improve their understanding of stress management in both their personal lives and workplace

- **Non-maleficance to participants:** There were no physical risks associated with participation in this study.
- **Voluntariness:** Participation in the study was completely voluntary. Nothing was done by the researcher to force people to participate in the study. Their right to discontinue from the study was guaranteed with the assurance of no punishment for refusal or withdrawal. The importance of their participation in the study was made clear, including the purpose of the research, methods, and benefits of participating. The ultimate decision to participate was left entirely to the potential participant without the pressure of any kind.

### Results: Data Presentation and Analysis

#### Research Objective One: Perception of Employees about the Nature and Causes Job Stress

Most of the employees believe that the workload and time management has been the nature and cause of stress at their workplace. They believe that the work long hours and they always have a heavy workload and they are expected to be highly productive within a short time frame. It was said that they get a lot of pressure from their superiors by being tasked heavily and to deliver results within a very short timeframe and even overtime.

Here is an interview session with respondents, to validate the findings;

*“I work over 50 hours per week, I feel stressed at work due to the unrealistic and very tight deadlines for deliverables, long working hours with no pre-defined breaks, having to do strenuous work without the necessary tools to aid easy implementation”*

#### (RESPONDENT 1/DUGBE/FEMALE/35/IDI)

*“I work about 50 hours weekly or more because I work overtime at times, I am stressed at work because of unnecessary work pressure from superior officers, assigning mundane task they are not sure about the output and keep coming back to you for results because they are scared to clarify from their superiors.”*

#### (RESPONDENT 2/DUGBE/MALE/42/IDI)

*“I work nothing less than 45 hours per week, I am stressed at work. The pressure of heavy workload and delivery time is so strenuous. There is so much to be done but very little time to complete the work.”*

#### (RESPONDENT 3/DUGBE/FEMALE/27/IDI)

Another respondent noted that there is always pressure to deliver results within a short time frame which puts the employee under a stress situation, in the process of meeting up with deadlines for tasks.

*“Aside from the pressure of delivery within a short time frame, there is a lot to learn on the job but there is no time because there is so much to be done on the job”*

#### (RESPONDENT 4/DUGBE/MALE/29/IDI)

Some other respondents also highlighted that the process of liaising with vendors and resolving customer issues puts the employee under stress and makes the work piled up.

*“Liaising with vendors could also make the job stressful. The vendors can be annoying and so stressful and they make your work more stressful and plied up”*

#### (RESPONDENT 5/DUGBE/MALE/27/IDI)

*“Customer management also makes the job very stressful. Attending to the customers, resolving their issues, and managing them isn’t an easy task”*

**(RESPONDENT 6/DUGBE/MALE/32/IDI)**

**Research Objective Two:** Perception of Employees about the Effect of Stress on Employees Performance

Some employees explained that tiredness, headaches, anger have been as a result of stress at work. They believe that as a result of stress at work, they feel tired, fatigued, and are not able to perform their duties effectively.

Here is an interview session with respondents, to validate the findings;

*“I feel very faint and tired, which makes me feel so weak. many times come down with a migraine. Which disturbs me from performing my duties effectively and efficiently”*

**(RESPONDENT 1/DUGBE/FEMALE/35/IDI)**

*“When I am stressed at work, I do feel headache, when I feel those kinds of headaches, I am unable to do anything for that day, either official or personal.”*

**(RESPONDENT 2/DUGBE/MALE/42/IDI)**

*“I feel exhausted and weak when I am stressed at work. I really hate to feel this way because it even disrupts my mood”*

**(RESPONDENT 3/DUGBE/FEMALE/27/IDI)**

*“I feel completely angry when stressed at work because it’s becoming a norm and a daily routine to be stressed at work.”*

**(RESPONDENT 4/DUGBE/MALE/29/IDI)**

Some employee described how other employees react to stress at the workplace. Stress has its turn on employees as they behaviour differently from when they are not stressed from work. Every employee possesses a level of reaction due to the stress level they face at work.

*“They feel short-tempered and impatient which are hallmarks of stressed employees”*

**(RESPONDENT 1/DUGBE/FEMALE/35/IDI)**

*“Employee who feels stressed will always have that anxious feeling, irritable, at times depressed, loss of interest at work. You will notice changes in employee behaviour, habits and routines”*

**(RESPONDENT 2/DUGBE/FEMALE/27/IDI)**

*“Employees sometimes they act out, displaying anger or sadness and even transfer the aggression to others, their moods changes”*

**(RESPONDENT 3/DUGBE/MALE/42/IDI)**

*“They lose concentration at work, they also have irritable behaviours and reactions to others and situations at the workplace. They also have obvious unhappy facial expressions”*

**(RESPONDENT 4/DUGBE/MALE/29/IDI)**

Majority of the employees claim that there is no policy in regards to the reduction of stress among the employees of Guaranty Trust Bank. They believe the management has not introduced and

policy in regards to the reduction of stress at the workplace. They claim that if there is a policy they are not aware of it or it is not being implemented.

Here is an interview session with respondents, to validate the findings;

*“There is no policy related to stress reduction in the organization, and if there is, I am not aware of it because it has not been mentioned or implemented”*

**(RESPONDENT 1/DUGBE/FEMALE/35/IDI)**

*“There is no policy in regards to stress reduction policy, but we as the human capital or resource management always advice employees to study their body and request for their annual leave to relax and refresh themselves”*

**(RESPONDENT 2/DUGBE/MALE/42/IDI)**

*“I am not aware of any stress reduction policy. Since I have started working in the organization, I have never come across a policy in regards to stress”*

**(RESPONDENT 3/DUGBE/FEMALE/27/IDI)**

*“I have never come across such policy since I started work here. It might probably in existence but I have never heard about it”*

**(RESPONDENT 4/DUGBE/MALE/29/IDI)**

*On the contrary, some other employees claim there are policies in regards to reducing stress. They believe the management has put in place some measure to reduce stress.*

*“There is a policy in regards to stress reduction. The gym and end of the month party has helped in reducing the level of stress among employees”*

**(RESPONDENT 5/DUGBE/MALE/27/IDI)**

*“Yes, there is a policy for stress reduction in the organization. Early closure of work has helped reduce stress over time.”*

**(RESPONDENT 6/DUGBE/MALE/32/IDI)**

Here is an interview session with respondents, to validate the findings;

*“Yes, there are some activities and programmes designed to decrease stress, especially at the workplace. Such as Funfair, Hangout at the beach and Friday hangout after work. It helps to energize the employees and motivates them to perform their duties better”*

**(RESPONDENT 1/DUGBE/FEMALE/35/IDI)**

*“Yes, in my department, the management tries to organise after-work hangouts to reduce stress and foster synergy within the teams.it is helpful in the short run but there is to be a more permanent solution available to ensure work-life balance, (such as reducing the number of working hours) and also providing employee with all tools necessary to work efficiently”*

**(RESPONDENT 2/DUGBE/MALE/42/IDI)**

*“Yes, there are a few team bonding exercises. But they are not helpful; more can be done to enhance work-life balance.”*

**(RESPONDENT 3/DUGBE/FEMALE/27/IDI)**

### **Discussion of Findings**

The findings revealed that majority of the employees are stressed; this has been factored by heavy workload, long working hours, time management or unrealistic deadlines, liaising with vendors and customer management. The study affirmed that the majority of the employees work for long hours. It was revealed that the employees in Guaranty Trust Bank work for more than 45 hours a week. The long working hours exposes the employees to workplace hazards and causes low employees performance at the workplace. This finding is in line with Caruso (2016) who found that most executives work for long working hours. He further indicated that the risks of working for long hours are theorized to stem from less time to recover from work, longer exposure to workplace hazards, and less time to attend to non-work responsibilities. Risks to workers include sleep deprivation, poor recovery from work, decrements in neurocognitive and physiological functioning, illnesses, adverse reproductive outcomes, and injuries. In Addition, the study observed that most employees are being weighted with the workload. The study revealed that majority of employees in Guaranty Trust Bank have so much work to do but very little time to complete the given targets. The increased workload can leave employees frazzled and feeling like they aren't achieving anything.

The study revealed that majority of the employees have faced with emotional, physical and behavioural effects from the workplace stress. It is observed that most of the employees are challenged with anxiety, fatigue, headaches, inability to concentrate, depression, anger. This exposes the employees to more serious health hazards. Workplace stress has a negative impact on employee attitudes and behaviours, which in turn can be costly for your company. This finding was in line with the assertion of Stavroula Leka, et al (2015), the experience of work stress can cause unusual and dysfunctional to poor physical and mental health. In extreme cases, long-term stress or traumatic events at work may lead to psychological problems and be conducive to psychiatric disorders resulting in absence from work and preventing the worker from being able to work again. When under stress, people find it difficult to maintain a healthy balance between work and non-work life. In addition to the findings, the study explained that there are little to no stress management programmes organized by the organization. The majority of the employees revealed that most of the stress management activities or programmes which exist such as Hangouts, team bonding exercises, funfair. It further revealed that the management doesn't organise the programmes but it is organized within teams, departments and branches.

### **Conclusion**

This study examines the effects of stress and stress management on employees of Guaranty Trust Bank, Ibadan, Oyo State, Nigeria. Employees have been stressed due to long working hours, heavy workload, time management or unrealistic deadlines, liaising with vendors and customer management. This has exposed the employees to workplace hazards and health hazards, having emotional, physical and behavioural effects on the employees. Also, the management of Guaranty Trust Bank has failed to put stress management into consideration as there is no policy or management organized programmes and activities in regards to stress reduction among its employees.

The productivity of the workforce is the most decisive factor as far as the success of an organization is concerned. The productivity, in turn, is dependent on the psychosocial well-being of the employees. In an age of the highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all realms of life. The growing Importance of interventional



strategies is felt more at the organizational level. This particular research was intended to study the impact of occupational stress on Bank employees. Although certain limitations were met with the study, every effort has been made to make it much comprehensive.

### Recommendations

Based on the outcome of the study, the following recommendations were made:

1. Due to the heavy workload, the management should encourage the division of labour among employees; this would help reduce workload.
2. Proper job descriptions to employees are pertinent as this will ensure effective commitment, loyalty, dedication to quality service delivery thus, reducing employee stress.
3. Due to the long working hours, the management should have flexible work arrangements which would reduce stress because employees working flexibly are more satisfied with their jobs, more satisfied with their lives, and experience better work-life (family) balance.
4. Qualified medical personnel should be employed by the commercial banking firms specifically to manage and treat stress-related symptoms such as headache, increased blood pressure, increased breathing rates, induced heart attacks, tensions, anxiety, sleep disorders; proper treatment will help reposition performance status of employees.

### Suggestions for Further Studies

Further study should be centered on the Financial and Economic Impact of Stress on Organization. Not much research has been done investigating the impact of financial and economic consequences on an individual and the organization. In addition, there should be more research conducted on the effects of stress and stress management among factory workers. Factory workers are faced with a high level of stress but there is inadequate research done in order to attempt to tackle the issue of stress among factory workers.

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