



EFFECTS OF STRESS ON EMPLOYEES PRODUCTIVITY IN THE SERVICES INDUSTRY (A STUDY OF ECO BANK PLC AND ACCESS BANK PLC , UMUAHIA NORTH LGA, ABIA STATE).

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ABSTRACT

This study determined the effects of Stress on Employees productivity in the Services industry with reference to Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State. Having analyzed the distributed 83 questionnaires, descriptive survey approach was adopted and analyzed using regressions with the help of SPSS version 22.0. The study found that chronic stress, acute stress, Traumatic stress and episodic acute stress has a significant negative effect on employee productivity. While Poor working conditions. Long work hours, new technology and Work overload has a significant negative influence on employee performance. Due to these sources of stress, employee engagement to work decreases, and ultimately it negatively affects the productivity of employees. Therefore, organizations should handle stress positively to increase employee productivity.

Keywords: *Stress Management, Employee Performance, Profitability, Efficiency and Effectiveness.*

INTRODUCTION

Stress is a condition of physical and psychological mental disorder which occurs in a situation of pressure, when resources are unable to fulfil the demand of an individual. Most of time of our lives spent at work, job stress is widely experienced and so pervasive, that it's been found to effect people in every sector. Employees' in health sector spend most of their time at work, that's why they are directly targeted by stress; due to this their productivity at workplace decreases greatly. Now the days, stress is considered as an important factor, which is rapidly increasing the absenteeism rate of employers and employees. This happens more in the public sector, where 50 percent of employers reported stress related absence. The main causes of stress are work overloads, management styles, non-work factors such as relationships with family and workplace

associates. In public sector, job security is considered more common cause of stress in recent years. Cost on absence in public sector due to stress is reported more than the cost incurred in the private sector. In public sector cost reported due to stress is 800 pound per employee a year, while in private sector; it is reported 446 pound per employee per year (Miller & Phipps, 2011).

Employees experience and feel stressed continuously and therefore the reactions of stress at the workplace are not a separate aspect. But considering stress more positively leads to higher productivity and improved performance, whereas, negative stress leads to many problems in the organization. Hence, it is pertinent for organizations to take cognizance of the stress level of their employees and make an attempt to help them overcome it (Syed, Muhammad, AftabQadir &Shabana, 2013). Performance is an important concept for the very survival of all organizations, therefore, anything that could undermine performance is frowned at and measures put in place to avoid it. Stress is one of those factors that inhibit performance, hence, needs to be taken note of and handled properly. To achieve this organizational objective, all the factors which influence stress needs to be properly identified and measured (Kamalakumati&Ambika, 2013). That is, the welfare of employees needs to be top priority of organizations, because employees serve as assets to organizations. But when they are stressed, undesirable circumstances such as increased absenteeism; low productivity, low motivation and usually legal financial damages may ensue which eventually affect the employee work behaviour and leads them towards a counterproductive work behaviour.

Performance of an employee is a point of concern for most organizations, irrespective of the factors and conditions therein. Consequently, the employees are considered to be very important assets for their organizations (Qureshi &Ramay, 2006). Good performance of the employees leads to a good organizational performance, thus ultimately making an organization more successful and effective and vice versa (Armstrong & Baron, 2007). However, their stress level impacts on their performance and productivity. Stress is an unavoidable consequence of modern living. It is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person (Jayashree, 2010). It is much more common in employees at lower levels of workplace hierarchies, where they have less control over their work

situation (Beheshtifar&Nazarian, 2013). Stress can be considered as an unpleasant emotional situation that we experience when requirements (work-related or not) cannot be counter-balanced with our ability to resolve them. This results in emotional changes as a reaction to this danger. It stems from the relationship between a person and his environment, and it appears as pressure that is subjective because the same stress can affect one person but not another. When an employee can manage the pressures of the job and the possibility to complete a task is substantial, then stress can work as a motivating factor (Halkos &Dimitrios, 2008). Employers of labour in Nigeria do not protect their workers from stress arising outside and within the workplace (Adetayo, Ajani &Olabisi, 2014). It is a real problem that organizations, as well as their workers have been facing for some time, because employers of labour seem not to be adhering to the international labour organization's protocol which posits that employers of labour should initiate a stress management policy. It is against this backdrop that this study seeks to examine the effect of stress on employee productivity of manufacturing firms in South-east Nigeria.

STATEMENT OF THE PROBLEM

Many establishments, specifically manufacturing firms' in the world are observing a shocking increase in the negative effects of stress on employee productivity (Henry & Evans,2008). Most organizations, to accomplish higher productivity, end up saddling employees with an overload of work to meet deadlines, and this might have psychological and physical effects on the employees which may result in something contrary to what these organizations want to achieve. Work stress arises from stressors in the workplace. These stressors are demanding and unreasonable situations associated with the organization itself. They include high levels of organizational politics, demanding organizational cultures and poor leadership styles which can create friction; heighten dysfunctional competition between individuals and increased stress (Ivancevich, Konapske& Matteson, 2006).

Lack of performance feedback, inadequate career development, workplace violence, sexual harassment and inequality in remuneration and incentives have also been cited as some of the causes of the increase in stress among employees(McShane, 2008). Some of these issues were observed in the firms studied, hence, the need to ascertain the effect of stress on employee productivity in those firms.

Objective of the Study

The major objective of this study is to examine the effects of Stress on Employees productivity in the Services industry with reference to Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State. Other specific objectives are to;

- i. ascertain the effect of work-family interaction on employee productivity of Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State.
- ii. assess the effect of organizational climate on employee productivity of Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State.

Research Questions

This study has the following questions to answer;

- i. What is the effect of work-family interaction on employee productivity of Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State?
- ii. What is the effect of organizational climate on employee productivity of Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State?

Research Hypotheses

The following research hypotheses were formulated in their null forms as follows;

H₀: There is no significant effect of work-family interaction on employee productivity of Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State.

H₀: There is no significant effect of organizational climate on employee productivity of Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State.

REVIEW OF RELATED LITERATURE

Conceptual Review

Origin, Terminology and Definition of Stress

Research or studies conducted in countries around the world demonstrate that people can actually work themselves to death. Factors such as workplace stress and long hours contribute to the risk of death from overwork. The secret of achievement is not letting what you are doing get to you before you get to it as many employees of Moolmans think because there were many in their positions who have wanted to live

with honour but end up digging riches they never got to enjoy. The term stress was borrowed from the field of physics by one of the fathers of stress research Hans Selye an Endocrinologist in the 1930s. In physics, stress describes the force that produces strain on a physical body (i.e. bending a piece of metal until it snaps because of the force, or pressure exerted on it).

Selye (1930) began using the term stress after completing his medical training at the University of Montreal in the 1920's. He noticed that no matter what his hospitalized patients suffered from, they all had one thing in common, they all looked sick. In his view, all were under physical stress. He proposed that stress was a non-specific strain on the body caused by irregularities in normal body functions. This stress resulted in the release of stress hormones. He called this the General Adaptation Syndrome (our body's short-term and long-term reactions to stress). He later broadened and popularized the concept to include inappropriate physiological response to any demand. (Wikipedia)

According to Robbins (2004), stress is a dynamic condition in which an individual is confronted with opportunity, constraint or demand related to what he desires and for which the outcome is perceived to be both uncertain and important. From this definition it could be inferred that stress is not necessarily bad, it also has a positive value when it offers potential gain. Moorhead and Griffen (1998) also defined stress as a person's adaptive response to a stimulus that places physical and psychological demands on a person. Similarly, Sherman, et. al (1996), similarly defined stress as any adjustive demand on an individual caused by physical, emotional or mental factors that requires coping behaviour. Taylor (1995), also describes stress as a negative emotional experience accompanied by predictable biochemical, physiological, cognitive and behavioural changes that are directed either towards altering the events or accommodating its effects.

Again, Bennett (1994) defines stress as a wide collection of physical and psychological symptoms that results from difficulties experienced by an individual while attempting to adapt to an environment. This shows that the potential for stress exists when an environmental situation presents a demand threatening to exceed a person's capabilities and resources. However, Mandler (1993), argues that a definition focusing on the physiological aspects of stress is too narrow. He suggests that stress refers

most appropriately to the convergence of the physiological and psychological effects of stressors. He maintains that only when stressors and their physiological responses affect behaviour, thought or action do they become relevant to the stress concept. Like Selye in the 1920's, he notes that all types of stressors, ranging from extreme temperature to the death of a friend, affect the nervous system in the same way but may differ in their psychological or emotional effects. For the purpose of this project work, we consider Mandler's (1993) psychological results of stress as part of the performance effects of stress and use the term stress to refer only to the physiological response. From the various definitions and description stress can be seen as excessive demands that affect a person physically and psychologically. Thus the mental or physical that results from perceived threat or danger and the pressure to remove it.

Nature of Stress

It is believed that stress is a complex phenomenon because it is not tangible and cannot be touched. Bowing and Harvey (2001), stated that stress occurs with the interaction between an individual and the environment, which produces emotional strain affecting a person's physical and mental conditions. Stress is caused by stressors, which are events that create a state of disequilibrium within an individual; also they are things that cause you to feel stressed and anxious. Stressors go beyond the natural pressures necessary to motivate and stretch you as they trigger the release of 'stress hormones' that take you into an unproductive state. Thus affecting your decisions, mental clarity, memory, energy, attitude, communication, creativity, tension, health, happiness and goal achievement. They also state the effect of stress on individuals, organizations and the entire society is very high. They asserted that many employees may suffer from anxiety disorders or stress related illness. Research shows that it is estimated that employees who suffers from stress and its related diseases loses about working days a year, in terms of days lost on the job.

According to Ritchie and Martin (1999), for years' stress was described and defined in terms of external, usually physical, forces acting on an individual. They later suggested that the individuals' perception of, and response to, stimuli or events was a very important factor in determining how that individual might react, and whether or not an event will be considered stressful. They again contended that most research on stress acknowledged that both external and internal factors affect stress. They

viewed stress as a response to external or internal process, which reach levels that strain physical and psychological capacities beyond their limit. Blumenthal (2003) therefore viewed stress as anything that upsets people's ability to maintain critical variables (i.e psychological, social, spiritual or biological in nature) within acceptable limits. The experience of stress involves an event that is demanding or resources as well as the subjective feeling of distress experienced in its face. He said an activity could be termed as stressful if people appraised it as distressing. Whether an event is experienced as stressful depends on a person's psychosocial or psychological orientation with things like culture, spirituality, values, beliefs and past experiences influencing the appraisal. Events 15 that are appraised as being overwhelming, threatening, unsatisfying or confliction are more likely to be experienced as stressful.

Blumenthal (2003) differentiated the different effects of stress as follows:

- a) **Subjective effects:** stress leads to anxiety, aggression, apathy, boredom, depression, frustration, fatigue, guilt, shame, irritability, bad temper, moodiness, threat, tension, nervousness and low self-esteem.
- b) **Behavioral effects:** stress leads to accident proneness, drug taking, emotional outburst, excessive eating, loss of appetite, excessive drinking, smoking, excitability, impulsive behaviour, nervous laughter, substance abuse, trembling, impaired speech, restlessness and forgetfulness.
- c) **Cognitive effects:** stress affects our thought process, leading to a difficulty or fear of making decisions and concentrate, frequent forgetfulness, hypersensitivity to criticism, mental blocks and difficulty concentrating or thinking clearly. This may be intensified by substance abuse.
- d) **Physiological responses:** This begins in the brain and spread to organs throughout the body. Catecholamine from the adrenaline medulla causes the kidneys to raise blood pressure and the liver to release sugar or glucose into the blood stream and also increases heart rate and blood pressure, dryness of mouth, sweating, dilation of pupils, difficulty in breathing, hot and cold spells, numbness and tingling. The pituitary gland stimulates the release of corticosteroids, which helps to resist stress but, if in the system for a prolonged period of time, suppresses the immune system. These responses are adaptive for dealing with stress in the form of fight or flight but this response is rarely useful in urban work, instead the

accumulation of stress products in the body is immune-suppressive playing a part in degenerative processes and disease.

- e) **Health effects:** prolonged exposure to stress has profound and detrimental effects on health. Among possible complications stress play a role in causing ailments like asthma, secondary amenorrhea, chronic heart disease (CHD), chest and back pains, diarrhoea, frequent urination, faintness and dizziness, dyspepsia, headaches and migraines, neuroses, nightmares, insomnia, psychoses, psychosomatic disorder, diabetes mellitus, skin rashes, ulcers and decreased libido or loss of sexual drives. In a world where AIDS is frighteningly, prevalent people need to be aware that stress is immunosuppressive. HIV breaks down a person's immune system, which leaves them vulnerable to potentially fatal infections and diseases.
- f) **Organization effects:** This results in absenteeism, poor industrial relations, poor productivity, high accidents and employee turnover rates, poor Organisational climate, antagonism at work and job dissatisfaction.

Stress Process or Response Stages

Arnold, et al (1993), categorized stress it into three stages which they called the general adaption syndrome which were; Alarm, resistance and exhaustion

- i.* **Alarm stage:** This is the first stage of stress response where organism meets face to face with stressor and thereby mobilizing energy. Organism therefore ought to protect itself from stressors and initiate alarm reaction. During this stage adrenaline will be produced in order to bring about the fight-or-flight response. There is also some activation of the HPA axis, producing cortisol. This reaction can provoke both good and bad events and only in that phase we can talk about eustress. In this stage stress response helps organism to protect itself, giving the organism extra strength to defend itself.
- ii.* **The Resistance stage:** This is the second stage where an organism attempt to resist the stressor or defend itself and make balance again or it is the stage where the body has to decide to fight or flight. This is a phase with maximum activity, and the body of the organism spends the stored energy (sugars and fats). At this stage the organism feel too much tension, reactions are overreacted and overdone. During this stage one will smoke too

much, drink more coffee, drink more alcohol, or think too much. Usually reaction is anxiety, memory, loss and depression. Organism is very vulnerable and can get sickness very easy i.e. weak immune system. The body will try to add resources to help it cope through maximum adaption and hopefully, successful return to equilibrium for the individual. If, however, the defence mechanism does not work, or fails to cope, it will lead to the third stage which is Exhaustion.

- iii. Exhaustion stage is the third and final stage:* At this point, all of the body's resources are eventually depleted and the body is unable to maintain normal function. This is also referred to as a burnout or overload phase. The sequence may happen in response to either a physical threat, such as being in a car accident or an emotional one such as being made redundant in your job. Facing multiple long-term stressors piles extra strain on your system and can quickly lead to exhaustion. The initial autonomic nervous system symptoms may reappear (sweating, raised heart rate, etc).

If stage three is extended, long term damage may result as the body, and the immune system is exhausted and the function is impaired resulting in decomposition. The result can manifest itself in obvious illnesses such as ulcers, depression, diabetes or even cardiovascular problems, along with other mental illnesses.

Types of Stress

According to Taylor (1995), there are four major types of stress and she explains them as follows:

- i. Chronic stress:* She describes this type of stress as unrelenting demands and pressures for seemingly interminable periods of time. Chronic stress is the type that wears the individual down day after day and year after year with no visible escape. It grinds away at both emotional and health of the individual leading to breakdown and even death. While acute stress can be thrilling and exciting, chronic stress is not. This is the grinding stress that wears people away day after day and year after year. It's the stress of poverty, of dysfunctional families, of being trapped in an unhappy marriage or in a despised job or career. It comes when a person never sees a way out of a miserable situation. It's the stress of unrelenting demands and pressures for seemingly

interminable periods of time. With no hope, the individual gives up searching for solutions. Some chronic stresses stem from traumatic, early childhood experiences that become internalized and remain forever painful and present. Some experiences profoundly affect personality. The worst aspect of chronic stress is that people get used to it. Chronic stress kills through suicide, violence, heart attack, stroke and perhaps; even cancer. People wear down to a final, fatal breakdown. Because physical and mental resources are depleted through long-term attrition, the symptoms of chronic stress are difficult to treat and may require extended medical as well as behavioral treatment and stress management.

ii. Acute stress: This type of stress is the most common and most recognizable form of stress. It is the kind of stress which the individual knows exactly why he is stressed; he was just in a car accident; the school nurse just called him, armed robbers just ambled onto his house. It can also be something scary but thrilling, such as a parachute jump. Normally, the body rests when these stressful events cease and life gets back to normal because the effects are short-term. Acute stress usually does not cause severe or permanent damage to the body. It also comes from demands and pressures of the recent past and anticipated demands and pressures of the near future. Acute stress is thrilling and exciting in small doses, but too much is exhausting. Because it is short term, acute stress doesn't have enough time to do the extensive damage associated with long-term stress. The most common symptoms are: Emotional distress some combination of anger or irritability, anxiety and depression, the three stress emotions. Acute stress can crop up in anyone's life, and it is highly treatable and manageable.

iii. Traumatic stress: It is a severe stress reaction that results from a catastrophic event or intense experience such as a natural disaster, sexual assault, life-threatening accident, or participation in a combat. Here, after the initial shock and emotional fallout, many trauma victims gradually begin to recover. But for some people, the psychological and physical symptoms triggered by the trauma do not go away, the body does not return to equilibrium, and life does not return to normal. This condition is known as post trauma stress disorder. Common symptoms of this type of stress are flashbacks or nightmares about the

trauma, avoidance of places and things associated with the trauma, hyper vigilance for signs of danger and irritability and tension.

- iv. Episodic acute stress:* She went further to explain episodic acute stress as where the individual experiencing this type of stress lives are very chaotic, out of control and they always seem to be facing multiple stressful situation. They are always in a rush, always late, always taking on too many projects, handling too many demands. Those who are prone to this type of stress include personality types. If an individual is prone to episodic acute stress, he may not know it or admit it. He may be wedded to a life style that promotes stress. Unfortunately, people with episodic acute stress may find it so habitual that they resist changing their lifestyles until they experience severe physical symptoms.

Another form of episodic acute stress comes from ceaseless worry. "Worry warts" see disaster around every corner and pessimistically forecast catastrophe in every situation. The symptoms of episodic acute stress are the symptoms of extended over arousal: persistent tension headaches, migraines, hypertension, chest pain and heart disease. Treating episodic acute stress requires intervention on a number of levels, generally requiring professional help, which may take many months. Often, lifestyle and personality issues are so ingrained and habitual with these individuals that they see nothing wrong with the way they conduct their lives. They blame their woes on other people and external events. Frequently, they see their lifestyle, their patterns of interacting with others, and their ways of perceiving the world as part and parcel of who and what they are. Sufferers can be fiercely resistant to change. Only the promise of relief from pain and discomfort of their symptoms can keep them in treatment and on track in their recovery program.

Theoretical Review

Person-Environment (PE) Fit Theory (*Lewin, 1935; Murray, 1938*)

Person-Environment (PE) account of the stress process stems from the early works and theories of Lewin(1935) and Murray (1938). The basic premise of the person environment(PE) fit theory is that stress arises from a misfit between person and environment – not from the two components

separately, but as the factors of each relate to one another. When individuals perceive that their work environments are not good, or do not fit well with the needs, wants, and desires that they would like fulfilled from work, the discrepancies create diverse strains, which are then hypothesized to affect workers' health and wellbeing. Environmental demands here include job requirements, role expectations, and group and organizational norms. Countering these demands are the individual's abilities represented through aptitudes, skills, training, time and energy the person uses to meet the demands. The idea is that the larger the discrepancy between person and environment, the greater the likelihood that strain, and a need for coping, will arise.

Psychological Job Control Theory (*Robert Karasek, 1979*)

Job control theory has the perceptions of job control over work hours and perceived job autonomy. A key assumption of the literature on flexible work schedules is relating positively to employee perception of job control over scheduling and increased job autonomy. Control is a concept from the demand-control model of work stress. It is defined as the decision latitude employees have over their job tasks (Kossek & Michel, 2010). The demand control model posts positive relationship between worker job demands and the ability to control how and when one performs a job, such as when and how they carry out tasks. It is assumed that a job with high demands and low control will lead to stress. However, if an individual in the same high demand job perceives high control, he/she will experience lower strain. Flexible work schedules are an intervention that could enable greater control by providing tangible and psychological resources to enhance well-being and improve on performance (Kossek, Valcour, & Lirio, 2014).

Empirical Review

Okeke, Ojan and Oboreh, (2016), examined the effect of stress on employee productivity in the Nigerian banking industry. The study reviewed relevant theoretical and empirical literature, and is anchored on Person Environment (PE) Fit Theory. The study adopted survey research method. The population of study constitutes five selected banks in Awka metropolis. Purposive sampling method was used to select a total of 250 employees. The data used in this study were generated using 5-point Likert scale questionnaire. The data generated were analyzed using simple percentage analysis while the hypotheses formulated were tested using chi-square statistical technique. The study revealed that workload

pressure has significant effect on employee productivity. Also revealed was that stress hinders effective performance of the employees.

Muhammad and Kishwar, (2019), investigated the impact of work stress on employee productivity. The target populations comprised all employees from the five to six bank of Faisalabad city (Bank AL Habib, Faysal limited bank, MCB, Meezan Bank, J.S Bank, Bank Al-Falah). The stratified random sampling technique was used to select 50 participants for the study. Questionnaire was the instrument used to elicit information from the respondents. Descriptive statistic of table and percentage were used to answer the research questions raised to guide the study while regression and correlation method was adopted to analyze the research hypotheses generated for the study. To check the impact of work stress, the stress related variables are impact of workload, impact of role ambiguity, impact of role conflict. The findings of this study revealed that there is significant relationship between work stress and employee's productivity in banking sector.

Obi, (2020), examined the effect of stress on employee productivity in selected manufacturing firms in South-East Nigeria, it became necessary following a high rate of stress witnessed in the manufacturing industry in the region. The population of the study consisted of 2187 employees of fifteen selected manufacturing firms. The statistical formula devised by Borg and Gall (1973) was employed to determine the sample size of 427. The data generated were analysed using descriptive statistics, correlation and multiple regression analysis at a 5% level of significance. The results showed that work-family interaction exerts a significant negative influence on employee productivity, organizational climate has a significant positive effect on employee productivity, while role ambiguity has a significant positive influence on employee productivity. The study, therefore, concluded that workplace stress has a significant negative effect on employee productivity in manufacturing firms in South-East Nigeria.

Sharmilee, Abdul and Zubair, (2017), analysed the impact of job stress on employee performance. A causal research design was adopted to carry out the data collection. 310 respondents were selected from various sectors in Malaysia using convenient sampling technique. The survey questionnaire was sent via Facebook inbox requesting to complete it. The questionnaire includes demographic information's and statements to measure four (4) independent variables of time pressure, workload, lack of motivation, and role ambiguity to measure level of stress. The

dependent variable is employee performance. Only 136 completed questionnaires were returned (usable sample). Regression analysis was carried out to examine the impact of stress on employee performance using SPSS21. We found that time pressure and role ambiguity have significant and negative influence on employee performance. The other two factors of workload and lack of motivation do not have any significant influence on employee performance. The study concluded that increasing time pressure and role ambiguity would reduce employee performance in all aspects.

METHODOLOGY

Research Design

In this study, the researcher adopted survey design. It is a research design where a sample of population of or item is chosen and data collected, analyzed and report made based on the sample. Here a group of people or item is studied by collecting and analyzing data from a few people or item considered a representation of the entire group population.

Sources of Data

Data collected for this study were sourced from both primary and secondary sources.

Primary Data: Primary data are original data collected basically for the purpose of the research or study. The primary sources of data for this research include questionnaires, etc.

Secondary Data: Secondary data are both published and unpublished works. The published were obtained from library, textbooks, journals, internets, articles publications. The researcher therefore adopted this source of data in order to obtain the information needed.

Population of the Study

A population is made up of all conceivable elements or observations relating to a particular phenomenon of interest of the research subject or element. The population of this study comprised of one hundred and eleven (111) staff of EcoBank and Access Bank, Umuahia, Abia State.

NAME	Population
Access Bank Plc	53
Eco Bank Plc	58
TOTAL	111

Source: Field Survey 2022

3.4 Sample Size Determination

For the purpose of this study, the researcher derived the sample size statically by using Taro Yamani (Abdullahi, 2012) as follow;

Using the formula;

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

n = Sample size

N = Population (111)

e = Margin of error (0.05) Thus, the sample size is:

$$n = \frac{111}{1+111(0.05)^2}$$

$$n = \frac{111}{1+111(0.0025)}$$

$$n = \frac{111}{1+0.2775}$$

$$n = \frac{111}{1.2775}$$

$$= 86.88$$

$$n = 89 \text{ staff}$$

Therefore, the sample size for this study is 89 staff of Ecobank and Access Bank Plc, Umuahia, Abia State. The study also made use of simple random sampling because it is distinguished by the fact that each population element has not only a known but equal chance of being selected.

Sampling Technique

Simple random sampling technique was used by the researcher in obtaining information for the research. The sampling technique provide employees the same and known chances of being nominated.

Description of the Research Instrument

The researcher extensively used structured format of questionnaire which was formal and standardized. It followed a pattern of questions which the researcher used to obtain the required data. The questionnaire used by the researcher was in line with the research questions as well as research objectives of the study.

Questionnaire: This involves a set of question which relates to the purpose of the study and the hypothesis to be verified. The questionnaire was divided into two sections. Section A and B, Section A contains personal data of the respondent such as sex, marital status, qualification

etc. Section B contains questions that requires both direct and indirect answers, which requires the respondent to tick the one that appeals him most and was structured in 5 point Likert scale ranging from Strongly agreed 5, Agreed 4, Undecided 1, Disagreed 3 and Strongly disagreed 2.

Validity of the Research Instrument

To make the instrument valid, the researcher adopted content validity.

Reliability of the Research Instrument

Reliability is the tendency toward consistency found in repeated measurements. The reliability of the instrument was ascertained using the internal consistency method. 80 questionnaire were given to the respondents, and after two weeks of interval, another 80 questionnaire were issued out to the same respondent to check consistency and reliability. This is called the test re-test method.

Methods of Data Analyses

Data for the study were analyzed using frequency distribution table, and percentages were used to analyses the data from the questionnaire. Also, hypothesis were tested Pearson Product Moment Correlation Coefficients, ANOVA and Regression models with the aid of Statistical Packages for Social Sciences version 23.0, which was designed to investigate the agreement of a set of observed frequencies expected or an assumption of the theoretical pattern of the phenomena being studied.

Data Presentation and Analysis

Table 3.1 Distribution of questionnaire to staff of Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State and response rate.

Respondents	Distributed questionnaires	Valid and Returned questionnaires	Invalid and returned	Not Returned
EcobankPlc	45	43	4	1
Access Bank	44	40	1	-
Total	89	83	5	1

Source: Field Survey, 2022

As reflected in Table, a total of 89 questionnaires were distributed to staff of Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia

State.83 were valid and returned to the researcher. 5 were returned but invalid. The remaining 1 were not returned. Hence, 89 of the respondents constituted the sample of return completed questionnaires.

Table 3.2 Correlations showing the various types of stress employees', go through in Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State.

Correlations

		Episodic acute stress	Chronic stress	Traumatic stress
Episodic acute stress	Pearson Correlation	1	.913**	.931**
	Sig. (2-tailed)		.000	.000
	N	83	83	83
Chronic stress	Pearson Correlation	.913**	1	.905**
	Sig. (2-tailed)	.000		.000
	N	83	83	83
Traumatic stress	Pearson Correlation	.931**	.905**	1
	Sig. (2-tailed)	.000	.000	
	N	83	83	83

** . Correlation is significant at the 0.01 level (2-tailed).

The result reveals the various types of stress employees', go through in Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State. The coefficient of the correlation is 0.913, 0.931 and 0.905, with a sig. value of 0.000. The effect is significant since the sig. value of 0.000 is lower that the acceptable 0.01

Table 3.3 Regression analysis showing the causes of stress on employees of Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State. Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.968 ^a	.937	.935	.26295	.920

a. Predictors: (Constant), Poor working conditions, New technology, Work overload

b. Dependent Variable: Long work hours

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.720	.110		6.532	.000
	Work overload	.345	.075	.398	4.606	.000
	New technology	.328	.072	.378	4.552	.000
	Poor working conditions	.183	.062	.218	2.927	.004

a. Dependent Variable: Long work hours

R	=	0.968
R-Square	=	0.937
Adjusted R-Square	=	0.935
T – Statistic	=	6.532
Durbin Watson Statistic	=	.920

The regression results showed that the estimated coefficient of the regression parameters have positive sign and thus conform to our a priori expectation. This means that an increase in the independent variables will bring about credibility in the dependent variable.

The coefficient of determination R-square of 0.937 implied that 93.7% of the sample variation in the dependent variable is explained or caused by the explanatory variable while 6.3% is unexplained. This remaining could be caused by other factors or variables not built into the model. The high value of R-square is an indication of a good relationship between the dependent and independent variables.

The value of the adjusted R^2 is 0.935 this shows that the regression line captures more than 93.5% of the total caused by variation in the explanatory variables specified in the equation accounting for the stochastic error term.

Summary of Findings

This study determine the effects of Stress on Employees productivity in the Services industry with reference to Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State. Having analysed the distributed 83 questionnaires, descriptive survey approach was adopted and analysed using regressions with the help of SPSS version 22.0. The following findings were made.

- i. Chronic stress, Acute stress, Traumatic stress and episodic acute stress are types of stress employees', go through in Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State.
- ii. Poor working conditions. Long work hours, New technology and Work overload are causes of stress on employees of Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State.

CONCLUSION

This covers the effect of stress on employee performance in employees of Eco Bank plc and Access Bank Plc, Umuahia North LGA, Abia State. The responses of the employees of these banking institutions were subjected to statistical analysis. The study found that chronic stress, acute stress, Traumatic stress and episodic acute stress has a significant negative effect on employee productivity. While Poor working conditions. Long work hours, New technology and Work overload has a significant negative influence on employee performance. Due to these sources of stress, employee engagement to work decreases, and ultimately it negatively affects the productivity of employees. Therefore, organizations should handle stress positively to increase employee productivity. Based on the empirical analysis, the study, therefore, concludes that stress has a significant negative effect on employee productivity in selected Eco Bank plc. and Access Bank Plc, Umuahia North LGA, Abia State.

RECOMMENDATIONS

Based on the findings of this study, these recommendations were made.

- i. Selected Eco Bank plc. and Access Bank Plc., Umuahia used in the study should put in effective stress management strategy that will reduce workload pressure to improve the productivity of their employees.
- ii. Management of selected Eco Bank plc. and Access Bank Plc., Umuahia used should establish a policy that will favor their employees to avoid turnover, this can relieve the employees' from the seeking of a job elsewhere.

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