

Stress Management and Employee Performance of Selected Deposit Money Bank in Osogbo, Osun State, Nigeria

Dr. Uchechukwu Sampson. Ogah OON, FCA

Department of management and Accounting, Lead City University, Ibadan Oyo State.

Abstract

The rating of employee's job performance is an indicator that portrays the extent to which an employee is meeting stipulated standard. It is the goal of every banker to satisfy his or her customer for continuous patronage and to compete favorably with every other bank globally. However, it seems that this goal is far-fetched, considering the prevailing happenings in Nigerian banking sector today: the escalation in work-load and long-work hours, even as contract staff, providing the basis for occupational stress. This situation creates the link whereby banks spend huge sums of money and time, in training their newly hired best brains, so as to put them to shape for the purpose. The main objective of the study was to examine effect of stress management on employee performance of selected deposit money bank in Osogbo, Osun State, Nigeria. Descriptive survey research design was used with the target population comprising of all Staff in Guarantee Trust Bank Plc, First Bank of Nigeria Plc, and Access bank. Osun State, Nigeria. The total population was two hundred and twenty five (225). The sample size of 200 for this study was arrived at using Taro Yamane (1964) formula. Linear Regression Analysis and Pearson Product Moment Correlation coefficient test was adopted for the study. The findings showed work-life balance to employees performance ($F_{[1, 188]} = 32.030, P < 0.05, R^2 = 0.041$), work overload and employees performance ($r = .219^*, P < .05$) and organizational change on employee's performance ($r(188:1) = .414; P < .05$). The study concluded and recommended that the major effect of work-induced stress on an organization is reduced productivity. Reduced productivity can also result when an employee is experiencing negative work-induced stress. Employees under stress are much less inclined to channel energy into continuous improvement initiatives or creative problem solving pursuits. A job stressed employee is likely to have greater job dissatisfaction, increased absenteeism and low morale for work; finally, stress is a major contributor to health and performance problems of employees and unwanted occurrences and costs for organizations.

Keywords: Employees performance, Organizational change, Stress management, Work life balance

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I. Introduction

The workplace of the 21st century is a fast-paced, dynamic, highly stimulating environment which brings a large number of benefits and opportunities to those who work within it. The ever changing demands of the working world can increase levels of stress, especially for those who are consistently working under pressure such as bank workers, medical workers etc. Whilst pressure has its positive side in raising performance, if such pressure becomes excessive it can lead to stress which has negative consequences (Issa, 2019; Al-khasawneh & Futa, 2016; Santiago, 2015).

In most cases, job stress is attributable to negative situations such as a formal reprimand by one's superior for poor performance. Beheshtifar and Nazarian (2017) submit that stress is much more common in employees at lower levels of workplace hierarchies because they have less control over their work situation. However, pleasant circumstances could also bring about job stress, such as job promotion and transfer to another location. Job stress has attracted considerable attention in recent times especially within the context or organisational behaviour (Kazmi 2018; Shahu and Gole 2018; Nilufar 2019). According to Robbins and sanghi (2016), a dynamic condition in which an individual is confronted with an opportunity, constraints, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important. Stress is an increasing problem in organizations and often causes adverse effects on performance. Kahn and Quinn (2016) mentioned that stress is seen generally as an outcome of facet of the assigned work role that caused harmful effect for individual. Occupational stress is considered as harmful factor of the work environment. ILO (1986) "It is recognized world-wide as a major challenge to individual mental and physical health, and organizational health." Although stress includes both good and bad aspects but it is not necessarily bad. Robbins and Sanghi (2016) also contributed that stress is typically discussed in a negative context; it also has a positive value. It is an opportunity when offers a potential gain. Rubina (2018) contributed the same that

stress is not always negative or harmful and indeed, the absence of stress is death. But it still has destructive impact on employee performance. Most research findings suggest that when an individual comes under stress, his cognitive performance and decision-making may be adversely affected. Kazmi (2018) investigated the effect of job stress on job performance and found that there is a negative relationship between job stress and job performance. Shahu and Gole (2018) inquired if there was any relationship between job performance, job satisfaction and job stress and found that higher stress levels are related to lower performance. Sabir and Helge (2015) note that the major changes that have been implemented in the financial sector have caused major negative effects on workers' working and personal lives.

In order to reduce or avoid job stress, Fako (2017) points to the importance of role clarity, a reasonable workload, the need for employees to maintain a healthy diet, and the need to avoid regularly putting in extra hours at work. Effective people management, good two-way communication between employers and employees, suitable working environments and effective work organisation are just some of the factors which can have an impact (Mbadou&Mbohwa, 2016). However, there is the need to examine critically, the nature and effect of job stress in Nigerian Banking Sector before suggesting ways by which the management could deal with it and this is the main thing this study is addressing.

Stress at work is a relatively new phenomenon of modern life style. The nature of work has gone through drastic changes over the last century and it is still changing at whirlwind speed. They have touched almost all professions starting from an artist to a surgeon or a commercial pilot to sales executive, with change comes- stress, in evitable. Santiago (2015) examined the negative effect of internal stress on police performance and found that the negative stress that often results from organizational setting through poor management can be debilitating, there is evidence to suggest that, there are ways in which an organization can help to reduce instance of job stress, or better manage the issue when it arise. Effective people management good two-way communication between employers and employees, suitable working environment and effective work. Stress has been characterized in various routes throughout the years. Initially, it was thought about as weight from the earth, at that point as strain inside the individual. The for the most part acknowledged definition today is one of communication between the circumstance and the person. It is the psychological and physical express that outcomes when the assets of the individual are not adequate to adapt to the demands and pressures of the circumstance. In this manner, stress is more probable in a few circumstances than others and in a few people than others. Stress can undermine the accomplishment of goals both for people and for associations. Indications of stress can be found in individuals' conduct, particularly in changes in conduct. Intense reactions to stress might be in the zones of emotions (for instance, uneasiness, melancholy, irritability, exhaustion), conduct (for instance, being pulled back, forceful, weepy, unmotivated), considering (for instance, troubles of focus and critical thinking) or physical manifestations (for instance, palpitations, queasiness, cerebral pains) (Lazarus, 2014). On the off chance that stress perseveres, there are changes in neuroendocrine, cardiovascular, autonomic and immunological working, prompting mental and physical sick wellbeing (for instance nervousness, wretchedness, coronary illness). Circumstances that are probably going to cause stress are those that are eccentric or wild, questionable, equivocal or new, or including strife, misfortune or execution desires. Stress might be caused by time restricted occasions, for example, the pressures of examinations or work due dates, or by continuous circumstances, for example, family demands, work uncertainty, or long driving adventures. Assets that assistance meet the pressures and demands looked at work incorporate individual qualities, for example, adapting aptitudes (for instance, critical thinking, decisiveness, time administration) and the work circumstance, for example, a great workplace and social help. These assets can be expanded by interest in work framework, preparing, great administration and business rehearses, and how work is sorted out.

Truly, the regular reaction from managers to stress at work has been at fault the casualty of stress, as opposed to its motivation. Progressively, it is being perceived that businesses have an obligation, much of the time in law, to guarantee that representatives don't turn out to be sick. It is likewise in their long haul monetary interests to counteract stress, as stress is probably going to prompt high staff turnover, an expansion in disorder nonappearance and early retirement, expanded stress in those staff still at work, diminished work execution and expanded rate of mischances, and lessened customer fulfilment.

Naturale (2017) states that stress is one situation when an individual reacts to or faces something different to a new opportunity, the restraints and the effort that needs to be put in according to the demand. This situation of stress can also be argued as a powerful condition where the apparent outcome and the preferred outcome both are equally important and unknown at same time. However, researchers have carefully observed stress, and have figured out that the condition of stress or the single term 'stress' can either excite pressure or may create tension which in turn might be damaging. If the condition of stress is totally unpleasant, it may turn into negativity and may throw a negative crash on the person; this situation is commonly termed as distressed. Ajayi (2018) stated that job stress is considered rising and has become a challenge for the employer because high level stress results in low productivity, increased absenteeism and collection to other employee problems like alcoholism, drug abuse, hypertension and host of cardiovascular problems. Stress produces numerous

physical and mental symptoms which vary according to each individual's situational factors (Onwuzuligbo 2015). The costs of stress in terms of human suffering, social and occupational impairment and illness are enormous. Managers and workers are sometimes over used as a result of work load, while some are frustrated in trying to satisfy the requirements of one duty or the other. This frustration is often manifested in their mood as anxiety, anger, defection, de humanization and deposition, these lowers productivity and efficiency on the part of the organization. Working factors such as; work overload, role ambiguity and role conflict, etc, had significant and positive influence on job stress and in contrast, job stress had negative influence on employee job performance (Mai & Yen, 2016).

Statement of the problem

Nigeria being classified as a developing economy, seems to be going through series of unabated challenges in her banking sector. Generally speaking, prospective employee agrees to join an organization in order to achieve their own personal goal and that of the organization at large. However, when there are continuous and ever- present strains, attaching themselves to the job, these strains may tend to undermine the potentials of an employee in achieving stated objectives. Employees' efficiency is reported in terms of one's performance in the workplace (Hoel 2016). The rating of employee's job performance is an indicator that portrays the extent to which an employee is meeting stipulated standard. It is the goal of every banker to satisfy his or her customer for continuous patronage and to compete favorably with every other bank globally. However, it seems that this goal is far-fetched, considering the prevailing happenings in Nigerian banking sector today: the escalation in work-load and long-work hours, even as contract staff, providing the basis for occupational stress. This situation creates the link whereby banks spend huge sums of money and time, in training their newly hired best brains, so as to put them to shape for the purpose (Chukwuma, 2015). The performance of bankers seems to be affected by stress related factors such as bankers work life conflicting with their personal life. This creates a distraction and an imbalance between their work life and personal life (Materson, 2016).

Bature, Aminu and Ozigbo (2015) contributed that excessive overtime, long absence from family, fear of job insecurity and difficult customers were the major stressors in the bank. Excessive stress poses a hindrance to a smooth function and introduces friction lapse, inefficiency and other unpleasant variable in the operational activities of an organization. The consequence of stress in terms of human suffering, social, emotional, impediment and illness are enormous. Stress has been prevalent in modern life pattern of people which affects the dynamism of human skills. People become overwhelmed by the pressure of their work/responsibilities while some are frustrated in trying to satisfy one duty or the other. The process of stress management is named as one of the keys to a happy and successful life in modern society. Although life provides numerous demands that can prove difficult to handle, stress management provides a number of ways to manage anxiety and maintain overall wellbeing. (Susic 2015). Keeping employees satisfied is one method of keeping companies productive. Moreover, motivating workers with more responsibility and challenge makes workplaces healthier and less of stress (Yodit, 2016). This situation of stress can also be argued as a powerful condition where the apparent outcome and the preferred outcome both are equally important and unknown at same time. However, researchers have carefully observed stress, and have figured out that the condition of stress or the single term 'stress' can either excite pressure or may create tension which in turn might be damaging. If the condition of stress is totally unpleasant, it may turn into negativity and may throw a negative crash on the person; this situation is commonly termed as distressed. This study examines how stress management affect worker's performance and evaluate the extent to which stress management will contribute to encouraging or discouraging employees to perform well.

Objectives of the Study

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

- i. determine the effect of work-life balance on employees' performance in selected deposit money banks in Osogbo, Osun State, Nigeria.
- ii. examine the relationship between work overload and employees' performance in selected deposit money banks in Osogbo, Osun State, Nigeria.
- iii. evaluate the effect of organizational change on performance of employees in selected deposit money banks in Osogbo, Osun State, Nigeria.

Research Hypothesis

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

Ho₂: There is no significant relationship between work overload and employees' performance in selected deposit money banks, Osogbo, Osun State, Nigeria

Ho₃: Organizational change has no significant effect on employees' performance in selected deposit money banks, Osogbo, Osun State, Nigeria

II. Literature Review

Stress

Stress is a universal element experienced by employees around the globe. Stress has become a major problem for employers particularly in developing nations where the employer does not realize the impact of stress on employee's performance which over stress, managerial role, stress management job performance (Havert, 2016). An individual in his or her job faces stress as Jamshed (2017) suggested the work place is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks and that stress often decreases their performance. Therefore, occupation of individuals could be a major source of stress in the given circumstance. When an individual faces stress due to various conditions of their occupation and fails to cope with stress, it results in burnout.

Basically, in an organization, lack of administrative support from the boss (manager), work overload and time pressure, riskiness of job, poor relationship with customers and co-workers and work-family balance cause stress which in turn decreases employee performance. The same was contributed by Maters (2016) "cause of stress are many like work load, cut in staff, change at work, long work hours, shift work, lack of supervision, inadequate training, inappropriate working conditions, too heavy responsibility and poor relations with colleagues. "The same was identified by Ganster and Loghan (2015), where huge and multi-field literature points a lot of key factors such as work environment, management support, work load etc. in determining how stressful the work can be its effect on employee physical and mental health. According to Akrani (2016) stress is a general term applied to various psychologic (mental) and physiologic (bodily) pressures experienced or felt by people throughout their lives. Stress is a physical, chemical, or emotional factor that causes bodily or mental tension and may be a factor in disease causation (Webster 2018). According to Aduaka (2015) citing Selye (2015) stress is the rate of all wear and tear caused by life. There are stress agents whom he referred to as stressors and could be physical, physiological, psychological or social-cultural. Being in a tight feeling, being nervous, feeling frustration, having a feeling of ill-treated or in conflict situations are all stressors.

Nweze (2015) discovered that emotional stress affects human performance and productivity, as such it has prolonged and uncontrolled adverse effect on a manager's health. Some potential causes of work-related stress are; overwork, lack of clear instructions, unrealistic deadlines, lack of decision-making, job insecurity, isolated working conditions, surveillance, and inadequate child-care arrangements. Although sexual harassment and discrimination are often excluded from lists of traditional job stressors, they must be included in any comprehensive analysis of the causes of workplace stress. Sexual harassment is a stressor for women in the workplace; and discrimination is a stronger predictor of health outcomes, including mental ill-health, for ethnic minorities than traditional job stressors (Weng, 2016).

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

Worker stress is defined as the interaction between the person and the sources of stress within their workplace, it becomes stress when demand exceeds resources (Long, 2015). From previous researchers found that work stress arises when demand that exceeds on her/his and physiological balance. Cox, Dewe and Ferguson (2017) stated that stress is not totally internal attitude of individual or his environment but it is the interaction between them, also can call as ongoing transaction, the relationship of person and surrounding. In every organization and all level of workers an average level of stress is to find which mostly give effect on employee's job performance. Employees have potency towards high level of stress regarding working hour, longer hours which reduce employees urge for perform (Rose, 2016).

Support from management will help to reduce or increase worker stress. Stamper and Johlke (2015) stated that management support work as a cushion which acts positively in decreasing worker stress. There are many causes of worker stress workload and family conflicts are some of the reasons. If the organization does not appreciate their hard work employees or contribute toward creates stress and intention to leave was created (Stamper & Johlke, 2015). According to Bowring and Harvey (2017), the interaction between the environment and the individual results in stress, which brings about emotional discomfort which inevitably affects the physical and mental condition of the person. This tends to affect the people and consequently the job performance. It is important to note that stress is caused by stressors which are the situations or circumstances that bring a state of disequilibrium within an individual.

Bowing and Harvey (2017) further argue that there exists an impeccable cost on people, organizations, and society as a result of stress. This is because stress brings about a lot of anxiety and stress-related disorders on the part of the employees which leads to low productivity on the part of employees. Folksman (2014) opined that stress management is the need of the hour, however hard we try to go beyond a stress situation; life seems to find new ways of stressing us out plaguing us with anxiety attacks. Moreover, be it anxiety, mind-body exhaustion or our erring attitudes, we tend to overlook the causes of stress, its effects and how to manage stress adequately. In such unsettling moments, we often forget that stressors, if not escapable, are fairly manageable and treatable. Stress management refers to interventions designed to reduce the impact of stressors in the workplace. These can have an individual focus, aimed at increasing an individual's ability to cope with stressors. The goal of stress management is to help the individual to manage the stress of everyday life.

According to Bruce (2015) stress management is a proven group of techniques for modifying stress, producing thoughts, relaxing away physical and emotional tension and learning how to make changes to our environment (or situation) whenever possible. Effective stress management can help us to resolve conflicts with others assertively and confidently become better problem solvers in the face of life's demands and to appreciate the helpfulness of exercise and recreation. Selye (2015) asserts that "It all seems ominous for individuals and organization. Life is demanding, fast paced and often unpredictable but we are more adaptable than most of us realize. Stress management is effective because it teaches people skills for reversing the "stress response". Through stress management, we learn where our real control lies and how to manage stress effectively. Newman (2019) postulates that a major component of stress management is cognitive restructuring or changing the way we think. Our beliefs are the lens through which we look at life. If the expectations we have for ourselves, others and the work do not match reality, we will experience cognitive dissonance. Stress management courses and programs also teach people about the role of exercise and diet in healthy live, how to confidently and assertively express our desires in stressful situations, ways to be better managers of our time and resources and finally making our work more meaningful and productive. Furthermore, learning about stress management is a vital step to preventing many health problems associated with it. Stress management deals with the reduction of stress and various stressors in our daily lives.

In Nigeria banking sector particularly higher management does not realize the impact of stress on employee performance which ultimately result in critical managerial dilemmas as Subha and Shakeel (2014) described "higher level of stress existed which no managerial concern for solution consequently lowering the employee performance, staking organizational reputation and loss of skilled employees, effective stress managing practices to increase employee satisfaction and overall employee performance" work overload and the time pressure to complete too much work in short span of time is big source of stress which decreases the performance of employees as Baback (2015) studied " with excessive pressure, the job demand cannot be meet, relaxation turns to exhaustion and a sense of satisfaction replaces with the feeling of stress, motivation sheds away and the workers start losing interest in the work and hence performance chart shows a negative trend.

Employee Performance

Sinha (2017) stated that employees' performance is depending on the willingness and also the openness of the employees itself on doing their job. He also stated that by having this willingness and openness of the employees in doing their job, it could increase the employees' productivity which also leads to the performance. Stup (2015) also explained that to have a standard performance, employers have to get the employees task to be done on track as to achieve the organization goal or target. By having the work or job done on track, employers could be able to monitor their employees and help them to improve their performance. Furthermore, a reward system should be implemented based on the performance of the employees. This is to motivate the employees in order to perform more on their task. There are several factors that being described by Stup (2015) towards the success of the employees' performance. The factors are such as physical work environment, equipment, meaningful work, performance expectation, and feedback on performance, reward for good or bad system, standard operating procedures, knowledge, skills and attitudes.

Franco (2016) defined performance that relies on internal motivation but presence of internal factors such as necessary skills; intellectual capacity and resources to do the job clearly have an impact. As a consequence, employers are supposed to provide appropriate working conditions in order to make sure the performance of employees meet the required standards. Employees' performance has been established to be directly related to employees' motivation. This assertion was corroborated by different management theories since the works of Frederick Taylor on 'The Principle of Scientific Management' in 1911 and Henry Gantt on Works, Wages and Profits in 1913. Modern employees' motivation management methods have evolved over time which discredited Taylor's differential piece work rate, and Gantt's "task and bonus wage" systems. The modern employees' motivation management methods are employees' oriented and are more effective (Gardner & Lambert 2015). Maslow (2016) said that people work to survive and live through financial compensation, to make new friends, to have job security, for a sense of achievement and to feel important in the society, to have a

sense of identity, and most especially to have job satisfaction. All employees that have job satisfaction are high performers in their respective workplaces.

Theoretical Framework

Selye Systematic Stress Theory

Selye was first exposed to the idea of 'biological stress' during his second year at the University of Prague medical school. He had observed during ward rounds that patients often had numerous complaints in common, even though they were each suffering from different and distinct diseases. Until that point, students had been taught that signs and symptoms were related and specific to a particular illness, a principle passed down by the famous German pathologist Rudolf Virchow in the late 19th century. Recalling an example, Selye recounted how one of his teachers would make the correct diagnosis in each of five different patients, solely on the basis of their presenting history and physical findings. What was ignored, however, were the generic complaints that all those patients had in common, such as looking tired, having no appetite, losing weight, preferring to lie down rather than stand, and not being in the mood to go to work. He called it the "*syndrome of just being sick*". However, this obvious yet powerful observation would lie dormant for about ten years before Selye would launch his investigation into this ubiquitous phenomenon. Selye was the first scientist to identify 'stress' as underpinning the nonspecific signs and symptoms of illness. The stress concept re-entered Selye's life during his fellowship at McGill when Prof Collip placed him in charge of identifying various female sex hormones that were yet undiscovered. For this project, he collected cow ovaries for processing and examination, and injected various extracts into female rats and measured their responses. His autopsies yielded a triad of surprising findings: enlargement of the adrenal glands, atrophy of the lymphatic system including the thymus, and peptic ulcers of the stomach and duodenum. It was not due to a hypothetical new hormone, as every injected noxious agent produced the same findings. He continued his experiments by placing the rats in various stressful situations, such as on the cold roof of the medical building, or the familiar revolving treadmill that required continuous running for the animals to stay upright. The findings in each experiment were the same: adrenal hyperactivity, lymphatic atrophy and peptic ulcers. Selye recognised that his discovery was an expression of Claude Bernard's *milieu intérieur* and homeostasis at work, and cleverly linked the hypothalamic-pituitary-adrenal axis to the way the body coped with stress. Selye's proposal stipulated that stress was present in an individual throughout the entire period of exposure to a nonspecific demand. He distinguished acute stress from the total response to chronically applied stressors, terming the latter condition 'general adaptation syndrome', which is also known in the literature as Selye's Syndrome. The syndrome divides the total response from stress into three phases: the alarm reaction, the stage of resistance and the stage of exhaustion. When individuals are exposed to a stressor, they are at first taken off guard, then attempt to maintain homeostasis by resisting the change, and eventually fall victim to exhaustion in countering the stressor. Stress is a choreographed state of events, not a mere psychological term, and is encountered by all individuals during a period of illness. It differs fundamentally from the fight-or-flight or acute stress response that occurs when facing a perceived threat, as first described by physiologist Walter Cannon in 1915. The acute release of neurotransmitters from the sympathetic and central nervous systems, as well as hormones from the adrenal cortex and medulla, pituitary and other endocrine glands, mediate the response in acute stress.

James-Lange Theory

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

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

muscles to get tensed and the heart to beat faster. After such bodily changes, that is the time that emotion of fear emerges. It is as simple as saying that statement A, "My heart beats faster because I am afraid." is more rational than statement B, "I am afraid because my heart beats faster." Furthermore, Lange explained that statement B would just make the perception of the event a pure cognitive occurrence, and would be "destitute of emotional warmth". In a study done by Levenson et al in 1990, participants were asked to make facial expressions for the emotions of fear, anger, happiness, disgust, sadness, and surprise and to hold these expressions for 10 seconds. Researchers then measured the participants' physiological reactions and found that there were slight but noticeable differences in heart rate, skin temperature, and other physiological reactions for the different emotions. All emotions caused changes in heart rate and skin temperature, but they were able to find that the degree of change is actually the measure that distinguished emotions from each other. Although this finding did not support the whole theory, it did give some merit to the James-Lange theory of emotion.

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

III. Empirical Review

Onwuzuligbo (2015) studied effect of work stress on the staff performance in banking industry. Survey research design was adopted. Population was 300 and sample 185. Data was analyzed using simple percentage. The findings were that the cause of stress in Nigerian banks is particularly linked to improper working condition for delivering the duties. Similarly, Shaka (2014) conducted a research on the Effect of work stress on Modern Managers performance in the Niger Delta Region of Nigeria. The population of the study was 257 and the sample 213. In presenting and analyzing the result, tables and percentages were used then chisquare was used for the testing of hypothesis. Findings showed that lack of stress management training, lack of job control, job description and specifications are the major causes of stress among modern managers.

A number of studies have been carried at that is related to work life balance. Typically, Vishwa (2015) investigated empirical analysis of work life balance policies and its impact on employee's performance. Azeem and Akhtar (2017) investigated the influence of work life balance and job satisfaction on employee performance of health care employee. This was aimed at exploring the influence of work life balance and job satisfaction has on organization commitment among healthcare employee. Sharmilee, Abdul and Zubair (2017) studied impact of job stress on employee performance. Questionnaires were used to collect data from 310 respondents using convenient sampling 151 technique. Regression analysis was carried using SPSS21. The findings were that time pressure and role ambiguity have significant and negative influence on employee performance. Nyangahu and Bula (2015) studied the relationship between work overload and Performance of Employees: A case study of Transit Hotel in Nairobi city. The study used a target population of 60 staff. Descriptive research design was used and data collection tool used was a questionnaire. Frequency distribution tables were used to analyze the data while Chi square was used for analysis. The findings showed a relationship between work overload and employee performance and that work overload significantly affects the performance of an individual.

IV. Research Methodology

The descriptive research design was found appropriate for the study because it describes the present situation of the variables, and affords the researchers to collect data from the respondents without manipulation of any variables of interest in the study. It also guaranteed equal chance of participation in the study on the part of the respondents. The population was two hundred and twenty five (225) and sample size was two hundred (200) employees of the selected deposit money banks; the banks are Guaranty Trust Bank, First Bank PLC, and Access Bank, Osogbo, Nigeria. The population embraces both male and female employees that had spent at least two years with the selected organization. The stratified sampling technique was used for sample selection to reflect the junior, senior, administrative and managerial staffers. Simple random sampling was also adopted for the study. In simple random sampling, every member of the population has equal chance of being selected for a study. This method gives each member of the population non-zero probability of being selected. The stress management questionnaire has the Cronbach alpha value of 0.84 and employee performance has Cronbach alpha value of 0.81. Out of 225 copies of questionnaire, 200 copies that were duly completed and returned were used

for data collection. The statistical package for Social Sciences (SPSS) was used to analyze data collected from the respondents. For the first hypothesis, the Linear Regression analysis was used. The level of significance was set at 0.05 alpha levels. For the second hypothesis analysis, Pearson correlation coefficient test was adopted to investigate the relationship between work overload and employees performance. The level of significance was set at 0.05 alpha levels. For the third hypothesis analysis, linear regression was adopted to investigate the effect of organizational change on employee's performance. The level of significance was set at 0.05 alpha level.

V. Results

Hypotheses One

This stated that work life balance has no significant effect on employees' performance in selected deposit money banks in Osogbo, Osun State, Nigeria. The hypothesis was tested by Linear regression. The result is shown in table 4.1 below.

Table 1: Summary Table of Linear Regression Showing the Contribution of work life balance to employees' performance

Model	R	R-Square	Adjusted R-Square			
1	.2191	.041	.047			
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.423	1	21.423	32.030	.000 ^a
	Residual	61.137	188	.594		
	Total	82.560	189			
a. Predictors: (Constant), Work life balance						
b. Dependent Variable: Employees' performance						

The result in Table 1 revealed that there was a significant contribution of work life balance to employees performance ($F_{[1, 188]} = 32.030, P < 0.05, R^2 = 0.041$). Therefore, hypothesis one was rejected by the result of the study. This implies that work life balance has a significant contribution to employee's performance by the respondents.

Hypothesis Two:

Work overload is not significantly related to the employee's performance

Table 2: A summary table of pearson product moment correlation showing the relationship between work overload and employee's performance

	Work overload	Employee's performance
Work overload	Pearson Correlation Sig. (2-tailed) N	1 188
Employee's performance	Pearson Correlation Sig. (2-tailed) N	.219* .000 105
		1 188

*. Correlation is significant at 0.05 level (2-tailed)

The result in Table 2 above showed clearly that there was positive relationship between work overload and employees performance ($r = .219^*, P < .05$). Therefore, hypothesis two was not supported by the result of the study and it was rejected. The finding implies that work overload is a significant factor in the determination of employee's performance in selected work organization in Nigeria.

Table 3: Summary Table of Linear Regression Showing the Contribution of organizational change to employees' performance

Model	R	R-Square	Adjusted R-Square			
1	.414	.171	.168			
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.221	1	18.221	26.342	.000 ^a
	Residual	71.251	188	.692		
	Total	89.472	189			
a. Predictors: (Constant), Organizational change						
b. Dependent Variable: employee's performance						

The result in table 3 above showed clearly that there was positive impact of organizational change on employee's performance ($r(188:1) = .414; P < .05$). Therefore, the hypothesis three was not supported by the result of the study and it was rejected. It implies that organizational change have significant impact on employee's performance.

VI. Discussion of Results

The study was evaluated through the use of questionnaire with questions tailored towards managing occupational stress in the banking sector. All the four hypotheses were subjected to statistical test of significance at 95% confidence interval and 2 degree of freedom for hypothesis 1 and 3 and ANOVA (R) for hypothesis 2 and 4 respectively. Pearson's correlation coefficient was employed for the statistical table. Computer aided Microsoft social package for social science (SPSS) were used to aid analysis to ensure accuracy and eliminate mistake arising from manual computations. Hypothesis one was tested with Pearson's correlation coefficient to analyze work life balance practices encountered by bank employees. It was discovered that all the work life practices are very influential on performance of individual employee and if not properly maintained can lead to less performance. Hence, flexible work time, leave engagement, dependent care are the causes of stress that bank employees encounter. Vansell (2018) also pointed out that stress is often developed when an individual is assigned a major responsibility without proper authority and delegation of power.

Hypothesis two was tested with Pearson's correlation coefficient to analyze the extent to which work overload affect employee performance. To further validate the result of the test additional test statistics of ANOVA was conducted to test the significance of the correlation coefficient (r). With the regression sum of squares (49.263) which is greater than the residual sums of square (18.769). The null hypothesis was rejected giving rise to the conclusion that work overload significantly affects employee performance. Following this result, Beehr (2018) was of the opinion that stress can be detrimental to bankers' effectiveness in delivering bank services by decreasing attention span, concentration, decision making skills and ability to establish employee-customer relationships. In other words, Beehr agreed to the fact that work overload significantly affects job performance.

Again, Hypothesis three was tested using Friedman's chi-square test to Evaluate effect of organizational change on performance of employees. With a computed chi-square value of 222.782 against a tabulated value of 5.991, the study again rejected the null hypothesis. Accordingly, the study concluded that all the various strategies and policies adopted by the banking sector to reduce stress actually help in stress reduction. Hence, redesigning job to increase challenge or reduce work load can be a strategy for reducing stress. This result agrees with Corey and Corey 2017. They stated that job redesign is a way to reduce stress if stress can be traced to boredom or to work overloads. They are of the view that jobs should be redesigned to increase challenge or to reduce the work load.

VII. Conclusion

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

VIII. Recommendations

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

- i. Management of selected deposit money banks should design task and jobs in ways that would make for effectiveness and efficiency and bring about improvement in the productivity of their work force.
- ii. It is recommended that flexible workload should be incorporated into human resource management strategies, policies and plan of deposit money banks to enhance easy employee productivity and commitment that will increase corporate survival.
- iii. Use of virtual teams and virtual offices which can work from anywhere including the comfort of their homes.
- iv. The environment of the work place should be made conducive for the employees so as to reduce stress.
- v. More use of electronic and E -based banking platform by bank customers, so as to reduce the customer interface at the banking halls.

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Dr. Uchechukwu Sampson. Ogah OON, FCA. "Stress Management and Employee Performance of Selected Deposit Money Bank in Osogbo, Osun State, Nigeria." *IOSR Journal of Business and Management (IOSR-JBM)*, 22(11), 2020, pp. 26-35.