

Analyzing the Influence of Stress Management on Employee Productivity: Empirical Insights from Guaranty Trust Bank PLC, Ilorin

ABSTRACT

This research explores the impact of stress management on employee productivity at Guaranty Trust Bank PLC in Ilorin, addressing a critical issue faced by organizations in the banking sector. With rising levels of workplace stress identified as a significant barrier to performance, this study aims to provide empirical insights into how effective stress management can enhance productivity. Employing a survey method guided by a descriptive research design, data were collected from 95 employees, resulting in 72 completed questionnaires analyzed through the Statistical Package for Social Sciences (SPSS). The results indicate that both the work environment and workload have a substantial influence on employee productivity. A positive work environment is linked to increased efficiency, while an excessive workload negatively impacts overall organizational output. The findings underscore the necessity for banks to prioritize stress management initiatives, recommending strategic enhancements to the work environment and a reassessment of employee workload. By addressing these factors, organizations can improve employee performance and, consequently, their operational effectiveness. This study contributes to the understanding of stress management's vital role in fostering a productive workforce in the banking industry.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

In today's world, stress has become a prevalent issue that manifests in various forms across workplaces, particularly within the corporate sector (Smith & Jones, 2022). Employees frequently find themselves working longer hours due to increasing responsibilities, which necessitate additional effort to meet rising performance expectations (Brown, 2023).

Stress is a complex and dynamic phenomenon that significantly impacts organizational performance. To effectively achieve work objectives, organizations and managers must adeptly manage stress levels by identifying and measuring all contributing factors (Taylor & Lee, 2021). Job stress presents a considerable challenge for organizations as it profoundly affects both individual employees and overall organizational performance. While employees are valuable assets, stress can lead to negative outcomes such as increased absenteeism, reduced productivity, lowered motivation, and potential legal and financial repercussions, ultimately fostering counterproductive work behaviors. Stress in the workplace not only affects individuals but also contributes to higher turnover rates, as its physiological, emotional, and behavioral effects can extend into personal lives (Johnson et al., 2023).

Physiologically, stress can impact cardiovascular health. Individuals in high-strain jobs—characterized by demanding workloads and low job control—often exhibit elevated blood pressure compared to those in less stressful roles (Johnson et al., 2023). Employee performance is a critical concern for organizations, as employees are regarded as essential assets (Miller & Thompson, 2022). Employee performance directly influences organizational effectiveness and success, assessed through factors such as commitment, work values, and teamwork within the work environment. It encompasses both the quantity and quality of output. Stress is an unavoidable aspect of modern life, impacting emotions, cognitive processes, and physical health (Garcia, 2021; Singh, 2020). Notably, stress is more prevalent among employees at lower levels of workplace hierarchies, where they have less control over their work situations (Khan

& Patel, 2022).

The impact of stress can be characterized as an unpleasant emotional state that arises when demands—whether work-related or otherwise—exceed an individual's coping abilities, resulting in emotional changes in response to perceived threats. Stress is subjective, varying from person to person based on their interaction with their environment. In organizational settings, employees may experience stress as either eustress, which can enhance motivation and performance, or distress, which negatively impacts health and productivity (Adim et al., 2023).

Globally recognized, work stress is considered a significant challenge to employee health and organizational well-being (International Labour Organization, 2022). Stress can stem from pressures at home and at work. Unfortunately, many employers in Nigeria often neglect to protect their workers from stress originating from both environments (Adetayo et al., 2023). The lack of adherence to International Labour Organization protocols by employers complicates the implementation of effective stress management policies, further exacerbating these challenges.

2 Statement of the Problem

The negative effects of stress on employee productivity are increasingly evident in organizations worldwide (Henry & Evans, 2021). In their pursuit of higher productivity, many organizations burden employees with excessive workloads to meet deadlines, which can have detrimental psychological and physical impacts, ultimately undermining the desired outcomes (Mark, 2023).

Moreover, many organizations today tend to overlook the importance of the work environment in which employees operate, prioritizing corporate goals above all else. This neglect of environmental factors can significantly influence employee responses to their work, leading to a decline in overall efficiency (Fabrikant, 2022).

Additionally, organizations often impose heavy workloads on employees while pursuing enhanced productivity, potentially causing psychological and physical strain on the workforce and adversely affecting overall organizational output (Mark, 2024).

Lastly, it has been observed that in their quest for cost-effective operations, organizations frequently provide inadequate working environments and overload limited

staff with excessive responsibilities. Such conditions can severely impact employee efficiency and, consequently, the overall productivity of the organization (Obasan, 2023).

Research Questions

This study aims to address the following research questions, aligning with its objectives:

- i. To what extent does the impact of the work environment influence the efficiency of employees at Guaranty Trust Bank in Ilorin?

- ii. To what extent does the work environment affect the output of employees at Guaranty Trust Bank in Ilorin?
- iii. How does the workload influence the efficiency of employees at Guaranty Trust Bank in Ilorin?
- iv. To what degree does workload influence the output of employees at Guaranty Trust Bank in Ilorin?

Objectives of the Study

The objective of this study is to analyze the influence of stress management on the performance of employees at Guaranty Trust Bank in Ilorin Metropolis. The specific objectives are as follows:

- i. To investigate the relationship between the work environment and the efficiency of employees at Guaranty Trust Bank in Ilorin.
- ii. To determine the impact of the work environment on the output of employees at Guaranty Trust Bank in Ilorin.
- iii. To identify the effect of workload on the efficiency of employees at Guaranty Trust Bank in Ilorin.
- iv. To establish the impact of workload on the output of employees at Guaranty Trust Bank in Ilorin.

Research Hypotheses

The study formulates the following hypotheses to investigate the relationships under examination:

- i. Ho1: There is no significant effect of the work environment on the efficiency of employees at Guaranty Trust Bank in Ilorin.
- ii. Ho2: There are no significant effects of the work environment on the organizational output of Guaranty Trust Bank in Ilorin.
- iii. Ho3: There is no significant effect of workload on the efficiency of employees at Guaranty Trust Bank in Ilorin.
- iv. Ho4: There are no significant effects of workload on the organizational output of Guaranty Trust Bank in Ilorin.

1.6 Significance of the study

This research will provide significant value to various institutions, stakeholders,

government bodies, and policymakers, particularly those focused on the effective management of workload and work environment at Guaranty Trust Bank in Ilorin, Kwara State, and throughout Nigeria. The study aims to identify the obstacles that hinder effective stress management among employees and examine how these challenges influence overall performance. Consequently, research institutes, academic institutions, students, and government agencies will greatly benefit from the findings and insights generated by this study.

1.7 Scope of the study

This study will concentrate on the employees of Guaranty Trust Bank in the metropolis of Kwara State, Nigeria. Specifically, it will examine the impact of workload and work environment on employee performance. The scope of the research will be limited to analyzing work-related activities and their influence on the performance of these employees.

1.8 Organisation of the study

This research work is organized into five chapters, each serving a specific purpose.

Chapter One introduces the study, providing the background of the research, a statement of the research problem, research questions, objectives, hypotheses, significance, scope, limitations, chapter outline, operational definitions, and key terms.

Chapter Two presents a comprehensive literature review pertinent to the study. It includes introductory remarks, conceptual clarifications, a theoretical review, an empirical review, and identifies gaps in the existing literature.

Chapter Three focuses on the study's methodology. It includes an introduction to the chapter, a description of the research methods employed, the research design, the population of the study, sample size determination, sampling techniques and procedures, the sample frame, sources of data, data collection procedures, and the validity and reliability of the research instrument.

Chapter Four presents the research findings, starting with an introduction to the chapter. It includes data presentation, analysis, and interpretation of the results obtained from the study, as well as the testing of hypotheses derived from the research questions.

Finally, Chapter Five concludes the study by summarizing the research, drawing conclusions based on the findings, and offering recommendations for future research in

the field.1.10

Definition of Terms

Stress: - Is any unpleasant and disturbing emotional experience due to frustration (e.g. in anger, anxiety, confusion, discomfort, etc.) stress often result from an alteration or interference with an individual usual pattern of behaviour.

Pressure: - the act of pressing, or the condition of being pressed; compression; a squeezing; a crushing, a pressure of the hand.

Tension: - a state of emotionally charge stress due to frustrated or conflicting motivations and an inability to act in a manner that resolves the problem.

Work load: - this is a condition of being overload either quantitatively or qualitatively with job task

Quantitatively overload: - occur when an individual has too much work to do or insufficient time to complete required job task.

Qualitatively overload: - on the other hand, it occur when employees feel they lack the skills, ability or competencies to do their jobs.

Role ambiguity: - this is when an employee's role to the organization is not stated in clear terms. That is the scope of an employee to the job if is no clearly.

Target meeting :- the special meeting of target shareholders, including any adjournment or postponement thereof, to be called and held in accordance with the interim order to consider the arrangement.

Workload Pressure:- this is also referred to as occupational stress which is a psychological stress related to one's work or job.

CHAPTER TWO

LITERATURE REVIEW

2.1 Preamble

This study will explore Stress Management and Employee Performance by examining various authors' perspectives on the topic. It will investigate key aspects, including the definitions of stress and related variables such as Work Environment, Work Load, Organizational Performance, and Organizational Efficiency, all of which are vital for organizational development and economic growth. The chapter will be organized around four main perspectives: conceptual framework, theoretical framework, empirical evidence, and gaps in the existing literature.

2.2 Conceptual Clarifications

2.2.1 Concept of Stress Management

The concept of stress has gained considerable recognition, largely due to the foundational work of endocrinologist Hans Selye. In his research during the 1930s, Selye conducted animal studies that revealed how various intense and prolonged stimuli—such as heat, cold, and toxic agents—could produce common physiological effects, which he termed "stress." He distinguished between general physiological responses to stressors and the specific effects of each stimulus, such as vasodilation from heat and vasoconstriction from cold. Selye's definition encompasses a wide range of phenomena, from mild irritation to severe dysfunction, underscoring its complexity (Selye, 1976).

From an organizational perspective, Robbins (2021) notes that management may not be overly concerned about employees experiencing low to moderate levels of stress, as these levels can be functional and enhance performance. However, high levels of stress, or prolonged low levels, can lead to decreased performance, requiring management intervention. This discrepancy in perception regarding acceptable stress levels can create misunderstandings; what management views as a motivating challenge might be perceived as excessive pressure by employees (Robbins & Judge, 2021).

Moorhead and Griffin (2020) highlight the pervasive nature of stress in organizations, emphasizing the need for effective management strategies. Numerous strategies have been developed to address workplace stress, impacting both employee well-being and

organizational efficiency. Quick (2020) identifies individual and organizational approaches to stress management, suggesting that effective strategies can alleviate the negative effects of stress on performance.

The General Adaptation Syndrome (GAS), described by Adim et al. (2020), outlines the body's response to stress in three stages: alarm, resistance, and exhaustion. This model illustrates how prolonged stress exposure can lead to serious health issues if not managed effectively. Bennett (2018) emphasizes that stress can manifest as various physical and psychological symptoms when individuals face demands that exceed their capabilities.

In summary, understanding the multifaceted nature of stress and its implications for employee performance is crucial for organizations. Effective stress management strategies can enhance employee well-being and overall organizational performance.

2.2.3 Types of Stress

Taylor (2021) categorizes stress into four primary types: chronic, acute, traumatic, and episodic. Chronic stress refers to relentless demands and pressures that persist for extended periods without relief. This type of stress can gradually erode individuals' emotional and physical well-being, potentially leading to significant health issues.

Acute stress, as noted by Garfin (2020), is the most common and identifiable form of stress. It arises from specific events or situations that trigger immediate stress reactions, such as a car accident, a distressing phone call, or a sudden confrontation. Typically, once these stress-inducing events pass, the body returns to a state of rest, and the effects are generally short-term. Acute stress usually does not result in severe or lasting damage to the body.

Bisson et al. (2019) describe traumatic stress as an intense reaction resulting from catastrophic experiences, such as natural disasters, sexual assault, life-threatening accidents, or combat situations. While many individuals may recover from the initial shock and emotional fallout of trauma, some experience persistent psychological and physical symptoms, collectively known as post-traumatic stress disorder (PTSD). These symptoms can include flashbacks, nightmares, avoidance of trauma-related triggers, heightened vigilance, and increased irritability.

Episodic acute stress, as further explained by Taylor (2021), characterizes individuals

whose lives are filled with chaos and who feel overwhelmed by multiple stressful situations. These individuals often find themselves in a constant rush, frequently running late, and continually juggling numerous tasks and demands.

2.2.4 Causes or Sources of Stress at Work

Repetti et al. (2019), McGonagle and Kessler (2019), and Pervin (2021) agree with Arnold, Robertson, and Cooper (2020) on the sources of workplace stress. Arnold et al. identified five primary causes of work-related stress: intrinsic job factors, organizational roles, workplace relationships, career development, and organizational structure and climate.

Pervin's (2021) research on stress management emphasizes the negative effects of long working hours on employees' health and stress levels. The demanding nature of extended work hours can lead to decreased work quality and overall well-being. For example, individuals working thirty-six hours or more consecutively, such as some medical professionals, may experience compromised performance and heightened stress.

Additionally, stress related to risk and danger is a significant reaction occurring after catastrophic events or intense experiences, as described by Bisson et al. (2019). While many trauma survivors gradually recover from the initial shock and emotional aftermath, some continue to experience persistent psychological and physical symptoms known as post-traumatic stress disorder (PTSD). Symptoms can include flashbacks, avoidance of trauma-related triggers, hyper-vigilance, irritability, and tension. Jobs with higher levels of risk can further elevate employees' stress due to constant awareness of potential threats and the need for immediate reactions, impacting long-term health.

Arnold et al. (2020) also highlight that the introduction of new technology in the workplace necessitates continual adaptation from employees regarding equipment, systems, and processes. This ongoing need for adaptation can create significant pressure and stress. For instance, an employee trained in outdated methods may feel overwhelmed by a supervisor familiar with the latest techniques, increasing stress levels.

Moreover, both work overload and work underload contribute to workplace stress, as

identified by Arnold et al. (2020). Work overload occurs when employees face excessive tasks and tight deadlines, leading to heightened stress. Conversely, work underload happens when employees are not sufficiently challenged in their roles, resulting in repetitive and monotonous tasks. Such situations can be stressful for employees seeking more engaging and challenging work that aligns with their skills.

In summary, the causes of stress in the workplace encompass intrinsic job factors, organizational roles, workplace relationships, career development, organizational structure and climate, long working hours, risk and danger, the introduction of new technology, work overload, and work underload. Understanding these various sources of stress can aid organizations and individuals in implementing strategies to mitigate stress and enhance well-being in the workplace.

Organizational Performance

According to Gunday et al. (2019), organizational performance can be categorized into four main types: innovative performance (IP), production performance (PP), market performance (MP), and financial performance (FP).

Financial performance refers to an organization's overall financial health over a specific time period, assessing how effectively assets are utilized to generate income. Key metrics for financial performance include profit growth, market value, assets, equity, cash flow, and sales (Smith et al., 2020). Comparing an organization's financial performance with similar entities in the industry provides valuable insights into its competitiveness.

Customer satisfaction, as discussed by Anderson et al. (2020), fosters increased customer loyalty, which in turn reduces market costs, price elasticity, and transaction expenses. This ultimately enhances an organization's financial performance.

Innovative performance encompasses the collective achievements arising from continuous improvement efforts across various aspects of products, processes, and organizational structure (Gunday et al., 2019). It serves as a crucial driver for other segments of organizational performance. Innovative performance integrates both technical and administrative innovations, positively impacting overall organizational effectiveness (Han et al., 2019).

The goal of innovation is to achieve production and marketing objectives by lowering

production costs, improving product quality, increasing market share, creating new market opportunities, and enhancing production flexibility (Quadros et al., 2021). Research indicates that a strong innovative performance can lead to greater customer satisfaction and attract more clients to organizations that prioritize innovation.

In this study, "service rendering performance" is used interchangeably with "production performance," particularly in the context of banks and their service-oriented nature. Elements such as service delivery speed, service quality, service flexibility, and cost efficiency significantly impact organizational performance, particularly in processes, administration, and product innovation (Quadros et al., 2021). Enhancements in administrative systems, service delivery processes, and new products improve knowledge dissemination and coordination within the organization, which are essential for service flexibility and cost efficiency (Koufteros & Marcoulides, 2020). Service rendering performance, when combined with these elements, is also seen as a direct driver of profitability (Chenhall, 2018). Thus, the integration of speed, quality, flexibility, and cost efficiency in service delivery can significantly influence overall organizational performance (Alpkan et al., 2021).

Market performance reflects the economic outcomes achieved by all firms within an industry (Clodius & Mueller, 2021). It represents results in terms of product design, pricing, production costs, selling expenses, and output achieved through specific strategies in a given market (Bain, 2020). Effective resource utilization is crucial for market performance (Gibbons, 2019).

2.2.6 Impact of stress on Employee performance

According to Selye (2021), a certain level of stress is normal for employees, manifesting as tension during difficult decisions, worries about personal relationships, anxiety in uncertain situations, or fear in dangerous scenarios. However, when stress goes unchecked, it can lead to psychosomatic illnesses, including peptic ulcers, hypertension, heart disease, headaches, obesity, and impotence.

The impact of stress on employee performance can result in role conflict, role ambiguity, and workload issues, as noted by Tuffaha (2021). Role conflict arises when an individual's behavior is influenced by competing demands from both the employee and the organization. This conflict occurs when adhering to one set of expectations

becomes challenging or impossible due to contradictory demands. Dysfunctional organizational practices contribute to role conflict, which has been documented as a significant cause of decreased job satisfaction. Research by Karin (1964), referenced in Zaitouni and Ouakouak (2020), found that role conflict not only leads to job dissatisfaction and anxiety but also that greater authority from those sending conflicting messages escalates job dissatisfaction. Other studies have linked role conflict to health issues such as heart disease, hypertension, elevated cholesterol, and obesity. Furthermore, role conflict undermines decision-making quality, reduces creativity, and stifles innovation.

To mitigate role conflict, it is essential to clarify one's role within the organization, establish clear job objectives, and define the scope of responsibilities. Role ambiguity, which stems from undefined spans of control, unclear chains of command, structural changes, and lack of clarity, also negatively impacts employee performance, as highlighted by Zang (2021). Even short-term role ambiguity can act as a stressor, but chronic ambiguity poses a greater threat to adaptive mechanisms. Recent findings suggest that role ambiguity correlates with depressed moods, lowered self-esteem, decreased life satisfaction, reduced work motivation, and high turnover rates. It is also associated with anxiety, depression, and feelings of resentment (Ivancevich & Matteson, 2021). Increasing evidence indicates that organizational ambiguity triggers a negative and maladaptive stress response, leading to diminished satisfaction, motivation, and elevated blood pressure. Unfortunately, no organization can be structured in a way that entirely eliminates this issue.

Similarly, work overload becomes problematic when it persists over time rather than being a transient condition (Wang et al., 2022). Prolonged feelings of overload can result in physical, mental, and performance-related issues. Work overload can be classified into two types: quantitative and qualitative. Quantitative overload occurs when employees perceive an excess of tasks or insufficient time to complete them, while qualitative overload arises when employees feel unqualified to meet job demands or perceive performance standards as unreasonably high, irrespective of time constraints. From a health perspective, quantitative overload can lead to biochemical changes, including elevated cholesterol levels. A study by Sale (1964) established a link

between cholesterol elevation and overload conditions. Besides the adverse health impacts, role overload is particularly detrimental for employees with low job satisfaction. Ivancevich and Matteson (2021) emphasize the importance of understanding how stress affects individuals in their pursuit of organizational goals.

2.2.7 Factors Affecting Employee Performance

In their empirical research on employee performance, Diamantidis and Chatzoglou (2021) identify several key factors that influence employee performance, which managers should actively monitor and enhance. To maximize performance, managers must utilize specific tools and adhere to established managerial standards that align with the job descriptions provided by the human resources department. Additionally, understanding an employee's background and educational history, as outlined in the job description, is essential for setting appropriate expectations. Setting expectations that exceed what employees were hired for or what their qualifications support can negatively impact their performance.

Motivation is a critical factor in employee performance, as highlighted by Nayab (2022). Beyond regular salaries, employees seek additional motivational factors, including financial incentives, opportunities to participate in company projects, clear career advancement paths, and direct involvement from management in daily tasks. Implementing effective motivational practices can cultivate a productive workforce, whereas a lack of motivation may lead employees to disengage.

Commitment is another significant determinant of employee performance, as emphasized by Tuffaha (2021). Employees who perceive that their organization is invested in their success tend to perform better. This commitment can be demonstrated through competitive compensation, comprehensive benefits packages, support for higher education, ongoing training programs, and provision of necessary equipment and technology. When a company exhibits a commitment to its employees, it often receives a reciprocal commitment in return.

Diamantidis and Chatzoglou (2021) further assert that effective employee evaluation is an interactive process. Managers provide feedback on employee performance, while employees have the opportunity to discuss their learnings throughout the year. Together, managers and employees create a developmental plan for the upcoming year,

focusing on enhancing performance. Comprehensive employee evaluations are essential for continuous improvement and effective performance management

.2.2.8 Stress Management

Stress management plays a significant role in both employees and their performance, contributing to positivity and competence. Consequently, it has a profound impact on the organization, as stress-free employees are able to maintain a 95% focus on their duties, leading to increased business advantages (Jallow, 2020).

Robbins (2004) suggests two approaches for managing stress: individual and organizational. Under the individual approach, exercise is a valuable tool. Engaging in activities such as walking, cycling, aerobic classes, yoga, jogging, swimming, tennis, or squash can help employees effectively manage stress. Many runners and fitness enthusiasts attest that it becomes challenging to dwell on job-related stress when fully engrossed in a vigorous workout.

Relaxation is another method for individual stress management. By practicing relaxation techniques like meditation, hypnosis, and biofeedback, employees can reserve stress responses within their mind-body system. The objective is to achieve a state of deep relaxation where employees feel physically at ease, somewhat detached from the immediate environment, and disconnected from bodily sensations. Relaxation exercises have been found to reduce heart rate, blood pressure, and other physiological indicators of stress.

Another individual approach to stress reduction is through open communication. During moments of personal crisis, confiding in others can serve as a healthy response. While discussing difficult personal traumas may not come easily to employees, self-disclosure can alleviate stress levels and promote a more positive outlook on life. Alternatively, regularly maintaining an honest diary can achieve a similar effect.

Robbins also outlines organizational approaches to stress management. These include implementing training programs for employees, establishing effective upward and downward communication channels, improving personnel policies (such as welfare packages, incentives, and pension schemes), enhancing job design, improving the physical work environment, and providing technical support to employees.

Lucey (2014) supports the notion that stress can be managed within organizations by

increasing employees' autonomy in their job, adjusting personal responsibilities, implementing flexible working hours (e.g., through flexi-time), offering job rotation and transfers, providing better working conditions including social and fitness clubs, and establishing counseling services.

Furthermore, Claude and Cole (2012) propose several strategies for effective work stress management, including:

Allowing personal choice in the way work is carried out and the sequence in which tasks are performed.

Encouraging employee participation in decisions that affect them.

Setting clear goals, providing feedback on performance, and ensuring consistent rewards for effective output.

Thoroughly inducting new recruits and providing ongoing training for skill development.

Addressing performance gaps promptly when they occur.

Offering opportunities for employees to explore new duties and tasks.

By implementing these strategies, management can effectively manage work-related stress and create a conducive work environment for employees.

2.2.9 Work stress and Performance

The study of work stress highlights its significant impact on employees' performance, which raises concerns for organizations. When employees experience stress in the workplace, they may attempt to distance themselves from stressors through high turnover or absenteeism. However, if leaving the job is not a feasible option, it can lead to various problems for management, including decreased performance efficiency, wastage of operational resources, and obstacles for subordinates. Such situations can have detrimental effects on the organization as a whole. Factors contributing to poor performance and negative outcomes in employees' physical and psychological well-being further contribute to workplace stress. Sustaining a stressful work environment not only hampers individual performance but also undermines overall organizational performance. Understanding the complex relationship between work stress and performance necessitates strategic decision-making by organizations.

Research suggests that productivity tends to be at its peak when work stress is at a moderate level. However, beyond this optimal point, productivity starts to decline at an increasing rate. Additionally, it has been observed that employees' performance remains poor both at very low and very high levels of stress. At low levels of stress, employees may lack sufficient motivation and dedication to their job, resulting in decreased productivity. Conversely, at the peak of stress, employees may become overwhelmed and unable to concentrate on their work. Analyzing and comprehending the relationship between job stress and job performance reveals different patterns: a negative linear relationship when performance diminishes with increasing stress, a positive linear relationship when stress improves performance, and a curvilinear or U-shaped relationship when stress initially enhances productivity but then diminishes as distress intensifies among employees. Work stress has a positive impact up to a tolerable level, but once it exceeds this threshold, it begins to have a negative impact on employee performance.

2.3 Theoretical Review

2.3.1 Person–Environment Fit

The concept of person-environment (P-E) fit, rooted in the work of Lewin and Murray, underscores the importance of the interaction between individuals and their environments in shaping cognitive, emotional, and behavioral responses. Achieving an optimal fit between a person and their environment is deemed essential for effective functioning. P-E fit theory, as articulated by Edwards and others, highlights two key dimensions: the alignment between the demands individuals encounter at work and their abilities to meet those demands (demands-ability fit), and the congruence between an individual's needs and the available resources (needs-supplies fit).

While research has largely concentrated on needs-supplies fit, as a mismatch in this area is thought to contribute to increased stress and reduced well-being, the relationship between P-E fit and overall well-being is multifaceted. Factors beyond social interactions also play a significant role in influencing stress and well-being.

Ultimately, P-E fit theory offers valuable insights into the vital role of employee adjustment within the work environment and its impact on overall well-being.

2.3.2 Conservation of Resources Theory

The Conservation of Resources (COR) theory, formulated by Stevan Hobfoll in 1989, is a widely recognized theoretical model for understanding the stress process. It shares common ground with the person-environment (P-E) fit model, as both examine the interaction between individuals and their environments, emphasizing the alignment between environmental demands and personal resources. A key distinction, however, is that COR theory incorporates more objective indicators of actual fit, while the P-E fit model primarily focuses on individuals' subjective perceptions of fit.

The core principle of COR theory posits that individuals strive to acquire, retain, protect, and enhance the resources they value. Resources, which contribute positively to well-being and facilitate adaptation, can be categorized as personal or environmental. Personal resources include attributes such as personal values, personality traits, and positive emotions. In contrast, environmental resources depend on the specific context; in the workplace, examples include job autonomy, performance feedback, rewards for achievements, social support from colleagues, and organizational support tailored to individual needs.

According to COR theory, individuals seek to preserve and accumulate resources to effectively manage life's demands and challenges. Research has identified numerous types of resources—spanning both personal and external factors—that are crucial for reducing stress, preventing burnout, and promoting overall well-being. By understanding and effectively managing these resources, individuals can enhance their capacity to cope with stressors in their environments.

2.4 Empirical Review

In Harry's (2023) study, the relationship between stress management and employee performance is explored. The objective is to analyze how factors such as stress, management practices, workload, role ambiguity, role conflict, effectiveness, efficiency, and commitment influence employee performance. The study features a literature

review, a theoretical framework, and empirical research findings. Results indicate that effective stress management positively and significantly impacts employee performance. The study recommends that management design tasks and jobs to enhance effectiveness, efficiency, and commitment, and suggests integrating flexible work schedules into human resource management strategies to boost employee performance and commitment, ultimately aiding organizational sustainability.

Adim, Ibekwe, and Odunayo (2022) examined the relationship between stress management and employee performance in Deposit Money Banks in Port Harcourt, Nigeria. Their research included employees from seven selected banks and revealed a significant link between stress management and both employee efficiency and effectiveness. The study concludes that effective stress management positively influences employee performance, recommending the design of tasks to improve effectiveness, the creation of a supportive work environment, and the incorporation of flexible job schedules in HR strategies.

Okonkwo and Ofolue (2021) investigated the impact of stress management on organizational effectiveness in a Federal Medical Center in Delta State, Nigeria. Their findings indicate that unmanaged stress can adversely affect employees' physical health, job satisfaction, performance, and commitment. The study recommends job enrichment, improved working conditions, training for managers and supervisors, and fostering positive relationships between management and staff to enhance organizational effectiveness.

Okeke and Oboreh (2019) analyzed the effects of stress on employee productivity in the Nigerian banking sector. Their findings reveal a significant relationship between workload pressure and employee productivity, indicating that stress impedes effective performance. The study advises implementing remedial measures to mitigate job stress, such as job enrichment, creating a positive work environment, and promoting emotional intelligence training.

Naidu (2020) focused on the causes and impacts of work-related stress on organizational performance, job satisfaction, service delivery, and employee health. The study underscores the importance of recognizing and addressing stress, recommending proactive planning, open communication, empowerment, rewarding innovation,

teamwork, and stress management training to alleviate stress and enhance organizational performance.

Keshavarza and Mohammad (2022) explored occupational stress factors and their relationship with organizational performance at the University of Tehran. The study identified stressors such as role conflict, role ambiguity, lack of promotion and feedback, limited participation in decision-making, excessive workload, and poor working conditions, all negatively affecting employees' health, job satisfaction, and performance. Recommendations include job redesign, improving work environments, and promoting psychological counseling.

Bashir and Ramay (2020) examined the impact of stress on employee performance in the banking industry in Pakistan, finding a significant negative correlation between job stress and performance. Similarly, Rizavi, Ahmed, and Ramzan (2021) noted that job stress contributes to increased turnover rates in Pakistan's banking sector. Ayupp and Naguok (2020) identified work climate and organizational structure as significant stressors in the Malaysian banking sector, adversely affecting employees' job satisfaction.

2.5 Gaps in Literature

The existing studies have primarily focused on examining stress in the manufacturing industry, particularly regarding issues like shifting work hours and employee overload. However, there is a gap in research when it comes to understanding the impact of stress on employees in the service sector. Therefore, this study aims to address this gap by investigating the effects of stress on service sector employees. By doing so, it will contribute valuable insights that complement existing empirical evidence predominantly centered on manufacturing industries.

CHAPTER THREE

METHODOLOGY

3.1 Preamble

This section will detail the methodology used in this study, covering several key components, including the research method, research design, target population, sample size, sampling techniques, and data collection and analysis methods.

3.2 Research Method

This study will adopt a quantitative approach, characterized by a formal, objective, and systematic process for testing relationships among variables. The quantitative method will facilitate the categorization of relevant subsets of information for the research objectives. The research design will integrate elements of both exploratory and survey methods to provide clear answers to the research questions. Primary data will be collected directly from respondents using structured questionnaires as the primary data collection tool.

3.4 Population of the Study

According to Asika (2023), the population encompasses all potential elements, subjects, or observations relevant to a specific phenomenon of interest to the researcher. In this study, the population of interest will consist of all employees at Guaranty Trust Bank in Ilorin metropolis, which is reported to total 125 based on information provided by the Regional Head of Human Resources at Guaranty Trust Bank.

3.5 Sample Size Determination

To determine the sample size for this research, the Taro Yamane sample size determination method will be used. The Taro Yamane formula takes into account a normal approximation with a 95% confidence level and a 5% error tolerance. The formula is as follows:

$$S = N / (1 + N(e)^2)$$

Where:

N = population size

S = sample size to be determined

e = acceptable sampling error

Assuming a 95% confidence level and a population proportion of 0.5, the formula can be applied. Therefore, the sample size for this research will be calculated as follows:

$$n = 125 / (1 + 125(0.05)^2)$$

$$S = 95$$

Thus, the determined sample size for this research will be 95.

3.6 Data Collection

According to Steligaz (2023), the framework for collecting research data is referred to as the data source. A structured framework for data collection is essential for any research project. In this study, a primary data collection approach will be employed. Primary data involves information gathered for the first time and is original in nature (Kothari, 2021). To collect the necessary data, a comprehensive questionnaire will be developed and distributed to the employees of Guaranty Trust Bank in Ilorin.

3.7 Research Instruments

The research instruments that will be adopted in this work would be questionnaire this is necessary in order to draw responses from the identified respondents. The questionnaire consists of a number of questions printed in a definite order on a form or set of forms distributed to the respondents. The questionnaire was divided into two sections A and B with section A consisting of the demographical data of the respondent, consisting of question ranging from marital status, age, level of education qualification, in addition section B technical information on stress Management and Employee Performances. of the questionnaire was structured to generate responses on questions relating to data on relevant variables, such as, customer satisfaction, customer loyalty, cost function, profit system, put down to customer patronage among others. Hence, it was based on a 5-point Likert attitude scale. Each level of the scale will be represented as 5, Strongly Agree, 4, Agree, 3, Undecided, 2, Disagree and 1, Strongly Disagree.

3.8 Method of Data Analysis

This study shall employ the use of Regression Analysis. The adoption of Regression Analysis for this study is due to the fact that the researcher intends to test the magnitude of effect of independent variables on the dependent variables. Also, Statistical Package for Social Science (SPSS) .20 will be used in analyzing the data collected.

3.9 Validity of Research Instrument

The validity test assesses the capability of the instruments used in this study to measure what has been designed, in order to address the research questions and hypotheses. It also determines the extent to which the study accurately measures the factors mentioned in the problem statement and research questions, which were translated into hypotheses. To ensure validity, the instruments will undergo expert validation within the department, and the researcher will compare them with previous empirical research to establish statistical evidence supporting the correlation between the research questions and the outcomes of the variable investigation. The validity was established through face-to-face and content validity, with adjustments made to certain elements in the questionnaire based on expert input. However, this study did not employ concurrent and predictive validity.

3.10 Reliability of Research Instrument

Reliability is crucial in ensuring the stability and consistency of instruments used in the study, particularly the questionnaire. To achieve this, the questionnaire will undergo a test-retest method, which involves administering the same questionnaire to the respondents at different time points. This will help determine the reliability of the instrument by assessing the consistency of the respondents' answers over time.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF RESULT

4.1 Preamble

This chapter focuses on data presentation, analysis and interpretation, and hypothesis testing. The various questions in the questionnaire are analyzed using simple percentage and the hypotheses are tested using the ordinary least square regression.

4.2 Questionnaire's Response

The response rate for the questionnaire was quite promising. Of the ninety-five questionnaires distributed to employees of Guaranty Trust Bank in Ilorin Metropolis, seventy-two (72) were accurately completed and returned, yielding a success rate of seventy-five percent (75%). In contrast, twenty-three (23) questionnaires were not returned, reflecting a response rate of twenty-five percent (25%). The returned questionnaires were analyzed using a deductive approach, and the findings were presented in tables. Linear regression coefficients were employed to test the hypotheses.

4.1: Response Variable

Questionnaire	Frequency	Percentage
Returned	72	75.7%
Not Returned	23	25%
Total	95	100%

Source: Field Survey, 2025

To conduct this study, a total of 95 copies of the questionnaire were printed for distribution. As indicated in the table, 72 of these copies were successfully returned, while 23 copies were either deemed invalid for analysis or not returned at all.

4.3 Presentation of Data

Table 4.2 Distribution table for Demographic of the Respondents

S/N	Factor	Factor Level	Frequency	Percentage %
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•	Gender	Male	48	66.7
		Female	24	34.3
		Total	72	100.00
•	Age	20-29	26	36.1
		30-39	19	26.3
		40-49	22	30.6
		50 and above	5	6.9
		Total	72	100.00
•	Marital Status	Single	32	44.4%
		Married	37	51.4%
		Separated	4	5.6%
		Total	72	100.00
•	Educational Status	HND/B.Sc.	66	91.7
		Postgraduate	2	2.8
		Others	4	5.6
		Total	72	100.00
•	Length in Service	4 and Below	30	41.7
		5-10	20	27.8
		11-15	12	16.7
		16-20	10	13.9
		Total	72	100.00
•	Employment Status	Permanent	24	33.3
		Contract	48	47.2
		Total	72	100.00

Source: Researcher's Field Survey, 2025

Table 4.2 presents an analysis of the demographic characteristics of the respondents. It shows that out of the total respondents, 48 (67%) were male and 24 (34.3%) were female, indicating a higher proportion of male employees in the bank.

In terms of age distribution, 26 respondents (36.1%) fell within the 20-29 age bracket, while 22 respondents (30.6%) were aged 40-49. Additionally, 19 respondents (26.3%) were in the 30-39 age range, and a small percentage (6.9%) were 50 years and older.

Regarding marital status, 37 respondents (51.4%) were married, 32 (44.4%) were single, and 3 (5.6%) were separated, indicating that a majority of the respondents were married.

In terms of educational qualifications, 66 respondents (91.7%) held HND/B.Sc. degrees, 2 respondents (2.8%) had postgraduate qualifications, and 4 respondents (5.6%) had other qualifications. This highlights that most respondents possessed HND/B.Sc. degrees.

The table also outlines the length of time employees have spent with the organization: 30 respondents (41.7%) had been with the organization for four years or less, 20 respondents (27.8%) had tenures of 5-10 years, 12 respondents (16.7%) had tenures of 11-15 years, and 10 respondents (13.9%) had been employed for 16-20 years.

Furthermore, the data indicates that 24 respondents (33.3%) were permanent staff, while 48 respondents (66.7%) were contract staff, suggesting that the majority of employees in the bank were on contract.

In summary, the table provides valuable insights into the demographic composition of the respondents, including gender distribution, age range, marital status, educational qualifications, length of service, and employment status.

Table 4.3: Distribution Table for Work Load

S/N	Factor	Factor Level	Frequency	Percentage %
•	Exhausting task is often common in my organization	SA	22	30.6
		A	46	63.6
		U	2	2.8
		D	2	2.8
		Total	72	100.00
•	Number of responsibilities allocated to me contributes to work load in my organization	SA	26	36.1
		A	32	44.4
		U	12	16.7
		SD	2	2.8
		Total	72	100.00
•	A number of administrative duties are being allocated to me in my organization	SA	16	22.2
		A	46	63.9
		U	6	8.3
		D	2	2.8
		SD	2	2.8
		Total	72	100.00
•	You are involved in other curricular activities which increase your responsibilities	SA	20	27.8
		A	48	66.7
		U	4	5.6
		Total	72	100.00

Source: Researcher's Field Survey, 2025

Table 4.3 presents the distribution of responses to various statements related to workload. For the statement "Exhausting tasks are often common in my organization," 22 respondents (30.6%) strongly agreed, while 46 respondents (63.9%) agreed. Additionally, 2 respondents (2.8%) were undecided, and 2 respondents (2.8%) disagreed. Thus, the majority of respondents acknowledged that exhausting tasks are prevalent in their organization.

Regarding the statement "The number of responsibilities allocated to me contributes to my workload," 26 respondents (36.1%) strongly agreed, 32 respondents (44.4%) agreed,

12 respondents (16.7%) were undecided, and 2 respondents (2.8%) strongly disagreed. This

indicates that most respondents felt that their assigned responsibilities significantly impact their workload.

For the statement "A number of administrative duties are being allocated to me in my organization," 16 respondents (22.2%) strongly agreed, 46 respondents (63.9%) agreed, 6 respondents (8.3%) were undecided, while 2 respondents (2.8%) disagreed, and 2 respondents (2.8%) strongly disagreed. This shows that a majority of respondents reported receiving administrative duties in their organization.

Lastly, in response to the statement "I am often involved in other curricular activities which increase my responsibilities," 20 respondents (27.8%) strongly agreed, and 48 respondents (66.7%) agreed, with 4 respondents (5.6%) remaining undecided. This suggests that most respondents frequently participate in additional curricular activities that elevate their responsibilities.

Overall, the distribution table offers valuable insights into the respondents' levels of agreement regarding exhausting tasks, workload, administrative duties, and additional responsibilities within their organization.

Table 4.4 Distribution for Work Environment

S/N	Factor	Factor Level	Frequency	Percentage %
•	The organization provides constant facilities such as, furniture and electricity supply	SA	14	19.4
		A	48	66.7
		U	10	13.9
		Total	72	100.00
•	My organization made available modern facilities for work	SA	20	27.8
		A	42	58.3
		U	10	13.9
		Total	72	100.00
•	Safety is taken in high esteem in my organization	SA	20	27.8
		A	42	58.3
		U	10	13.9

		Total	72	100.00
•	The organization assist in refreshment during the work hour	SA	16	22.2
		A	46	63.9
		U	6	8.3
		D	2	2.8
		SD	2	2.8
		Total	72	100.00

Source: Researcher's Field Survey, 2025

Table 4.4 presents the distribution of responses to various statements regarding organizational facilities and support.

For the statement "The organization provides constant facilities such as furniture and electricity supply," 14 respondents (19.4%) strongly agreed, while 48 respondents (66.7%) agreed, and 10 respondents (13.9%) were undecided. Thus, the majority of respondents concurred that the organization consistently provides necessary facilities.

Regarding the statement "The organization makes available modern facilities for work," 20 respondents (27.8%) strongly agreed, 42 respondents (58.3%) agreed, and 10 respondents (13.9%) were undecided. This indicates that most respondents felt that modern facilities are available for their work.

In response to the statement "Safety is taken in high esteem in my organization," 16 respondents (22.2%) strongly agreed, 25 respondents (34.7%) agreed, and 3 respondents (8.3%) were undecided. Therefore, the majority of respondents agreed that safety is a top priority in their organization.

Lastly, for the statement "The organization assists in refreshment during work hours," 16 respondents (22.2%) strongly agreed, 46 respondents (63.9%) agreed, 6 respondents (8.3%) were undecided, while 2 respondents (2.8%) disagreed, and another 2 respondents (2.8%) strongly disagreed. This shows that most respondents agreed that the organization provides refreshments during work hours.

Table 4.5 Distribution on Efficiency of Employee

S/N	Factor	Factor Level	Frequency	Percentage %
•	The organization bears the employees in line with decision making	SA	10	13.9
		A	50	69.4
		U	10	13.9
		D	2	2.8
		Total	72	100.00
•	Employees are committed to performing duties and tasks in the organization	SA	16	22.2
		A	48	66.7
		U	4	5.6
		SD	2	2.8
		D	2	2.8
		Total	72	100.00
•	Employees assist in attaining the target of	SA	16	22.2
		A	38	52.8
		U	14	19.4

	the organization through job commitment	SD D Total	2 2 72	2.8 2.8 100.00
•	Employees assist in attaining the target of the organization through job commitment	SA A U SD D Total	24 38 4 4 2 72	33.3 52.8 5.6 5.6 2.8 100.00

Source: *Researcher's Field Survey, 2025*

From the distribution table, it can be observed that:

Regarding the statement "The organization involves employees in decision-making," 10 respondents (13.9%) strongly agreed, 50 respondents (69.4%) agreed, 10 respondents (13.9%) were undecided, and 2 respondents (2.8%) disagreed. Thus, the majority of respondents felt that the organization actively involves employees in decision-making.

For the statement "Employees are committed to performing duties and tasks in the organization," 16 respondents (22.2%) strongly agreed, 48 respondents (66.7%) agreed, 4 respondents (5.6%) were undecided, while 2 respondents (2.8%) strongly disagreed and another 2 respondents (2.8%) disagreed. This indicates that most respondents believe employees are dedicated to their duties and tasks.

The distribution table also reveals that 16 respondents (22.2%) strongly agreed that employees assist in achieving the organization's targets through job commitment, 38 respondents (52.8%) agreed, 14 respondents (19.4%) were undecided, while 2 respondents (2.8%) strongly disagreed and 2 respondents (2.8%) disagreed. Therefore, the majority agreed that employees contribute to the organization's success through their commitment.

Furthermore, only 24 respondents (33.3%) strongly agreed that employees play a role in attaining the organization's targets through job commitment, 38 respondents (52.8%) agreed, 4 respondents (5.6%) were undecided, and 6 respondents (8.4%) strongly disagreed or disagreed. This suggests that most respondents acknowledged the importance of employee commitment in achieving organizational goals.

Table 4.6 Distribution table for Organizational Output

S/N	Factor	Factor Level	Frequency	Percentage %
•	The performance of the organization is encourage with visible results	SA	18	25.0
		A	44	61.1
		U	6	8.3
		D	4	5.6
		Total	72	100.00
•	Output are guided by the company's principles	SA	18	25.0
		A	34	47.2
		U	16	22.2
		D	4	5.6
		Total	72	100.00
•	Quality assurance is one of the watchword of the organization	SA	12	16.7
		A	44	61.1
		U	12	16.7
		D	4	5.6
		Total	72	100.00
•	Products are in relations to how business operations are carried out	SA	12	16.7
		A	46	63.9
		U	8	11.1
		D	6	8.3
		Total	72	100.00

Source: *Researcher's Field Survey, 2025*

From the distribution table, the following observations can be made:

Regarding the statement "The performance of the organization is encouraged with visible results," 18 respondents (25.0%) strongly agreed, 44 respondents (61.1%) agreed, 6 respondents (8.3%) were undecided, and 4 respondents (5.6%) disagreed. Thus, the largest population agreed that the performance of the organization is encouraged with visible results.

In relation to the statement "Outputs are guided by the company's principles," 18 respondents (25.0%) strongly agreed, 34 respondents (47.2%) agreed, 16 respondents (22.2%) were undecided, and 4 respondents (5.6%) disagreed. Therefore, the majority agreed that outputs are guided by the company's principles.

The table also indicates that 12 respondents (16.7%) strongly agreed that quality assurance is one of the watchwords of the organization, 44 respondents (61.1%) agreed, 12 respondents (16.7%) were undecided, and 4 respondents (5.6%) disagreed. Thus, the largest population agreed that quality assurance is one of the watchwords of the organization.

Lastly, the table shows that 12 respondents (16.7%) strongly agreed, 46 respondents (63.9%) agreed, 8 respondents (11.1%) were undecided, and 6 respondents (8.3%) disagreed with the statement that products are related to how business operations are carried out. Therefore, the largest population agreed that products are influenced by how business operations are conducted.

4.4 HYPOTHESES TESTING

4.4.1 Test of Hypothesis One

H_{01} Work Environment has no significant effect on efficiency of employee of Guaranty Trust Bank Ilorin,

H_1 Work Environment has significant effect on efficiency of employee of Guaranty Trust Bank Ilorin.

Table 4.4.1.1 Model Summary

Model	R	R Square	Adjusted R square	Std. Error of the Estimate
1	.683 ^a	.466	.465	1.166

Predictors: (Constant), Work Environment

The model summary, as presented in the table above, reveals that the R-squared value is 0.465. This indicates that approximately 46.5% of the variation in the dependent variable, which is the efficiency of employees, can be explained by the independent variable, which is the work environment. The remaining 53.5% of the variation is attributed to other variables that are not included in the model. The high R-squared value suggests that the regression model is valuable for making predictions, as it accounts for a significant portion of the dependent variable's variability, with a value close to 1.

Table 4.4.1.2 ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	410.890	1	410.890	302.148	.000 ^b
	Residual	470.524	71	1.360		
	Total	881.414	72			

Dependent Variable: Efficiency of employee

Predictors: Work Environment

The table above summarizes the results of the variance analysis for the dependent variable. The regression sum of squares, valued at 410.890, significantly exceeds the residual sum of squares, which is 470.524. This suggests that the model accounts for a considerable portion of the variation in the dependent variable.

Additionally, the estimated F-value in the table is 302.148, accompanied by a significance value of 0.000. Since this p-value is below the selected significance level of 0.05 ($p < 0.05$), it indicates that the independent variables collectively have a statistically

significant effect on the dependent variable, which is employee efficiency. **Table: 4.4.1.3**
Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.660	.153		4.314	.000
	Work Environment	.750	.043	.683	17.382	.000

Dependent Variable: Efficiency of employee

The dependent variable analyzed in Table 4.4.1.3 was employee efficiency. This variable was utilized to evaluate the impact of the work environment on employee efficiency at Guaranty Trust Bank in Ilorin Metropolis. The predictor variable in this analysis was the work environment, and the findings in Table 4.4.1.3 clearly indicate a direct relationship between the work environment and employee efficiency. This suggests that a conducive work environment enhances employee efficiency, ultimately improving organizational performance.

The t-test coefficient for the work environment in this table is 17.382. The corresponding p-value of 0.000 is below the significance threshold of 0.05 ($p < 0.05$), indicating statistical significance at the 5% level. In summary, the regression results suggest that fostering a favorable work environment within an organization can lead to increased employee efficiency, thereby positively influencing overall organizational performance

Decision Rule:

As a result of the outcome, the Null Hypothesis (H_0) is rejected on the basis that the p-value is less 0.05. Hence the alternative hypothesis is accepted, that is there is relationship between work environment and efficiency of employee in Guaranty Trust Bank Ilorin Metropolis, as this is supported by the finding of Shahid (2012)

4.4.2 Test of Hypothesis Two

H_{02} Work environment has no significant effect on the organizational output of Guaranty Trust Bank Ilorin

H₂ Work environment has significant effect on the organizational output of Guaranty Trust Bank Ilorin

Table 4.4.2.1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.797 ^a	.635	.631	.36584
a. Predictors: (Constant): Work environment				

The table 4.5.1.1 above indicates the model summary of the hypothesis one and it shows that R Square is .635 indicating 63% of relationship between the crossed variables, hence making it linearly related as it is close to 1.

Table 4.4.2.2 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	20.944	1	20.944	156.483	.000 ^b
	Residual	12.046	71	.134		
	Total	32.989	72			

Table 4.4.2.3 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.795	.219		8.210	.000
	Work Environment	.640	.051	.797	12.509	.000

a. Dependent Variable: Organizational output

The coefficient table presented above examines the relationship between the work environment and organizational output in a simple model. According to Table 4.5.2.3, the t-test coefficient for the work environment is 12.509, and the associated p-value is 0.000, which is significantly lower than the benchmarked p-value of 0.05. This indicates that the selected variables are mathematically and statistically significant to each other at a 5% significance level.

In the hypothesis testing for this analysis, the decision is based on the p-values. For this particular hypothesis, the decision rule is to reject the null hypothesis (H_0) and accept the alternative hypothesis (H_a) when the p-value is less than 0.05, or to accept H_0 and reject H_a when the p-value is greater than 0.05.

Since the coefficient of the work environment is positive, it passes the sign test and indicates a significant effect on the organizational output of Guaranty Trust Bank, Ilorin Metropolis.

From the table, it is evident that the significance level is 0.000, which is below the benchmark of 0.05 for the p-value. Therefore, the null hypothesis is rejected, and the alternative hypothesis, which states that the work environment has a significant effect on organizational output, is accepted. This finding aligns with the results discovered by Saad et al. (2012).

Decision: Since for **hypothesis two**, the significance is 0.000 which is far less than 0.05, the null hypothesis (H_0) is rejected and the alternate hypothesis (H_{a2}) is accepted. Therefore, work environment has significant effect on organizational output.

4.4.3 Hypothesis Three

H_0 Work Load has no significant effect on efficiency of employee of Guaranty Trust Bank Ilorin

H_{a3} Work Load has significant effect on efficiency of employee of Guaranty Trust Bank Ilorin

Table 4.4.3.1 Model Summary				
Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.648 ^a	.420	.413	.56062

Predictors: (Constant): Work load

The table 4.5.3.1 above indicates the model summary of the hypothesis two which indicates that R Square is .420 indicating 42% of relationship between the crossed variables. The R Square being at 42% may be as a result of other variables not included in the model. However, the R .648 (64%) shows a significant closeness to 1.

Table 4.4.3.2 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	20.453	1	20.453	65.077	.000 ^b
	Residual	28.286	71	.314		
	Total	48.739	72			
a. Dependent Variable: Efficiency of employee						
b. Predictors: (Constant): Work load						

Table 4.5.3.2 above presents the analysis of variance of the variables. Where the dependent variable with large value of regression sum of squares 20.453 in relations to the residual sum of squares with value of 28.286 where this value indicates that the model does not fail to explain a lot of the variation in the dependent variable. Hence, the estimated F-value given as 65.077 as given in the table above with significance value of 0.000, which is less than p-value benchmark of 0.05 which means that descriptive variable elements can mutually affect change in the dependent variable (i.e. efficiency of employee).

Table 4.4.3.3 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.988	.407		2.425	.000
	Work load	.724	.090	.648	8.067	.000

a. Dependent Variable: Efficiency of employee

The coefficient table provided above examines the relationship between work load and the efficiency of employees in a simple model. According to Table 4.5.3.3, the t-test coefficient for work load is 8.067, and the associated p-value is 0.000, which is significantly lower than the benchmarked p-value of 0.05. This implies that the selected variables are scientifically significant to each other at a 5% significance level.

In the hypothesis testing for this analysis, the decision is based on the p-values. For this hypothesis, the decision rule is to reject the null hypothesis (H_0) and accept the alternative hypothesis (H_a) when the p-value is less than 0.05, or to accept H_0 and reject H_0 when the p-value is greater than 0.05.

Since the coefficient of work load is positive, it passes the sign test and indicates a significant effect on the efficiency of employees at Guaranty Trust Bank, Ilorin Metropolis.

From the table, it is revealed that the significance level is 0.000, which is below the benchmark of 0.05 for the p-value. Therefore, the null hypothesis is rejected, and the alternative hypothesis, which states that work load has a significant effect on the efficiency of employees at Guaranty Trust Bank, is accepted. This result aligns with the

findings of Khalid and Latif (2015).

For hypothesis three, since the significance level is 0.000, which is significantly lower than 0.05, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ho3) is accepted. Consequently, work load has a significant effect on the efficiency of employees.

4.4.4 Hypothesis Four

H₀₄ Work load has no significant effect on organizational output of Guaranty Trust Bank Ilorin

H₄ Work load has significant effect on organizational output of Guaranty Trust Bank Ilorin

Table 4.4.4.1 Model Summary				
Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.625 ^a	.791	.621	.47798

Predictors: (Constant), Work load

The table 4.5.3.1 above indicates the model summary of the hypothesis one and it shows that R Square is .625 indicating 62% of connection between the crossed variables, hence making it linearly related as it is close to 1.

Table 4.4.4.2 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	34.340	1	34.340	150.309	.000 ^b
	Residual	20.562	71	.228		
	Total	54.902	72			

- a. Dependent Variable: Organizational output
- b. Predictors: (Constant): Work load

Table 4.5.3.2 presents the analysis of variance of the variables adopted. Where the dependent variable with large value of regression sum of squares 34.340 in relations to the residual sum of squares with value of 20.562 where this value indicates that the model does not fail to explain the variation in the dependent variable. Hence, the estimated F-value given as 150.309 as given in the table above with significance value of 0.000, which is less than p-value benchmark of 0.05 which means that descriptive variable elements can equally affect change in the dependent variable (i.e. organizational output).

Table 4.4.4.3 Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.083	.286		3.792	.000
	Work Load	.820	.067	.791	12.260	.000

- a. Dependent Variable: Organizational output

The coefficient table presented above illustrates the relationship between workload and organizational output within a simple model. According to the data in Table 4.4.4.3, the t-test coefficient for workload is 12.260, with an associated p-value of 0.000, which is significantly lower than the threshold of 0.05. This indicates that the variables are statistically significant at the 5% significance level.

In hypothesis testing for this analysis, decisions are made based on the p-values. For

hypothesis one, the rule is to reject the null hypothesis (H_0) and accept the alternative hypothesis (H_a) if the p-value is less than 0.05, or to accept H_0 and reject H_a if the p-value is greater than 0.05.

The positive coefficient for workload passes the sign test, indicating a significant effect on the organizational output of Guaranty Trust Bank in Ilorin Metropolis.

The significance level of 0.000, which is below the benchmark of 0.05, leads to the rejection of the null hypothesis. Consequently, the alternative hypothesis, which posits that the workload adopted by management significantly affects organizational output, is accepted. This finding is consistent with the research conducted by Etebu (2016) and Tulsee (2015).

For hypothesis four, the significance level of 0.000, being significantly lower than 0.05, results in the rejection of the null hypothesis (H_0) and the acceptance of the alternative hypothesis (H_{04}). Therefore, it is concluded that the workload implemented by management has a significant impact on organizational output.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Preamble

This chapter is structured into four main sections: a summary of findings, a conclusion, recommendations, and suggestions for further studies. The first section provides a comprehensive overview of the findings, delving into a detailed discussion of the results. Additionally, the conclusion is presented, summarizing the key points derived from the findings. Furthermore, recommendations are provided, highlighting actionable steps that can be taken based on the study's outcomes. Lastly, suggestions for further studies are also included, recognizing potential areas for future research and exploration.

5.2 Summary of Findings

The summary of findings is as follows:

Hypothesis One: This hypothesis proposed that the work environment has no significant effect on employee efficiency at Guaranty Trust Bank, Ilorin, and was found to be null. Consequently, the alternative hypothesis—that the work environment significantly affects employee efficiency—was accepted. This result aligns with prior research by Etebu (2016) and Tulsee (2015).

Hypothesis Two: This hypothesis posited that the work environment has no significant effect on the organizational output of Guaranty Trust Bank, Ilorin, and was rejected. Conversely, the alternative hypothesis, stating that the work environment significantly impacts organizational output, was accepted. This finding supports the work of Shahid, Latif, Sohail, and Ashraf (2012).

Hypothesis Three: This hypothesis asserted that workload has no significant effect on employee efficiency at Guaranty Trust Bank, Ilorin, and was rejected. The alternative hypothesis, suggesting that workload significantly affects employee efficiency, was accepted. This finding is consistent with the research of Rizavi, Ahmed, and Ramzan

(2011).

Hypothesis Four: This hypothesis proposed that workload has no significant effect on the organizational output of Guaranty Trust Bank, Ilorin, and was also rejected. The alternative hypothesis, stating that workload significantly affects organizational output, was accepted. This finding supports the assertions made by Khalid and Latif (2015).

Overall, the study's findings indicate that both work environment and workload significantly influence employee efficiency and organizational output at Guaranty Trust Bank, Ilorin. These results are consistent with previous research conducted by various scholars in the field.

5.3 Conclusion

Based on the findings of this study and a review of existing empirical works, the following conclusions have been drawn:

The study concludes that the work environment, defined by the structures and designs of the workplace, significantly affects employee efficiency at Guaranty Trust Bank, Ilorin. This suggests that creating a conducive work environment can positively influence employee performance.

Additionally, the work environment not only impacts employee efficiency but also affects the organizational output of Guaranty Trust Bank, Ilorin. A well-designed work environment can enhance overall performance and productivity.

Furthermore, the study finds that workload, which reflects the demands and responsibilities on employees, plays a crucial role in influencing their efficiency at Guaranty Trust Bank, Ilorin. Effective workload management can lead to improved employee performance. Finally, the study concludes that workload significantly affects the organizational output of Guaranty Trust Bank, Ilorin. Proper management of workloads can enhance the overall productivity and success of the organization, highlighting the need for effective stress management strategies in the workplace.

In summary, this study underscores the importance of fostering a favorable work environment, managing workloads effectively, and implementing stress management measures to improve employee efficiency and organizational output at Guaranty Trust Bank, Ilorin. These conclusions align with findings from previous research in the field.

5.4 Recommendations

Based on the findings of this research work, the following recommendations are made:

It is recommended that significant attention should be given to improving the work environment for employees at Guaranty Trust Bank, Ilorin. This can be achieved by creating a conducive and supportive work environment that promotes employee well-being and satisfaction. Efforts should be made to address factors such as physical comfort, ergonomics, noise levels, lighting, and overall workplace design. Enhancing the work environment will have a positive impact on employee efficiency and ultimately contribute to the organizational performance.

The study recommends that work environment should be prioritized and effective work structures should be maintained. This involves establishing clear organizational policies, procedures, and communication channels that facilitate collaboration, teamwork, and effective decision-making. By maintaining a well-structured work environment, Guaranty Trust Bank, Ilorin can enhance its organizational output and achieve better performance.

Furthermore, it is recommended that workloads should be appropriately managed to ensure they have a significant impact on employee efficiency at Guaranty Trust Bank, Ilorin. This can be achieved by allocating tasks and responsibilities in a balanced and fair manner, considering the capabilities and capacities of employees. Proper workload management will not only improve employee efficiency but also contribute to the overall organizational performance.

Lastly, the study recommends that the workload of employees should be carefully monitored and adhered to in order to significantly influence the organizational output of Guaranty Trust Bank, Ilorin. This involves ensuring that employees are not overburdened with excessive workloads, which can lead to stress, burnout, and decreased productivity. By maintaining a manageable workload for employees, the overall performance of the organization can be positively affected.

In conclusion, by implementing these recommendations, Guaranty Trust Bank, Ilorin can create a conducive work environment, effectively manage workloads, and enhance the efficiency of employees, thereby improving organizational performance.

5.5 Contributions to Knowledge

This study offers several key contributions to the field of change management, particularly within the banking industry:

Enhancement of Knowledge: The research adds to the existing literature by providing empirical findings on change management processes and strategies. It serves as a comprehensive resource for researchers, practitioners, and academics, deepening the understanding of how change impacts organizations.

Revelation of Insights: Through its research methods, the study uncovers previously hidden insights into the practical challenges and successes of change initiatives in banks. These findings enhance the understanding of the dynamics of change management in the banking sector.

Comparison of Change Management Approaches: The study facilitates a comparison between two primary types of change management adopted by banks. By evaluating their effectiveness and outcomes, it provides valuable insights into which approach may be more suitable for different organizational contexts.

Development of a Framework: A significant contribution is the creation of a practical framework for change management. This framework guides organizations in navigating the complexities of change initiatives, incorporating best practices and lessons learned to improve implementation.

5.6 Suggestions for further Studies

The primary objective of this study is to examine the impact of stress management on the organizational performance of Guaranty Trust Bank Plc., Ilorin. The study focuses on two key aspects of stress management, namely work environment and work load pattern. However, there are potential areas for future research to further explore this subject.

Firstly, future researchers could consider expanding the case study to include multiple

banks with branches spread across the country. This would provide a broader perspective and enable a more comprehensive analysis of the effects of stress management on organizational performance in the banking industry.

Additionally, future researchers may choose to investigate stress management in different sectors, such as the construction or manufacturing industry. This would allow for a comparison of stress management practices and their impact on organizational performance across diverse industries, providing valuable insights into the generalizability of findings.

By considering these avenues for future research, a deeper understanding of the effects of stress management on organizational performance can be attained, leading to the development of more comprehensive strategies and interventions for managing stress in various organizational contexts.

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APPENDICES

APPENDIX A

QUESTIONNAIRE

Department of Business Administration & Mgt
Institute of Finance & Mgt.
Kwara State Polytechnic, Ilorin,
Kwara State

Dear Respondent,

LETTER OF INTRODUCTION

The bearer of this letter, who holds a matriculation number, is a student in the Department of Business Administration and Management at Kwara State Polytechnic, Ilorin.

He is currently conducting research on "Stress Management and Employee Performance in Guaranty Trust Bank, Ilorin Metropolis."

In this regard, I kindly request your support in assisting him by completing the accompanying questionnaire. Your participation is vital for the success of this research. Please be assured that all information provided will be treated with the utmost confidentiality and is intended solely for academic purposes.

Thank you for your cooperation.
Yours faithfully,

Supervisor

RESEARCH QUESTIONNAIRE

SECTION A: Demographic Information

(N.B Answer by Ticking where applicable)

- Gender: Male () Female ()
- Age: 19 and Below () 20-29 () 30-39 () 40-49 () 50-59 () 60 and above ()
- Marital status: Single () Married () Separated ()
- Educational Level: HND/B.Sc. () Postgraduate () Others ()
- Length of Service: 4 years and below () 5-10 () 11-15 () 16-20 ()
- Employment Status: Permanent () Contract ()

SECTION B: Please Tick the appropriate alternative

Key; Where SA-Strongly Agreed, A- Agreed, NS-Not Sure, SD-Strongly Disagreed D-Disagreed

	Statements	SA	A	NS	SD	D
	Work Load					
WL1	Exhausting task is often common in my organization					
WL2	Number of responsibilities allocated to me contributes to work load in my organization					
WL3	A number of administrative duties are being allocated to me in my organization					
WL4	You are involved in other curricular activities which increase your responsibilities					
	Work Environment	SA	A	NS	SD	D
WE1	The organization provides constant facilities such as, furniture and electricity supply					
WE2	My organization made available modern facilities for work					
WE3	Safety is taken in high esteem in my organization					
WE4	The organization assist in refreshment during the work hour					
	Efficiency of Employee					
EE1	The organization bears the employees in line with decision making					
EE2	Employees are committed to performing duties and tasks in the organization					
EE3	Employees assist in attaining the target of the organization through job commitment					
EE4	Employees assist in attaining the target of the organization through job commitment					
	Organizational Output					
OU1	The performance of the organization is					

	encourage with visible results					
OU2	Output are guided by the company's principles					
OU3	Quality assurance is one of the watchword of the organization					
OU4	Products are in relations to how business operations are carried out					

Thank you for your time