

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

In today's world, stress has become a worldwide phenomenon, which occurs in various forms in every workplace and the most common issue in corporate world (Naidu, 2017). In today's work life, employees are generally working for longer hours, as the rising levels of responsibilities require them to exert themselves even more strenuously to meet rising expectations about work performance (Mark, 2012).

Stress is a complex and dynamic concept. Undesirable level of stress affects overall performance of the organization. Therefore, in order to get the work done effectively, the organization or manager should properly manage the level of stress. To achieve this organizational objective, all the factors which influence stress should be properly identified and measured (Kamalakumati&Ambika, 2013).

Job stress has a vital importance and has become a key challenge for the organizations because of its strapping impact on the performance of an individual as well as the organization. Employees serve as assets for an organization, but when they are stressed, undesirable circumstances such as increased absenteeism; low productivity, low motivation and usually legal financial damages (which eventually effect the employee work behavior and leads him/her towards the counter-productive work behavior) emerge. Stress in organizations affects both the individual and the organization (e.g. increased turnover rates). Individuals can be affected at the physiological, affective, and behavioral levels, and in their leisure time and family life. Stress affects individuals and organizations within different time frames. Stress reactions can occur immediately (short-term reactions) and/or may take longer time to develop (long-term reactions). With respect to physiological responses, stress has an effect on the cardiac system. For example, individuals in so called high-strain jobs (i.e., job with high demands and low job control, show higher blood pressure than individuals in other types of jobs (Schwartz, Pickering, & Landsbergis, 2016).

Performance of an employee at his/her workplace is a point of concern for all the organizations, irrespective of all the factors and conditions. Consequently the employees are considered to be very important assets for their organizations (Qureshi&Ramay, 2006; Okeke, Echo&Oboreh, 2016). A good performance of the employees of an organization leads towards a good organizational performance thus ultimately making an organization more successful and effective .Employee performance is an indicator of the capacity of an organization to efficiently achieve organizational goals (Venkatraman&Ramanujam, 2016). It can be evaluated in many ways among which include; the employee's commitment display at work, the employees work values as well as the cohesiveness that employees display in a work environment. It is associated with both quantity and quality of output Stress is an unavoidable consequence of modern living. It is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person (Jayashree, 2010; Ansari, 2015). In fact, stress is much more common in employees at lower levels of workplace hierarchies, where they have less control over their work situation (Beheshtifar&Nazarian, 2013).

Furthermore, the impact of stress can be considered as an unpleasant emotional situation that we experience when requirements (work-related or not) cannot be counter-balanced with our ability to resolve them. This results in emotional changes as a reaction to this danger. It stems from the relationship between a person and his environment, and it appears as pressure that is subjective because the same stress can affect one person but not another.

In an organisation setting, employee can perceive stress either in positive (Eustress) or negative (Distress). Eustress results can be stimulating, thus enhancing work performance and positively encouraging workers to make efforts. Distress results in negative effects on workers' health and performance. Employee performance is adversely affected by workplace stress. This in turn reduces the effectiveness of the employees and organization (Adim, Ibekwe&Odunayo, 2018).

Work stress, also known as hazard in a traditional working environment, is recognized worldwide as a major challenge to workers' health and the healthiness of their organizations

(ILO, 1992). Stress can be brought about by pressures at home and work. Employers of labour in Nigeria do not protect their workers from stress arising outside and within the work place (Adetayo, Ajani & Olabisi, 2014).

Organizations as well as their workers have been facing hardship for some time, considering that employers of labour are not adhering to the international labour organizations protocol which posit that employers of labour should initiate a stress management policy that will not only enhance the effectiveness and productivity of their organizations but will boost their morale at work and make them healthier (Bewell, Yakubu, Owotunse & Ojih, 2014).

1.2 Statement of the Problem

Most organizations, especially banks in the world are witnessing an alarming increase of the negative effects of stress on employee productivity (Henry & Evans, 2008). Most organizations with the aim of attaining higher productivity end up saddling employees with overload of work in order to meet deadline, and this might have psychological and physical effects on the employees. This may result in something contrary to what these organizations want to achieve (Mark, 2012).

However, Organization of today mostly neglect the environmental factors in which employees work and pay huge attention to achieving the corporate goals alone. Hence, lack of enabling environment usually affect the way the employee react to work and this have a reversing impact on the efficiency of employees (Fabrikant, 2012).

In addition, stated that most organization with the aim of attaining higher productivity end up saddling employees with overload of work in order to meet deadline and this might have psychological and physical effects on the employees which may result in the output of the organization (Mark, 2014).

Finally, it has been observe that organizations in achieving their aim and objectives with little cost, they end up in providing inadequate working environment and also overload the little staff with a lot of duties which can affect the employees' efficiency and organization output at large (Obasan, 2011).

1.3 Research Questions

The following questions will be asked in order to align with the objectives of this study.

- To what extent does work Environment affect the Efficiency of employee of Guaranty Trust Bank Ilorin?
- How far has Work Environment affect the Employees' output Guaranty Trust Bank Ilorin
- Does Work Load affect the Efficiency of employee of Guaranty Trust Bank Ilorin?
- What is the impact of work Load has on the Employees' output of Guaranty Trust Bank Ilorin?
- **Objectives of the Study**

The aim of this study is to examine the impact of Stress Management on employee's performance of Guaranty Trust bank Ilorin Metropolis. The specific objectives are stated as to;

- Investigate the effect of Work Environment on the Efficiency of employee of Guaranty Trust Bank Ilorin,
- Determine the impact Work Environment has on the Employees' output of Guaranty Trust Bank Ilorin,
- Identify the effect that Work Load has on the Efficiency of Guaranty Trust Bank Ilorin, and
- Establish the impact of work Load has on the Employees' output of Guaranty Trust Bank Ilorin.

1.5 Research Hypotheses

Listed below are the hypotheses formulated for the purpose of this study;

H₀₁ Work environment has no significant effect on Efficiency of employee of Guaranty Trust Bank Ilorin.

H₀₂ Work environment has no significant effects on the organizational output of Guaranty Trust Bank Ilorin.

H₀₃ Work load has no significant effect on Efficiency of employee of Guaranty Trust Bank Ilorin.

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

1.6 Significance of the study

This research work will be important to number of institutions, concerned bodies, government and policy makers in relations to organization workload thriving of Guaranty Trust Bank Ilorin, Kwara State and Nigeria as a whole. It shall address some hindering issues that affect the involvement of work environment and work load in the channel to manage stress of the staffs or employee in the organization and how it influence the . Hence, research institute, academia, research students and government will greatly be influenced by this study.

1.7 Scope of the study

The scope of this study will be restricted to the employees of Guaranty Trust Bank metropolis of Kwara State, Nigeria. Consequently, the range of this research will concentrate on the activities of work in regards to work load and environment as affecting the employees' performance.

1.8 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 Introduction

This study will discuss different views on Stress Management and Employee's performance by various authors and scholars who were interested in the subject matter. Some of the areas that will be touch include the definition of stress and other variables which are Work Environment, Work Load, Organization performance, Organization Efficiency, which are relevant to the growth of organization and economic growth at large. However, this chapter is based on four (4) perspectives, which are conceptual frame work, theoretical frame work, empirical and Gap in Literature.

2.2 Conceptual Clarifications

2.2.1 Concept of Stress Management

According to Karanja (2012), the popularity of the stress concept stems largely from the work of the endocrinologist Hans Selye. In a series of animal studies he observed that a variety of stimulus events (e.g., heat, cold, toxic agents) applied intensely and long enough are capable of producing common effects, meaning not specific to either stimulus event. (Besides these nonspecific changes in the body, each stimulus produces, of course, its specific effect, heat, for example, produces vasodilatation, and cold vasoconstriction). The term stress was first employed in a biological context by the endocrinologist Hans Selye in the 1930s. He later broadened and popularized the concept to include inappropriate physiological response to any demand. In his usage stress refers to a condition and the stressor to the stimulus causing it. It covers a wide range of phenomenon from mild irritation to drastic dysfunction that may cause severe health breakdown.

Robbins (2015) pointed out that from the organization's standpoint management may not be concerned, when employees experience low or, and moderate levels of stress. The reason as pointed out earlier in this study is that such levels of stress may be functional and lead to higher employee performance. But high levels of stress, or even low levels sustained over long periods

of time, can lead to reduced employee performance and, this requires action by management for improvement. While limited amount of stress many benefit an individual's performance. We do not expect employees to see it that, way from the individuals stand point, even low levels of stress are likely to be perceived as undesirable. It is not likely, therefore for employees and management to have different notions of what constitutes an acceptable level of stress on the job. What management may consider as "a positive stimulus that keeps the adrenaline running" is very likely to be seen as "excessive pressure" by employees.

Moorhead and Griffin (2015) noted that stress is widespread and so potentially disruptive in organizations. People and organizations should be concerned about how to manage it more effectively. There are many strategies that have been developed to help in management of stress in the workplace. Quick (1998) cited in Adim, Ibekwe and Odunayo (2018) stated that some of the strategies for managing stress are for individuals and others are geared towards organization. Robbins (2005) recognized individual and organizational approaches to managing stress. According to Robbins (2004), stress is a dynamic condition in which an individual is confronted with opportunity, constraint or demand related to what he desires and for which the outcome is perceived to be both uncertain and important. From this definition one can say that stress is not necessarily bad, it also has a positive value when it offers potential gain.

Moorhead and Griffen (2008) also defined stress as a person's adaptive response to a stimulus that places physical and psychological demands on a person. Similarly, Sherman, Bahlander and Snell (2006), also defined stress as any adductive demand on an individual caused by physical, emotional or mental factors that requires coping behaviour. Also, Taylor and Klein (2000) describes stress as a negative emotional experience accompanied by predictable biochemical, physiological, cognitive and behavioral changes that are directed either toward altering the events or accommodating its effects.

However, Bennett (2014) defines stress as a wide collection of physical and psychological symptoms that results from difficulties experienced by an individual while attempting to adapt to an environment. This means the potential for stress exists when an environmental situation

presents a demand threatening to exceed a person's capabilities and resources. From the above definitions and descriptions stress can best be seen as excessive demands that affect a person physically and psychologically. Thus the mental or physical condition that results from perceived threat or danger and the pressure to remove it.

Stress has its overtly believes, is a complex phenomenon because it is not tangible so it cannot be physically touched. According to Bowling and Harvey (2011), stress occurs with the interaction between an individual and the environment, which produces emotional strain affecting a person's physical and mental condition. Stress is caused by stressors, which are events that create a state of disequilibrium within an individual. These authors also stated that the cost of too much stress on individuals, organizations, and society is high. Many employees may suffer from anxiety disorders or stress-related illnesses. In terms of days lost on the job, it is estimated that each affected employee loses about 16 working days a year because of stress, anxiety or depression.

Adim, Ibekwe, et al, (2018) assert that the stereotypical response pattern, called the 'General Adaptation Syndrome' (GAS), proceeds in three stages. (a) The alarm reaction comprises an initial shock phase and a subsequent counter shock phase. The shock phase exhibits autonomic excitability, an increased adrenaline discharge, and gastro-intestinal ulcerations. The counter shock phase marks the initial operation of defensive processes and is characterized by increased adrenocortical activity. (b) If noxious stimulation continues, the organism enters the stage of resistance. In this stage, the symptoms of the alarm reaction disappear, which seemingly indicates the organism's adaptation to the stressor. However, while resistance to the noxious stimulation increases, resistance to other kinds of stressors decreases at the same time. (c) If the aversive stimulation persists, resistance gives way to the stage of exhaustion.

Okonkwo and Ofolue (2017) opined that an organization is in full of stressful experience when its effort to satisfy its customers at a particular point in time is not encouraging. This is obvious since managing human beings is the most difficult task any public or private outfit must undertake. Over the years, stress/work stressors have been seen as serious challenges to

management effectiveness and efficiency in organizations. There has not been any remedy or adequate stress management programme, culminating in serious challenges faced by most organizations globally.

According to Ritchie and Martin (2009), for years stress was described and defined in terms of external, usually physical, forces acting on an individual. Later it was suggested that the individual's perception of, and response to, stimuli or events was a very important factor in determining how that individual might react, and whether or not an event will be considered stressful. These authors further contended that most researchers acknowledged that both external and internal factors affect stress. They viewed stress as a response to external or internal processes, which reach levels that strain physical and psychological capacities beyond their limit.

According to Blumenthal (2003), for thousands of years, the bodies of cavemen/women were primed to deal with the harsh rigors of their environment. In the face of danger a rush of adrenaline would prepare cave dwellers to either fight or run for their lives. In the face of adversity, muscles and nerves were charged for sudden movement, heart rates would increase, and blood would course through the veins with sugar released into the blood stream. The flight or fight response would ready them for action: powerful hormones epinephrine and nor epinephrine, released by the adrenal glands, endowed humans with enhanced alertness, strength and energy. Thousands of years later humans live in the same bodies and possess the same human brains but in a world with completely different stressors and hassles. While few humans may face danger from wild animals and unsuccessful hunting, urban life is equally demanding. The urban environment is rife with stressors (such as pollution, noise, violence, traffic) that stimulate the nervous system into a flight or fight response but it is only in rare instances that an aggressive or vigorous physical response is appropriate.

Blumenthal (2003) cited in Okeke and Oboreh (2016) viewed stress as anything that upsets people's ability to maintain critical variables (which can be social, psychological, spiritual or biological in nature) within acceptable limits. The experience of stress involves an event that is demanding or resources as well as the subjective feeling of distress experienced in its face. An

event could be experienced as stressful if people appraised (evaluated) it as distressing. Whether an event is experienced as stressful depends on a person's psychosocial orientation with things like culture, spirituality, values, beliefs and past experiences influencing the appraisal. Events that are appraised as being overwhelming, threatening, unsatisfying or confliction are more likely to be experienced as stressful.

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

- Subjective effects: stress leads to anxiety, depression, frustration, fatigue and low self-esteem.
- Behavioural effects: stress leads to accident proneness, substance abuse, impaired speech, restlessness and forgetfulness.
- Cognitive effects: stress affects our thought process, leading to a difficulty or fear of making decisions, forgetfulness, hypersensitivity, mental blocks and difficulty concentrating or thinking clearly. This may be intensified by substance abuse.
- Physiological responses: begin in the brain and spread to organs throughout the body. Catecholamine from the adrenaline medulla causes the kidneys to raise blood pressure and the liver to release sugar into the blood pressure and the liver to release sugar into the blood stream. The pituitary gland stimulates the release of corticosteroids, which helps to resist stress but, if in the system for a prolonged period of time, suppresses the immune system. These responses are adaptive for dealing with stress in the form of 'fight or flight' but this response is rarely useful in urban work, instead the accumulation of stress products in the body is immune-suppressive playing a part in degenerative processes and disease.
- Effects on health: prolonged exposure to stress has profound and detrimental effects on health. Among possible complications stress may exacerbate or play a role in causing ailments like asthma, amenorrhea, coronary heart disease, chest pains, diarrhea, dyspepsia, headaches, migraines, diabetes mellitus, ulcers and decreased libido.
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2.2.3 Types of Stress

Taylor (2015) identifies four major types of stress as chronic, acute, traumatic and episodic. In respect of chronic stress, Taylor (2015) asserts this as unrelenting demands and pressures for seemingly interminable periods of time. Chronic stress is the type that wears the individual down day after day and year after year with no visible escape. It grinds away at both emotional and health of the individual leading to breakdown and even death. Another form of stress commonly recognised is acute stress. Garfin (2018) affirms acute stress as type of stress that is most common and most recognizable form of stress. It is the kind of stress which the individual knows exactly why he is stressed; he was just in a car accident; the school nurse just called him, a bear just ambled onto his campsite. It can also be something scary but thrilling, such as a parachute jump. Normally, the body rest when these stressful events cease and life gets back to normal because the effects are short-term. Acute stress usually does not caused severe or permanent damage to the body.

Furthermore, traumatic stress according to Bisson, Cosgrove, Lewis and Roberts (2015) is a severe reaction that results from a catastrophic experience such as natural disaster, sexual assault life-threatening accident or participation in a combat.. Here, after the initial shock and emotional fallout, many trauma victims gradually begin to recover. But for some people, the psychological and physical symptoms triggered by the trauma do not go away, the body does not return to equilibrium, and life does not return to normal. This condition is known as post trauma stress disorder. Common symptoms of this type of stress are flashbacks or nightmares about the trauma, avoidance of places and things associated with the trauma, hyper vigilance for signs of danger and irritability and tension. Taylor (2015) went further to explain episodic acute stress as where the individual experiencing this type of stress lives are very chaotic, out of control and they always seem to be facing multiple stressful situation. They are always in a rush, always late, always taking on too many projects, handling too many demands.

2.2.4 Causes or Sources of Stress at Work

Repetti (2010), McGonagle and Kessler (2010), Pervin (2012) agree with Arnold, Robertson and Cooper (2013) in talking about the causes or sources of stress. Arnold, Robertson and Cooper (2013), identified five major causes of work stress as: factors intrinsic to the job, role in the organisation, relationships at work, career development and organizational structure and climate.

The work of Pervin (2012) on stress management emphasized long working hours required by many jobs appear to take a toll on employees' health and also making them suffer a high rate of stress. This means many individual workers and some medics who may have no sleep for thirty-six (36) hours or more may find that both their quality of work and they themselves suffer.

Furthermore, risk and danger emanating stress is a severe stress reaction that results from a catastrophic event or intense experience such as a natural disaster, sexual assault, life-threatening accident, or participation in a combat. Here, after the initial shock and emotional fallout, many trauma victims gradually begin to recover. But for some people, the psychological and physical symptoms triggered by the trauma do not go away, the body does not return to equilibrium, and life does not return to normal (Bisson, Cosgrove, Lewis & Roberts, 2015) This condition is known as post trauma stress disorder. Common symptoms of this type of stress are flashbacks or nightmares about the trauma, avoidance of places and things associated with the trauma, hyper vigilance for signs of danger and irritability and tension. A job which involves more risk and danger put employees in higher stress level. This is because when an employee is constantly aware of potential danger and he is prepared to react immediately, this results in rush, respiration changes and muscles tension which are all seen as potentially threatening of long-term health.

Arnold, Robertson and Cooper (2013) also opined that the introduction of new technology into the work environment has required workers to adapt continually to new equipment, systems, and ways of working thus leading to a great source of pressure at work on

the worker. For instance, a boss trained in the latest methods may be extra burden for an employee trained in the old ways and this may increase his stress level.

In addition, work overload and work under load also contributes to stress in organisation (Arnold, Robertson and Cooper (2013). Work overload is where the employee has too much work to do because of imposition of datelines which often causes stress in employees. Work under load describes the problem of employees not being sufficiently challenged by their jobs. Job under-load is associated with repetitive routine, boring and under- stimulating work which causes a lot of stress for employees who find themselves in such situations. This means when employees are not given work which challenges their abilities and capabilities they suffer high level of stress.

2.2.5 Organizational Performance

According to Gunday, Ulusoy, Kilic and Alpkan (2011), the performance of an organization is categorized into four, which are: innovative performance (IP), production performance (PP), market performance (MP) and financial performance (FP). *Financial Performance:* The term financial performance is usually used to mean an organization's financial health over a time period. The information from an organization's financial performance can be used to compare with other similar organizations in the same industry. Financial performance can be seen as a measure of how an organization's assets can be used to generate more income. Variables of financial performance include measures such as growth and variability in profit, which comprises of market value, assets, equity, cash flow and sales (Noel, John & Scott, 1990).

According to Anderson, Fornell and Lehmann (1994), customers that are satisfied with an organization increase their loyalty, which culminates to reducing market costs, price elasticity, and transaction costs. These on the long run improve the financial performance of an organization. *Innovative Performance:* The combining of all organizational accomplishments as an effect of upgrading and improvement efforts done considering various aspects of products, processes, and structure is termed Innovative performance (Gunday, Ulusoy, Kilic&Alpkan, 2011). Also, innovative performance is a "composite construct" (Hagedoorn&Clodt, 2003). In

literature, innovative performance is examined as one of the most significant drivers of other segments of organizational performance. For example, Han, Kim and Srivastava (1998) stressed that innovative performance is integrating the results of technical and administrative innovations, which contribute positively to the performance of organizations.

Basically, innovations are done to meet the set production and marketing goals through reduction of cost of production, improve product quality, increase market share, creation of new markets and increase production flexibility (Quadros, Furtado, Roberto & Franco, 2001). It can therefore be deduced from literature, that innovative performance can lead to customer satisfaction and attract the attention of more customers to the organization that is performing innovatively.

Service Rendering Performance: The term service rendering performance is used in place of production performance because this study deals with banks and they are service rendering organizations. Therefore, “service rendering” and “production” can be used interchangeably based on this study. The elements of service rendering performance, which include the speed of service delivery, quality of service, flexibility of service rendering, and cost of efficiently rendering services are highly related to organizational performance in organizational processes, administrative processes and product innovations according to Quadros et al. (2001). Successful upgrading or improvement of administrative systems, service rendering processes and new products can bring about the dissemination of knowledge and effectiveness of coordination within the organization, which are necessary for flexibility of service rendering and cost of efficiently rendering services (Koufteros&Marcoulides, 2006). Service rendering performance, as an integration of all its elements is also seen as one of the direct drivers of profitability (Chenhall, 1997). Therefore, we can argue that service rendering performance, which is the combination of the attainments in speed of service delivery, quality of service, flexibility of service rendering, and cost of efficiently rendering services can affect the overall performance of organizations (Alpkan, Ceylan&Aytakin, 2002; Alpkan, Ceylan&Aytakin, 2003).

Market Performance: Market performance also is the "economic results flowing from the industry as aggregate of firms" (Clodius& Mueller, 1961). Market performance is also defined as the end results that consist of the dimensions of product design, price, production cost, selling cost, and output, which organizations arrive at in any given market as a result of pursuing a certain line of conduct they adopt (Bain, 1959). The major of attribute of market performance is production, which is as a result of the efficient use of resource (Gibbons, 1970).

Therefore, for this study innovative performance will be adopted as this is very necessary on the part of the employees to contribute innovatively to the organisation when the firm is able to considerately manage the stress been undergone by the workers.

2.2.6 Impact of stress on Employee performance

Selye (2016) opined that a certain amount of stress is normal in an employee. Becoming tense over difficult decisions, worrying about problems in the relationship is suffering anxiety in uncertain situations or feeling fear when in danger are all normal stress reactions. Similarly, unchecked stress situation can easily lead to psychosomatic illness (i.e. peptic ulcer, hypertension, heart disease, headache, obesity and importance etc.). The end results of stress on performance of employees mostly lead to role conflict, role ambiguity and workload as advanced by Tuffaha (2020). On role conflict, how an individual employee behaves in given organization depends upon many factors. Some stem from employee others from the organization. A combination of expectation and demand an employee place upon him or herself and those of other members of the organization result in a set of forces which are term role pressure. Role conflict is present whenever compliance with another set difficult, objectionable or impossible. Role conflict results from dysfunctional organizational practice. However, the best documented consequence of role conflict is a decree in job satisfaction. Karin (1964) cited in Zaitouni and Ouakouak (2018) found not only that role conflict produce job dissatisfaction anxiety but also that the more authority possessed by the individual sending the employee the conflicting massage, the greater the resulting job dissatisfaction. Other researchers have linked role conflict

to heart disease incident, high blood pressure, elevated cholesterol counts and obesity. Role conflict undermines quality of decision made and reduces creativity and innovation.

Clarity about one's role in the organization should be job objective and the scope of the responsibility of one's job should be properly defined. Role ambiguity as an end result of stress on employees' performance ranges from undefined span of control, chain of control, change in the structure of the existing organization, unit of command etc. these entire situation and others Zang (2018). Role ambiguity does not have to be a long time condition to function as a stressor. None the less the temporary conditions cited above do not usually cause a dysfunctional stress response. Expect for those very few among us who are unable to cope with any lack of clarity, no matter how short the duration; it is the condition of chronic ambiguity which poses the greater threat to our adaptive mechanism. More recently, role ambiguity have been linked to depressed moods, lowered self-esteem and decreased life satisfaction (in addition to decreased job satisfaction), lower level of work motivation frequent job turn over. Additionally, it is also linked to anxiety, depression and feeling of resentment (Ivancevich&Mantteson, 1980). Furthermore, growing of evidence indicates that factor in organizational life ambiguity elicits a stress response that can be negative and maladaptive in nature. This is viewed as maladaptive because none of the outcome lowered satisfaction, decreased motivation; increase blood pressure reduced the ambiguity experience. No organization can be structured or managed in a manner that will eliminate this problem.

Like role ambiguity, work overload is not so much the transient condition which is a problem, but chronic overload where for an extended period the individual feels overload much or all of the time (Wang, Cheng, Chen & Leung, 2019). An electrical system that is unable to handle all of the electricity introduced to it through overloading in most instances leads to fuse blows or a circuit breaker is tripped off, stopping the input and preventing damage to the system. When an employee is unable to handle all the work input, that employee may become overloaded. Unfortunately, unlike the electrical system, people do not have an automatic safety device. And the overload condition can lead to physical, mental and job performance problems.

Overload may be of two different types: quantitative or qualitative: when employee perceived that they have too much work to do, too many different things to do, or insufficient time to complete assigned work, a condition of quantitative overload exists. Qualitative overload on the other hand, occurs when employees feel they lack ability to complete their job or that performance standards are too high regardless of how much time they have. From a health standpoint, quantitative overload may cause biochemical changes, especially elevation in blood cholesterol levels. In an extensive well design study, Sale (1964) also relates that cholesterol elevation to overload condition. In addition to finding that role overload can exert a negative effect on health, Sale suggested that overload is most harmful among those employees who experience the lowest job satisfaction. Invancevich and Matteson (2010) in a related development discussed the impact of stress on job under the following heads. They specifically pointed out that how stress affects us as individuals towards the attainment of organizational objectives is of critical importance.

2.2.7 Factors Affecting Employee Performance

Diamantdis and Chatzoglou (2018) through an empirical research on employees' performance identify many factors that affect employee performance that managers need to be aware of and should work to improve at all times. To get the maximum performance from employees, managers in an organisation need to work with these tools. Managerial standards are considered as either motivating or de-motivating employees. Managerial standards should be in line with the job duties outlined in the job description outlined by human resources. The background of the employee, including their educational history, is also outlined in a job description. Managers should keep their expectations in line with the duties assigned to the employee. Management attitudes of expecting more from an employee than they were hired for, or than their background has prepared them for, can diminish employee performance.

Motivation as a factor in employees' performance as evidenced by Nayab (2019) provides insight in getting the best performance from employees. There needs to be some sort of motivation beyond the weekly pay check. Motivation can come in the form of financial

incentives, the opportunity to get involved in company projects, a career path that leads to management and direct involvement from management into the daily tasks. Effective motivation can create a productive work force, but a lack of motivating factors can leave employees searching for reasons to give their maximum effort.

As parts of determinants of employees' performance, Tuffaha (2020) emphasizes on commitment. Employees that feel as though the company has made a commitment to employee success tend to perform better, according to Personnel Systems Associates. Commitment means offering a competitive rate of pay and benefits package, offering assistance in paying for employee's higher education costs, developing a regular training schedule that keeps employees updated on company changes and gives pertinent information for employees to do their jobs and upgrading equipment to make sure that employees have the most efficient technology available to do their work. Commitment shown by the company is returned in the form of commitment from employees.

Diamantdis and Chatzoglou (2018) further opined that effective employee evaluation is an interactive process where the manager gives his input on the employee's performance, and the employee gets the chance to point out what she has learned throughout the year. Managers create a plan along with the employee for the coming year on how the employee can develop and improve their performance. Comprehensive employee evaluations are important to the ongoing performance of employees.

2.2.8 Stress Management

Stress management has a huge effect on employees and their performance as it brings about positivity and competence, therefore, it has an even greater impact on the organisation because if their employees are stress free, they are at least 95% focused on their duties, thus the business advantage increases (Jallow, 2020)

According to Robbins (2004), stress can be managed in two approaches; the individual and organizational approaches. He further opined that the individual approach include exercise. That is the employees can manage stress by walking, riding bicycles, attending aerobic classes,

practicing yoga, jogging, swimming, playing tennis and swatting squash balls. Most runners and fitness addicts admit that, it is very hard to focus on job stress when one is trying to complete vigorous workout.

Furthermore, he asserted that individuals can manage stress through relaxation. This is because, when employees relax the response for stress will be reserved in the human mind-body system. Individuals can reduce tension through relaxation techniques such as meditation, hypnosis and biofeedback. The objective is to reach a state of deep relaxation in which the employee feels physically relaxed, somewhat detached from the immediate environment and detached from body sensations. Relaxation exercises reduce employee's heart rates, blood pressure and other physiological indicators of stress.

Another way to reduce stress individually is opening up. A healthy response to this moments or periods of personal crisis is to confide in others. Employees may not find it easy to discuss difficult personal traumas with others, but self disclosure can reduce the level of stress and give them more positive outlook on life. Also honest entries on a regular basis in a diary may accomplish the same thing. He also went further to explain the organization approach to stress management which include training programmers for employees, ensuring effective upward and downward communication in the organization, improvement in personnel policies such as (good welfare packages, incentives, pension schemes), good job design, improvement in the physical work environment, and also management should provide technical support to employees.

In the same view, Lucey (2014) said stress can be managed in an organization through increasing employees autonomy in their job, increase or decrease personal responsibility, allow more flexible working hours – by the used of flexi – time, job rotation and transfers, provide better working conditions, including social/fitness clubs etc, and institute a counseling service.

Also Claude and Cole (2012) suggested that in order to manage work stress effectively, management should consider doing the following:

- Provide work which allows some personal choice in the way it is carried out and the sequence in which it is carried out.
- Encourage employees' participation in decisions which affect them
- Set clear goals and targets and provide adequate feedback on performance
- Induct new recruits thoroughly
- Provide training as an on-going updating process
- Provide consistent rewards for effective output
- Review performance gaps at the time of occurrence
- Provide opportunities for employees to try new duties and different tasks.

2.2.9 Work stress and Performance

The most important apprehensions in the study of work stress are the adverse impact on employees' performance. Employees suffering with stress at work place, try to withdraw themselves from stressors in terms of high turnover and absenteeism from work. If leaving the job is not easily possible for employees, they may create problems for the management i.e. inefficiency in performance, wastage of operational resources, creating obstacles for subordinates and so on. This may result in worst situation for the organization. The factors associated with the poor performance or negative result in employees' physical and psychological wellbeing at work is also causes for stress. Enduring stressful situation at work create a negative impact not only on employees' performance but also hinders the overall performance at organizational level.

It is very complex relationship of work stress and performance and for that organization need to take strategic decisions. According to few of the researches the productivity is considered to be at the peak with moderate level of work stress, but as it goes beyond that certain level, the productivity starts decreasing with increasing rate. It also has been found that the performance of employees remain poor at very low level of stress as well as at very high level of stress, because at low level of stress employees may not be sufficiently energized and may not be whole-heartedly dedicated to their job, resulting in low productivity. And at the peak of stress,

employees want to get out of that stressful situation, result in no concentration on work. To analyze and understand the relationship of job stress and job performance, we can conclude that when performance diminishes with stress, negative linear relationship is there. If increasing stress improving the job performance, a positive linear relationship may found. If stress initially improves productivity, and then it diminishes when feelings of distress prevails on employee, then curvilinear or u-shaped relationship is found. Work stress positively affects up to tolerable level and when it exceeds this level, it creates a negative impact on employee performance.

2.3 Theoretical Review

2.3.1 Person–Environment Fit

This account of the stress process stems from the early work and theorizing of Lewin (1935) and Murray (1938). For Instance, reacting to prevailing mechanistic views of human behaviour which attributed the causes of behaviour solely to the environment, and psychodynamic approaches which tended to conceive behaviour as emerging from personality characteristics (traits), Lewin conceptualized the interaction between the person and environment ($P \times E$) as the key to understanding people's cognitive, affective and behavioural reactions. His early thinking therefore provided the foundation for the modern perspective of P–E fit. In particular, he foreshadowed the notion that optimal fit between the person and his/her environment is needed for effective human functioning. Numerous descriptions of P–E fit are available in the literature, although perhaps the most comprehensive account is that offered by Edwards (1998), who also described earlier constructions of P–E fit, such as those initiated by French, Caplan, and Harrison (1982). Here we do not attempt to provide an exhaustive account of this theory and its applications; rather, we summarize the main elements of this perspective, and illustrate how it has been applied, along with its strengths and some limitations.

It should also be noted that the tenets of P–E fit theory also underlie several other theoretical models of stressor–strain relationships, including the cybernetic theory (Cummings & Cooper, 1979; Edwards, 1998), which will not be discussed in this chapter. One specific advantage of the P–E fit conceptualization over some other (more specific) theories is that P–E

fit is based essentially on the idea of employee adjustment in the work setting, which has been illustrated as being critical for overall well-being (Dawis&Lofquist, 1984) .

In the occupational stress and well-being literature, the fit concept has been characterized as having two components: (a) the degree of match, congruence, or correspondence between the demands people confront at work and their abilities to meet those demands, referred to as *demands–ability fit*; and (b) the match, congruence or correspondence between the person’s needs (including physical and psycho-social needs) and the resources available to him/her. The latter is referred to as *needs–supplies fit*. Most research on the relationship between P–E fit and stress or well-being has focused on the second of these types of fit, as it is assumed that a lack of fit (that is, misfit) between needs and resources will have a pronounced impact on stress levels and overall well-being.

An individual may wish to have an extensive amount of contact with colleagues, and may actually experience this amount. This situation clearly is one where there is a strong match between what people want and what they receive; that is a strong fit, and they should (at least theoretically) experience low strain (and high psychosocial well-being). Alternatively, the individual may not actually want very much contact at all with work colleagues, and does not have substantial interpersonal contact. Again, this situation reflects a high degree of fit, and one might expect the levels of strain to be low. However, this situation is not as clear-cut as the high–high condition, because here social interaction may not be important for individuals and other factors may have more impact on their stress and well-being levels.

2.3.2 Conservation of Resources Theory

Another very popular theoretical model of the stress process is that developed by Stevan (1989), known as the *Conservation of Resources* (COR) theory. This perspective bears marked similarity with the P–E fit model, specifically in that both approaches examine the interaction of the person and the environment, and the degree of correspondence between demands in the environment and the individual’s resources to deal with those demands. One key difference

(Hobfoll, 2001) is that the P–E fit model focuses predominantly on people’s perceptions of fit, whereas COR theory incorporates more objective indicators of actual fit.

Nevertheless, there is considerable overlap between these approaches. The fundamental tenet of COR theory is that “individuals strive to obtain, retain, protect and foster those things that they value” (Hobfoll, 2001). That is, people endeavour to both preserve resources and to accumulate resources in order to better navigate their way through life’s demands and challenges. A “resource” is anything that is important to the person, contributes positively to their well-being and enables them to adjust. In his overview of COR theory and its applications, Hobfoll indicated that 74 different types of resources have been identified through research. Some of these are what he referred to as “personal” resources, whereas others are features of the environment (external resources). Personal resources include attributes such as personal values (e.g., the importance of achievement), personality traits (e.g., internal locus of control, hardiness, dispositional optimism, generalized self-esteem) and other characteristics, including positive affect (Nelson & Simmons, 2003).

Environmental resources will vary depending on the kind of environment the person functions in. In a work context, for example, features such as having autonomy in one’s job, the amount (and type) of feedback received on one’s job performance, and the level of rewards obtained for successful job performance, are all illustrations of environmental resources (Hakanen, Perhoniemi, & Toppinen-Tanner, 2008). Social support from work colleagues and organizational support for individuals (accommodating their needs) also represent major environmental resources, which can reduce stress and burnout (Halbesleben, 2006), as well as enhancing positive well-being (Luszczynska & Cieslak, 2005).

2.3.3 The Job Demands–Control–Support Theory of Work Design

A somewhat different, but nonetheless complementary approach to those outlined above, is a theory of work design proposed initially by Karasek (2009) and later expanded by Karasek and Theorell (1990). It should be noted that Theorell has provided a more detailed description of this work in another chapter of the present Handbook. The initial proposition put forward by

Karasek is referred to as the Job Demands Control (JDC) Model, although the term “discretion” was also used by Karasek as a synonym for control. He proposed that, although excessive job demands or pressures (both physical and psychosocial) can have an impact on stress levels (especially psychological strain), by themselves these demands are not the most important contributors to strain experiences.

Rather, the amount of strain people experience in their work will be determined by whether or not they have any control over the demands they have to deal with. That is to say, according to Karasek (2009), there will be interactive effects of Demands \times Control (or discretion) on stress levels.

Put another way, control will buffer (moderate) the impact of demands (pressures) on strain. Several issues remained unresolved with respect of this model. One is whether the effects of demands and control are additive or multiplicative (that is, there is an interactive effect between them). Researchers are divided on this question, and there is support for both points of view. A second issue which has not been fully resolved is whether *objective* control or *subjective* (perceived) control is the critical factor in determining stress reactions. In some studies, proxy variables have been used to determine some kind of “objective” measure of control, but most research on this model has focused on workers’ perceptions of control, arguing that how much control the individual feels they have over their work environment is more critical than some kind of objective index of control. Although objective and subjective control are clearly correlated with each other, they do not necessarily coincide.

2.4 Empirical Review

Harry (2020) examines the relationship between stress management and employee Performance. The objective of the study was to investigate the influence of stress, management, work load, role ambiguity, role conflict, effectiveness, efficiency and commitment on employee performance. The study analyses the literature review, theoretical framework as well as empirical studies. The study this concluded that stress management bears a positive and significant effect and influence on employee performance. The study recommended the management should

design task and job in a way that would make for effective, efficient and commitment and that flexible job schedules should be incorporated into human resources management strategies, policies and plan to enhance easy employee performance and commitment that will increase organizational survival.

Adim, Ibekwe and Odunayo (2018) investigated study to examine the relationship between Stress Management and Employee performance in Deposit Money Banks in Port Harcourt, Nigeria. The population includes employees of seven (7) selected Deposit Money Banks situated in Port Harcourt metropolis of Rivers State, Nigeria. The sample size was 188 using the Taro Yamen's formula. After data cleaning, only data of 168 respondents were finally used for data analysis. Descriptive statistics and Spearman's rank correlation were used for data analysis and hypothesis testing. Findings revealed that stress management has a significant relationship with employee efficiency and effectiveness. The study thus concluded that stress management bears a positive and significant influence on employee performance. We recommend that management of deposit money banks should design task and jobs in ways that would make for effectiveness and efficiency and bring about improvement in the performance of their work force and that flexible job schedules should be incorporated into human resource management strategies, policies and plan of deposit money banks to enhance easy employee performance and commitment that will increase corporate survival.

Okonkwo and Ofolue (2017) conducted a study to examine the effect stress management for organizational effectiveness in a Federal Medical Center Delta State, Nigeria. The general aim of this study is to determine how stress management can improve organizational effectiveness/efficiency. Other objectives include; if the Medical Center has any stress management programme and how effective it is. To enable the researchers to establish the relationship between stress management and organizational effectiveness, some hypotheses were formulated; the effect of unmanaged stress is not low productivity. Various literatures were reviewed on the subject under the following concepts; the definition of stress, types of stress, the management of stress and stress/organizational effectiveness. Simple random sampling technique

and simple percentage/chi - square were used for effective statistical analysis of data. Based on the analysis, it was found that unmanaged stress can be counterproductive, also that poor working condition, job dissatisfaction, machine breakdown among others can cause stress, consequently, it was recommended that there should be job enrichment for employees, creating good working environment/atmosphere. Sending managers, supervisors and other employees on training while ensuring cordial relationship between management and workers will enhance organizational effectiveness and efficiency. The study is however of the opinion that stress cannot be totally eliminated but can be reduced when adequate measures are employed to combat stressors.

Okeke and Oboreh (2016) investigated a study to examine the effect of stress on employee productivity in the Nigerian banking industry. Many organizations, especially banks in the world are witnessing an alarming increase in the negative effects of stress on employee productivity and this necessitated the need for this research work. The study reviewed relevant theoretical and empirical literature, and is anchored on Person Environment (PE) Fit Theory. The study adopted survey research method. The population of study constitutes five selected banks in Awka metropolis. Purposive sampling method was used to select a total of 250 employees. The data used in this study were generated using 5-point Likert scale questionnaire. The data generated were analyzed using simple percentage analysis while the hypotheses formulated were tested using chi-square statistical technique. The study revealed that workload pressure has significant effect on employee productivity. Also revealed was that stress hinders effective performance of the employees. It was therefore recommended amongst others that remedial measures need to be taken by management to minimize the effect of job stress on permanent basis.

Naidu (2017) conducted a study aims at identifying the causes of stress in the area of work. The study further examined the impacts of work-related stress on organizational performance, job satisfaction, service delivery and health problems faced by employees. The study first defined workrelated stress and then presented its reasons and consequences. Meanwhile, some of the ways to avoid stress among employees are also presented

Keshavarza and Mohammad (2011) conducted a study to determine the factors associated with occupational stress and their relationship with organizational performance at university of Tehran. Results indicated that most of the employees experienced high degree job stress. Job stressors affecting most of the employees included: role conflict and role ambiguity, lack of promotion and feedback, lack of participation in decision making, lack of authority, workload, unsatisfactory working conditions and interpersonal relationships. These job stressors affected the general physical health of employees, their job satisfaction and performance as well as their commitment negatively.

Bashir and Ramay (2010) investigated the impact of stress on employee performance in the Pakistan banking industry. Their result showed that there is a significant with negative correlation between job stress and job performances and shows that job stress significantly reduces the performance of an individual.

Rizavi, Ahmed and Ramzan (2011) study proved in their study that job stress can be a main factor in increasing turnover rate in the banking sector of Pakistan. Ayupp and Naguok (2011) found that work climate and organizational structure were the main stressors in the Malaysian banking sector and have a negative effect on employees' job satisfaction. They tried to find out the negative consequences of job stress on job satisfaction among the employees in spite of their high workload were satisfied.

Shahid, Latif, Sohail and Ashraf (2012) empirically investigated work stress and employee performance in banking sector evidence from district Faisalabad Pakistan using six components of stress such as lack of administrative support, excessive work demand, problematic customer relations, coworker's relationship, family & work life balance and riskiness of job cause great stress in bankers and then decrease their performance.

Etebu (2016) empirically examines the impact of stress on employees' productivity in financial institutions in Nigeria. It was achieve through objective, data that was collected from primary and secondary sources. The secondary sources were from scholarly books and journals while the primary source involved a well-structured questionnaire of three sections of fifty items

with reliability of 0.84, 0.75, 0.76, 0.81, 0.72 and 0.78 respectively. The data collected from the questionnaire were analyzed using relevant diagnostics tests and multiple regression models. The result revealed that there is a significant relationship between stress proxy using family factors, economic factors, job difficulty factors, peers' competition factors and organizational climate factors affects the performance workers in financial institutions in Nigeria. Therefore on the basis of the conclusion the paper recommends that to prevent annoying outcomes and to reduce stress consequences organizations should put in place proactive planning, open communication channels with peers and with management, increase levels of empowerment and autonomy, rewarding creativity and innovation. Also management should encourage team work between workers and also the introduction of training programmes on emotional intelligence and stress control and management.

Tulsee (2015) in his findings opined that workplace stress has been shown to have a detrimental effect on the health and wellbeing of employees, as well as a negative impact on workplace productivity and profits. Some of the reasons of occupational stress could be the inability to meet out the demands of the job, mismatch with job profile, job insecurity, relationship with colleagues and other organizational structural factors. In today's rapid pace scenario employees undergo high level of occupational stress, grater frustration, and have higher job expectations. There are measures that individuals and organizations can take to alleviate the negative impact of stress, or to stop it from arising in the first place. However, employees first need to learn to recognize the signs that indicate they are feeling stressed out, and employers need to be aware of the effects that stress has on their employees' health as well as on company profits. The paper evaluates empirically the impact of occupational stress on employees' performance in Banks. For present study, the sample was collected from Banks of major cities of Rajasthan State. Relevant data were collected through structures questionnaire. The Z-test was used to analyze the hypothesis. The result showed that occupational stress brings about subjective effects such as fear, anger and anxiety among employees resulting in poor mental and psychological health. Based on these findings, it was recommended that Banks should reduce

psychological strain, job insecurity, and clear role ambiguity, through job redesign. Other support activities such as behavioural and psychological counseling and short term courses on time management and workshop on stress management can be organized.

According to Khalid and Latif (2015) empirically opined that stress is a universal element and individuals in every walk of life have to face it. The employees working in different organizations have to deal with stress. Especially Bankers are under a great deal of stress due to many antecedents of stress. These stresses contribute to decreased organizational performance, decreased employee overall performance, decreased quality of work, high staff turnover, and absenteeism due to health problems such as anxiety, depression, headache and backache. Six components of job stress: Lack of administrative support, excessive work demand, problematic customer relations, coworker's relationship, family & work life balance and riskiness of job were examined in this study. The objective of the study is to explore the stress related problems of bankers and examine the relationship between stress and performance. For this purpose 150 questionnaires were filled by the bankers from the district Faisalabad. The results show that all the components of stress cause greater stress in bankers and then decrease their performance.

Saad, Shah, and Aziz, (2012) is of the opinion empirically that the purpose of this research is to investigate the stress issues associated with the college teachers and the effect of stress on their performance in scope of organizational performance. The results show that the stress is affected by the reward system that significantly and positively affects the efficiency of employee similarly organizational structure clearly has valuable effects on the efficiency of employee too. Stress is vital part to examine in case of employees and organizational structure where rewards have great influence on the stress factor of employee.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This section will present the methodology that will be employing in this study. The methodology of research consists of different sections including research method, research design, research population, sample size, sample techniques, data collection and analysis techniques.

3.2 Research Design

This research study will be anchored on epistemology philosophy. Epistemology is concerned with addressing the fact by asking what the acceptable knowledge is most commonly used in scientific research as it searches for fact and information that can be proved without doubt. In this study however, the researcher's interest is to study the impact of stress Management on employee performance. Hence, the researcher will collect data through the distribution of self-administered copies of questionnaire on cross sectional basis to the selected samples in order to harness information for the purpose of analysis and making useful deductions there from.

Research design is a plan that guides the researcher in his or her data collection step by step and analytical phases of research work. It specifies the type of information to be collected, source of the data and the data collection procedure, it also includes research methodology, population of the study, sample determination, and sample procedure, source of data , data collection techniques and others. The major issues on research design are to determine if the research nature is prospective, it refers to the future outcome, re-prospective, it focus on the past trend phenomenon and study impact into the future, quantitative and qualitative and to explain the choice of time frame on data collection and cross sectional design to collect relevant information and clear picture of the research, before and after etc.

3.3 Population of the Study

Asika (2006) describes population to be made up of “all conceivable elements, subject or observations relating to a particular phenomenon of interest to the researcher” for the purpose of this study, the population of interest will consists number of employee in Guaranty Trust Bank Ilorin metropolis which amount to 125 in accordance to Regional Head of Guaranty Trust Bank Human Resources.

3.4 Sample Size and sampling techniques

In determining the sample size for this research, Taro Yamane sample size determination method will be used .Taro Yamane formula is conceived with the application of normal appreciation with 95% confidence level and 5% error tolerance. The formula is given below;

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

Where;

N = population

S = Sample size to be determined

e = the acceptable sampling error

*95% confidence level and p= .5 are assumed

Therefore, the sample size for the research work will be;

$$n = 125 / 1+ 125 (.05)$$

$$S = 95$$

3.5 Method Data Collection

Steligaz (2007) opined that the framework through which data is being collected for the purpose of research is known as source of data. Hence, every research work has a framework for collecting data. In this study however, the primary will be adopted. Primary data are those which

are gathered for the first time, and thus happen to be original in character (Kothari, 2004). To obtain the required data, a detailed questionnaire will be prepared and administered to employee of Guaranty Trust Bank in Ilorin.

3.6 Instruments of Data collection

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.

3.7 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.

3.8 Historical Background of the case study

Guaranty Trust Bank plc was incorporated as a limited liability company licensed to provide commercial and other banking services to the Nigerian public in 1990. The Bank commenced operations in February 1991, and has since then grown to become one of the most respected and service focused banks in Nigeria.

In September 1996, Guaranty Trust Bank plc became a publicly quoted company and won the Nigerian Stock Exchange President's Merit award that same year and subsequently in the years 2000, 2003, 2005, 2006, 2007, 2008 and 2009. In February 2002, the Bank was granted a

universal banking license and later appointed a settlement bank by the Central Bank of Nigeria (CBN) in 2003. Guaranty Trust Bank undertook its second share offering in 2004 and successfully raised over N11 billion from Nigerian Investors to expand its operations and favourably compete with other global financial institutions. This development ensured the Bank was satisfactorily poised to meet the N25 billion minimum capital base for banks introduced by the Central Bank of Nigeria in 2005, as part of the regulating body's efforts to sanitize and strengthen Nigerian banks.

Post-consolidation, Guaranty Trust Bank plc made a strategic decision to actively pursue retail banking. A major rebranding exercise followed in June 2005, which saw the Bank emerge with improved service offerings, an aggressive expansion strategy and its vibrant orange identity.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF RESULT

4.1 Introduction

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 responses from the copies of questionnaire were very encouraging, that is to say out of the ninety-five copies of questionnaire administered and distributed to the employees of **Guaranty Trust** Banks Ilorin Metropolis, seventy-two (72) was correctly filled and returned to the researcher, this is recorded as seventy-five percent (75%) success rate while twenty-three (23) of the copies of questionnaire were not returned to the researcher, which is recorded as (25%). Thus, copies of questionnaires collected were deductively analyzed and represented in tables, and in linear regression co-efficient used for hypothesis testing.

4.1: Response Variable

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

Source: Field Survey, 2025

For the purpose of this study, 95 copies of questionnaire were printed for distribution. The table above indicated that a total of 72 copies of questionnaire were returned and 23 copies of questionnaire were either invalid for analysis or not returned.

4.3 Presentation of Data

Table 4.2 Distribution table for Demographic of the Respondents

S/N	Factor	Factor Level	Frequency	Percentage %
•	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 above presents the demographic questions of the respondents. Hence, the first section analyzed the gender of the respondents which states that 48 of the respondents representing 67% were Male and also 24 respondents representing 34.3% were female. This by implication means that there are statistically more male respondents than their female counterpart in the bank which will tell on the acceptance of change in the organization.

Furthermore, the distribution above shows that 26 of the respondents representing 36.1% falls in the age bracket of 20-29 years old, 22 of the respondents representing 30.6% are between

40-49 years. In addition, 19 respondents with 26.3% are between the ages of 30 and 39 years while 6.9% are 50 years and above. Also, the table states that 37 of the respondents representing 51.4% are married, 32 of the respondents representing 44.4% are single while 3 of the respondents representing 5.6% were separated. This by implication means that employees in the age bracket of 20-29 constitute 36.1% of the population meaning that they are averagely young employees.

Additionally, the table shows that 66 of the respondents representing 91.7% have HND/B.Sc., 2 of the respondents representing 2.8% has postgraduate as their highest qualification, 4 of the respondents representing 5.6% have others as their highest qualification. This means that the first degree holders (HND/B.Sc.) as their highest qualification with 91.7%. Also, the table indicates that employees who have spent four years or less with the organization are 30 with 41.7%, while employees with 5-10 years stay are 20 with 27.8%, 11-15 years of stay are 12 with 16.7% and employees with 16-20 years stay with the organization are 10 in number amounting to 13.9%. In furtherance, the table shows that 24 of the respondents representing 33.3% are permanent staff with the bank, 48 of the respondents representing 66.7% are contract staff in the bank. Therefore, it can be deduced that the largest population are contract staff in the bank with 66.7%.

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 A U D SD Total	16 46 6 2 2 72	22.2 63.9 8.3 2.8 2.8 100.00
•	You are involved in other curricular activities which increase your responsibilities	SA A U Total	20 48 4 72	27.8 66.7 5.6 100.00

Source: Researcher's Field Survey, 2025

From the distribution table 4.3 above, 22 of the respondents representing 30.6% said they strongly agreed to the statement exhausting task is often common in my organization, 46 of the respondents representing 63.9% said they agreed to the statement and 2 of the respondents representing 2.8% said they are undecided to the statement and 2 of the respondents representing 2.8%. Therefore the largest populations agreed that exhausting task is often common in my organization.

In addition, the distribution table, 26 respondent choose strongly agreed which equivalent to 36.1%, 32 of the respondents representing 44.4% said they agree number of responsibilities allocated to me contributes to work load in my organization, 12 of the respondents representing 16.7% said they support undecided number of responsibilities allocated to me contributes to work load in my organization, 2 of the respondents representing 2.8% said they strongly disagreed number of responsibilities allocated to me contributes to work load in my organization. Therefore the largest population agreed that number of responsibilities allocated to me contributes to work load in my organization.

Also, the distribution table shows that 16 of the respondents representing 22.2% said they are strongly agreed to the statement a number of administrative duties are being allocated to me in my organization, 46 of the respondent agreed, and 6 also choose their opinion to be undecided which is percentage as 8.3%, 2 of the respondents representing 2.8% said they disagreed to the

statement while 2 of the respondents representing 2.8% said they strongly disagree to the statement. Therefore the largest population agreed that a number of administrative duties are being allocated to me in my organization.

Consequently the distribution table shows that 20 respondents strongly agreed representing 27.8% while 48 of the respondents representing 66.7% said they agreed and 4 respondents are undecided to the statement that one is often involved in other curricular activities which increase your responsibilities. Therefore the largest population agreed that one is often involved in other curricular activities which increase your responsibilities.

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 A U Total	14 48 10 72	19.4 66.7 13.9 100.00
•	My organization made available modern facilities for work	SA A U Total	20 42 10 72	27.8 58.3 13.9 100.00
•	Safety is taken in high esteem in my organization	SA A U Total	20 42 10 72	27.8 58.3 13.9 100.00
•	The organization assist in refreshment during the work hour	SA A U D SD Total	16 46 6 2 2 72	22.2 63.9 8.3 2.8 2.8 100.00

Source: Researcher's Field Survey, 2025

From the distribution table 4.4 above, 14 of the respondents representing 19.4% said they strongly agreed to the statement that the organization provides constant facilities such as,

furniture and electricity supply, 48 of the respondents representing 66.7% agreed, 10 respondent representing 13.9% said they are undecided to the statement. Therefore the largest population agreed that the organization provides constant facilities such as, furniture and electricity supply. In addition, the table 4.4 above shows that 20 of the respondents representing 27.8% said they strongly agreed that their organization made available modern facilities for work, 42 of the respondents representing 58.3% said they agreed to the statement that their organization made available modern facilities for work, 10 of the respondents representing 13.9% said they were undecided to the statement that their organization made available modern facilities for work. Therefore the largest population agreed their organization made available modern facilities for work.

In addition, the table above indicates that 16 of the respondents representing 22.2% said they strongly agreed safety is taken in high esteem in my organization, 25 of the respondents representing 69.4% said they agreed to the statement that safety is taken in high esteem in my organization, 3 of the respondents representing 8.3% said they were undecided to the statement that safety is taken in high esteem in my organization. Therefore the largest population agreed safety is taken in high esteem in my organization.

Lastly, the distribution table shows that 16 of the respondents representing 22.2% said they are strongly agreed to the statement that the organization assist in refreshment during the work hour, 46 of the respondent agreed, and 6 also choose their opinion to be undecided which is percentage as 8.3%, 2 of the respondents representing 2.8% said they disagreed to the statement while 2 of the respondents representing 2.8% said they strongly disagree to the statement. Therefore the largest population agreed that the organization assist in refreshment during the work hour.

Table 4.5 Distribution on Efficiency of Employee

S/N	Factor	Factor Level	Frequency	Percentage %
•	The organization bears the employees in line with	SA A	10 50	13.9 69.4

	decision making	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 the organization through job commitment	SA	16	22.2
		A	38	52.8
		U	14	19.4
		SD	2	2.8
		D	2	2.8
		Total	72	100.00
•	Employees assist in attaining the target of the organization through job commitment	SA	24	33.3
		A	38	52.8
		U	4	5.6
		SD	4	5.6
		D	2	2.8
		Total	72	100.00

Source: *Researcher's Field Survey, 2025*

From the distribution, 10 of the respondents representing 13.9% said they strongly agreed to the statement that the organization bears the employees in line with decision making, 50 of the respondents representing 69.4% said they agreed to the statement that the organization bears the employees in line with decision making, 10 of the respondents representing 13.9% said they are undecided to the statement and 2 of the respondents representing 2.8% said they disagreed to the statement. Therefore the largest population agreed that the organization bears the employees in line with decision making.

Also, the distribution table above shows that 16 of the respondents representing 22.2% said they strongly agreed that employees are committed to performing duties and tasks in the organization, 48 of the respondents representing 66.7% said they agreed to the statement that employees are committed to performing duties and tasks in the organization, 4 of the respondents

representing 5.6% said they were undecided to the statement that employees are committed to performing duties and tasks in the organization, 2 of the respondents representing 2.8% said they strongly disagreed that employees are committed to performing duties and tasks in the organization and , 2 of the respondents representing 2.8% said they disagreed that employees are committed to performing duties and tasks in the organization. Therefore the largest population agrees that employees are committed to performing duties and tasks in the organization.

Furthermore, the table states that 16 of the respondents representing 22.2% said they strongly agreed to the statement that employees assist in attaining the target of the organization through job commitment, 38 of the respondents representing 52.8% said they agreed to the statement, 14 of the respondents representing 19.4% said they were undecided to the statement and 2 of the respondents representing 2.8% said they strongly disagree to the statement while 2 of the respondents representing 2.8% said they disagreed to the statement. Therefore the largest population agreed that employees assist in attaining the target of the organization through job commitment.

Furthermore, the distribution table shows that only 24 respondent responded to the questionnaire as strongly agreed with 33.3%, 38 of the respondents representing 52.8% said they agreed to the statement that employees assist in attaining the target of the organization through job commitment 4 of the respondents representing 5.6% said they were undecided to the statement, 4 of the respondents representing 5.6% said they strongly disagreed to the statement and 2 of the respondents representing 2.8% said they disagreed to the statement. Therefore the largest population agreed that employees assist in attaining the target of the organization through job commitment.

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 A U D Total	18 44 6 4 72	25.0 61.1 8.3 5.6 100.00
•	Output are guided by the company's principles	SA A U D Total	18 34 16 4 72	25.0 47.2 22.2 5.6 100.00
•	Quality assurance is one of the watchword of the organization	SA A U D Total	12 44 12 4 72	16.7 61.1 16.7 5.6 100.00
•	Products are in relations to how business operations are carried out	SA A U D Total	12 46 8 6 72	16.7 63.9 11.1 8.3 100.00

Source: *Researcher's Field Survey, 2025*

From the distribution table above 18 of the respondents representing 25.0% said they strongly agreed that the performance of the organization is encourage with visible results, 44 of the respondents representing 61.1% said they Agree to the statement that the performance of the organization is encourage with visible results, 6 of the respondents representing 8.3% said they were undecided to the statement that the performance of the organization is encourage with visible results, 4 of the respondents representing 5.6% said they Disagreed. Therefore the largest population agreed that the performance of the organization is encouraged with visible results.

In addition, the table distribution above shows that 18 of the respondents representing 25% said they strongly agreed that output are guided by the company's principles, 34 of the respondents representing 47.2% said they agreed to the statement that output are guided by the company's principles, 16 of the respondents representing 22.2% said they were undecided to the statement

that output are guided by the company's principles, 4 of the respondents representing 5.6% said they disagreed. Therefore the largest population agreed that outputs are guided by the company's principles.

Consequently, the table above illustrates that 12 respondent representing 16.7% strongly agreed to the question, 44 of the respondents representing 61.1% said they agreed to the statement that quality assurance is one of the watchword of the organization, 12 of the respondents representing 16.7% said they were undecided to the statement, 4 of the respondents representing 5.6% said they disagreed. Therefore the largest population agreed that quality assurance is one of the watchwords of the organization.

Lastly, the table expresses that 12 respondent representing 16.7% support strongly agreed, 46 of the respondents representing 63.9% said they agreed to the statement that products are in relations to how business operations are carried out, 8 of the respondents representing 11.1% said they were undecided to the statement, 6 of the respondents representing 8.3% said they disagreed to the statement and none of the respondents choose strongly disagreed. Therefore the largest population agreed that products are in relations to how business operations are carried out.

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 indicated in the table above shows that R square is 0.465. This implies that 46.5% variation in the dependent variable (efficiency of employee) were explained by the independent variable (work environment) while the remaining 53.5% is due to other variables that are not included in the model. This means that the regression (model formulated) is useful for taking predictions since the value of R^2 is 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 summarized the results of an analysis of variation in the dependent variable with large value of regression sum of squares (410.890) in comparison to the residual sum of squares with value of 470.524 (this value indicated that the model does not fail to explain a lot of the variation in the dependent variables. However, the estimated F-value (302.148) as given in the table above with significance value of 0.000, which is less than p-value of 0.05 ($p < 0.05$) means that the explanatory variable elements as a whole can jointly influence change in the dependent variable (efficiency of employee).

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 as shown in the table 4.4.1.3 was efficiency of employee. This was used as a determinant to examine the effects work environment has on efficiency of employee at Guaranty Trust Bank, Ilorin Metropolis. The predictors is work environment, as depicted in table 4.4.1.3, it is obvious that there is a direct association between work environment and efficiency of employee. This means work environment assist in improving efficiency of employee to improve the organization performance.

According to the result in the table above work environment t-test coefficient is 17.382 since the P-value is 0.000 which is less than 0.05 (i.e. $P < 0.05$). This means that these variables are statistically significance at 5% significant level. The overall summary of this regression outcome in relationship to the coefficient of work environment is that implementation of work environment in an organization will increase efficiency of employee which lead to boost on the organization 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

H_2 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 above shows that the simple model expresses work environment as it affects firm's organizational output. According to the coefficient table displayed in table 4.5.2.3, the t-test coefficient is 12.509 and the P-value is 0.000 which is far less than 0.05 which is the benchmarked P-value. This by implication means that the adopted variables are mathematically and statistically significant to each other at 5% significant level.

The simple linear regression analysis was applied in testing hypothesis one and the decision to be taken depends on the P values. For this hypothesis therefore, the decision rule is to reject the null hypothesis and accept the alternate hypothesis where the P value is less than 0.05

or to accept the null hypothesis (H_0) and reject the alternate hypothesis (H_{02}) where P value is greater than 0.05.

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

From the above table, it was shown that the significance level is .000 which is below the benchmark of 0.05 P-value. Hence, the null hypothesis is rejected and the alternative hypothesis which states that work environment has significant effect on organizational output. This result goes in line with what was 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_{02}) 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_{03} 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 R 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 above shows that the simple model expresses Work load as it affects firm's efficiency of employee. According to the coefficient table displayed in table 4.5.3.3, the t-test coefficient is 8.067 and the P-value is 0.000 which is far less than 0.05 which is the benchmarked P-value. This by implication means that the adopted variables are scientifically significant to each other at 5% significant level.

The simple linear regression analysis was applied in testing hypothesis one and the decision to be taken depends on the P values. For this hypothesis therefore, the decision rule is to reject the null hypothesis and accept the alternate hypothesis where the P value is less than 0.05 or to accept the null hypothesis (H_0) and reject the alternate hypothesis (H_{03}) where P value is greater than 0.05.

Since the coefficient of work load is positive, this passes the sign test and shows that it has a significant effect on efficiency of employee of Guaranty Trust Bank Ilorin Metropolis.

From the above table, it was revealed that the significance level is .000 which is below the benchmark of 0.05 p value. Hence, the null hypothesis is rejected and the alternative hypothesis

which states that work load has significant effect on efficiency of employee of Guaranty Trust Bank. This result supports what Khalid and Latif(2015).

Since for **hypothesis three**, the significance is 0.000 which is far less than 0.05, the null hypothesis (H_0) is rejected and the alternate hypothesis (H_{03}) is accepted. Therefore, work load has significant effect on efficiency of employee.

4.4.4 Hypothesis Four

H_{04} Work load has no significant effect on organizational output of Guaranty Trust Bank Ilorin

H_4 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	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 above shows that the simple model articulates work load as it affects organizational output. According to the coefficient table displayed in table 4.4.4.3, the t-test coefficient is 12.260 and the P-value is 0.000 which is far less than 0.05 which is the benchmarked P-value. This by implication means that the adopted variables are statistically significant to each other at 5% significant level.

The simple linear regression analysis was applied in testing hypothesis one and the decision to be taken depends on the P values. For this hypothesis therefore, the decision rule is to reject the null hypothesis and accept the alternate hypothesis where the P value is less than 0.05 or to accept the null hypothesis (H_0) and reject the alternate hypothesis (H_{04}) where P value is greater than 0.05. Since the coefficient of work load is positive, this passes the sign test and shows that it has a significant effect on organizational output of Guaranty Trust Bank Ilorin metropolis.

From the above table, it was shown that the significance level is .000 which is below the benchmark of 0.05 P-value. Hence, the null hypothesis is rejected and the alternative hypothesis which states that work load by management has significant effect on the organizational output. This result goes in line with what was discovered by Etebu (2016); Tulsee(2015).

Since for **hypothesis four**, the significance is 0.000 which is far less than 0.05, the null hypothesis (H_0) is rejected and the alternate hypothesis (H_{04}) is accepted. Therefore, work load as adopted by management has significant effect on the organizational output.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter is divided into four basic sections and these are; summary of findings, conclusion, recommendations and suggestions for further studies. The first section discusses the summary of findings where the findings were discussed extensively, also conclusion was explained and recommendation and suggestion for further studies were not neglected.

5.2 Summary of Findings

The following are the summary of the findings;

Hypothesis one which stated that Work Environment has no significant effect on Efficiency of employee of Guaranty Trust Bank Ilorin was found null. Hence, the alternate hypothesis which states that Work Environment has significant effect on Efficiency of employee of Guaranty Trust Bank Ilorin was accepted through findings of this study. This study is however in support of what was discovered by Etebu (2016); Tulsee(2015).

Hypothesis two which stated that work environment has no significant an effect on the organizational output of Guaranty Trust Bank Ilorin was rejected while the alternate hypothesis was accepted. The alternate states that work environment has significant effects on the organizational output of Guaranty Trust Bank Ilorin. This finding aligns with what was found in the study of Shahid, Latif, Sohail and Ashraf (2012).

Hypothesis three which stated that Work Load has no significant effect on Efficiency of employee of Guaranty Trust Bank Ilorin was rejected while the alternate which states that Work Load has significant effect on Efficiency of employee of Guaranty Trust Bank Ilorin was accepted. This is in line with what was discovered in Rizavi, Ahmed and Ramzan (2011).

Hypothesis four which stated that work load has no significant effect on organizational output of Guaranty Trust Bank Ilorin was rejected. However, the alternate which states that work load has significant effect on organizational output of Guaranty Trust Bank Ilorin. This finding supports the assertion of Khalid and Latif (2015).

5.3 Conclusion

Considering the findings of this study and other empirical works reviewed, the following conclusions were made:

The study concludes that verily work environment through structures and designs of work place does have significant effects on the efficiency of employees of Guaranty Trust Bank Ilorin, Also, this study concludes that work environment not just only affects the efficiency of employees but also influences the organizational output of Guaranty Trust Bank Ilorin,

Furthermore, this study concludes that apart from the above stated conclusions, work load as an indicator also plays a major role in influencing the efficiency of employee of Guaranty Trust Bank Ilorin, Lastly, this study concludes that work load further have a significant effect on organizational output of Guaranty Trust Bank Ilorin through which in further buttress the effects of stress management in work place..

5.4 Recommendations

For the purpose of this research work, the study however recommends the following that;

- Intense effort should be given to work environment of employees in the organization in order to significantly enhance efficiency of employee of Guaranty Trust Bank Ilorin, and thereby affecting the organizational performance.
- Also, this study recommends that work environment should be taken with seriousness through maintaining effective work structures which will in turn improve organizational output of Guaranty Trust Bank Ilorin,

- Additionally, this study recommends that work load should also be well structured in such a way that it significantly affects the efficiency of employees' of Guaranty Trust Bank Ilorin, and also help in improving the overall organizational performance, and
- Lastly, this study recommends that work load of employees should be importantly adhered to so as to significantly influence the organizational output of Guaranty Trust Bank Ilorin. And in turn affects the overall performance of the firm.

5.5 Contributions to Knowledge

This study contributes to body of knowledge from different perspective and activities of life. In essence, this study assists in contributing to the body of knowledge by providing literature and empirical findings on change management with the aid of a framework. Also, this study will contribute to knowledge by revealing hidden and unsolicited facts that are useful to the professional industry (Banking Industry) and academic setting through the statements contained in the questionnaire of this study. In addition, this study will contribute to knowledge by revealing and creating a level playing ground for comparison between the two major types of change management adopted by banks in the industry. Finally, the study will assist the field of knowledge through the provision of the designed framework for this work.

5.6 Suggestions for further Studies

This study seeks to study the effects of stress management on the organizational performance of Guaranty Trust Bank Plc., Ilorin. Hence, this study has considered to research from the angle work environment and work load pattern of stress management. However, future researchers may look at the subject by expanding the case study to more banks with more branches spread across the country. Also, future researchers can look at this subject from a different sector such as construction or manufacturing.

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APPENDICES

APPENDIX A

QUESTIONNAIRE

Department of Business Administration and management,
Institute of Finance and Management Study,
Kwara State Polytechnic, Ilorin,
Kwara State

Dear Respondent,

LETTER OF INTRODUCTION

The bearer **Olajide Samuel Adewale** with matriculation number **HND/21/BAM/FT/585**, is a Undergraduate student of the Department of Business Administration and management institute of finance and management studies Kwara state polytechnic, Ilorin

He is currently conducting a research titled Stress management and Employee's Performance in Guaranty Trust bank Ilorin Metropolis.

It is for this purpose that I humbly solicit for your support in helping him fill this questionnaire in order to make her carryout this research work successfully. Hence, the information supplied in this questionnaire shall be treated with utmost confidence as it is intended for academic purpose only.

Thanks for your cooperation.

Yours faithfully,

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