



A Critical Examination of Stress's Impact on Work Effectiveness at Guaranty Trust Bank

Okoro Richard Chidiebere¹, Chee Wei Ming²

City University, Malaysia ^{1&2}

Abstract

The purpose of this research was to examine the perspective of workers on job stress and to analyze the nature and causes of stress among employees at Guaranty Trust Bank in Ibadan, Oyo State, Nigeria. The study was based on the Job Demand Control model and the Transactional model. The research methodology consisted of ten in-depth interviews with current and former Guaranty Trust Bank personnel. Long working hours, heavy workload, unrealistic deadlines, and customer management are all contributors to the high levels of stress experienced by Guaranty Trust Bank employees, according to the study's findings. What's more, the stress level has exposed employees to physical, emotional, behavioral, and other traumatic experiences like fatigue, migraines, and anger, and management has failed to implement stress policies to help alleviate this problem. The research revealed that because stress in the banking industry is mostly related to excess job pressure and work-life imbalance, the organization has to provide assistance to promote taking on responsibilities that help people balance work and family. Hence, the research suggested that the management of Guaranty Trust Bank create stress management programs and coping mechanisms for employees to help them strike a better work-life balance, which would increase the productivity of those workers and benefit the company as a whole.

Keywords: *Work-Related Stress, Stress Management, Workers of Guarantee Trust Bank, Mental Health*

1. Introduction

Modern civilization has a major stress problem. It's generally attributed to the complexity and speed with which mankind has advanced in the last century, thus the label "20th-century syndrome." Everyone experiences stress at some time in their lives. Students in colleges and universities may feel pressure to succeed academically, while workers and businesspeople may feel pressure to make it to work on time and finish their tasks. Domestic life can be stressful, even for women, and they may seek outside assistance from maids or other domestic workers. Both actual and imagined forms of stress exist. Stress, real or imagined, is processed similarly by the brain. The body has the same response to each of these stressors, producing stress hormones proportional to how anxious one is. The way an individual responds to adversity determines whether their experience of stress is beneficial or harmful. This might occur when viewing a scary movie or every time a person feels threatened. Stress is the gradual breakdown of the body's mechanical systems as a result of increased demands on the body, whether those demands are physical or mental.

Lack of fitness, or the body's generic reaction to any effort, is one definition of stress. There is no necessary connection between stress and nervous tension or anxiety. The fight-or-flight response and the general adaptation syndrome are the two main categories of the body's natural reaction to stress. The fight-or-flight response is the body's first, instinctive reaction to danger, characterized by physiological changes including increased heart rate, perspiration, and the need to either stay and fight or flee. Nevertheless, general adaptation syndrome is the result of chronic stress and its causes. People may be permanently altered by prolonged exposure to stressful conditions. The stress response alters the normal physiological and psychological functioning of humans. Work-related stress is often seen as a cost of doing business. Employees of any company are vulnerable to the negative effects of occupational stress on their health and productivity.

Several studies in this area have been done in other countries and industries, but there is a significant lack of study on this topic in emerging nations like Nigeria. This research project uses the Guaranty Trust Bank as an example to examine the impact of stress on Nigerian bank personnel. The banking industry is intriguing because it has seen dramatic transformations in the last decade, including regulatory shifts as a result of globalization and capitalization. More rivalry has arisen among financial institutions as a result of these shifts, which threaten the viability of any financial institution that fails to adapt. More banks entering the market, mergers, downsizing, rightsizing, and the introduction of new technology all contribute to anxiety in the banking industry. The staff in the Nigerian banking industry are under a great deal of stress due to these developments. Banks continue to report annual profits despite mounting criticism about the industry. Then, workers have the option of leaving the banks or staying and coping with the stress in spite of the negative effects on their physical and mental well-being.

In light of the above, the purpose of this research was to examine the nature and causes of stress among GTBank workers and to analyze the influence of occupational stress on employee performance at the chosen organization, Guaranty Trust Bank.

2. Problem Statement

Workplace stress is a major health risk. Eliminating or controlling the danger is the most effective strategy to ensure worker safety in the workplace. An all-encompassing plan for the management and reduction of workplace stress is necessary. Everyone in the office has to be a part of this process. Employers have legal responsibilities to prevent stress and protect-employee health; and a comprehensive stress prevention and control policy is expected to yield health, economic, and psychological benefits in the form of reduced employee stress, increased organizational productivity, and reduced sickness, absenteeism, and staff turnover (Akinboye, Akinboye and Adeyemo 2018).

The British Civil Service Occupational Health Service (2013), for example, estimates that illness and absence in the civil service annually costs £450 million and results in the loss of 5 million working days. Employees at Nigerian banks have been showing signs of poor performance, including discontent with their jobs, burnout, high blood pressure, stress, anxiety, irritability, boredom, and procrastination. These factors have often led to increased absenteeism and job turnover among workers. Anxiety, frustration, anger, despair, and hostility are common amongst personnel due to the high stress levels caused by the demanding nature of banking operations, prompting a key diagnostic to determine if the obligations and tasks allocated to bank officers are excessive. As a result, it is important to learn what measures bank CEOs have put in place to control stress, which may have a negative impact on productivity and morale if left unchecked.

3. Analyzing Strss as a Concept

In contrast, Selye (1976a) defined stress as a need to “cope” with a demand, threat, or other occurrence. He elaborated by saying it’s anything that puts a burden on or interferes with an organism’s normal operation. While this is in effect, a person may have sleep problems, appetite problems, weakness, and discomfort that cannot be explained. McGrath (1976) expands our understanding of stress by defining it as a state of flux in which a person is put under pressure to either give up or fight for what he or she believes is rightfully theirs. The authors Siegrist J. and Rodel A. (2006) define stress as a “latent construct” that manifests itself in a synchronized fashion across the emotional, cognitive, and behavioral domains. The primary contributor to high turnover, turnover plans, absenteeism, and costly health issues is stress, which has a positive, strong association with all of these. Many researchers (including R. Abualrub) came at this conclusion in 2008.

To put it simply, “work stress” occurs when “the requirements of a job do not meet the talents, resources, or demands of the person,” leading to negative physical and emotional reactions. As reported by (P. Anna Raja and Nima M Joseph., 2007). To react to and cope well with the mental and emotional demands of one’s job is to be under job stress. (Chen, J. C., & Silverthorne, C. (2008). According to Salami (2010), people feel negative emotions such tension, anxiety, annoyance, wrath, and despair as a consequence of work-related factors. The term “work stress” refers to the accumulation of negative physiological, psychological, and

behavioral reactions that employees experience as a result of prolonged exposure to one or more workplace stressors. Reference: (Yan, H., & Xie, S. 2016).

4. Origins of Stress

Rapid shifts are occurring in how jobs are performed. Stress in the workplace is always dangerous, but it may be more dangerous today than ever before. Blumenthal (2017) claims that cavemen and women's bodies were conditioned over many generations to meet the challenges of their extreme environment. Adrenaline would pump through their veins and ready cave dwellers to fight or flee in the event of peril. When threatened, the body's physiology shifts to prepare for immediate action: the heart rate rises, blood pressure rises, and sugar is released into the circulatory system. The adrenal glands' secretion of the potent hormones epinephrine and nor epinephrine would prepare them for action, providing them with heightened awareness, fortitude, and stamina. Humans have had the same bodies and minds for thousands of years, but have had to adapt to a world with quite different stresses and inconveniences. Fewer people may be at risk from wild animals and failed hunting attempts, but city life is no less taxing. Stressors (such as pollution, noise, violence, and traffic) abound in the urban environment, prompting the nervous system into a "flight or fight" reaction. Nevertheless, a violent or strong bodily response is inappropriate only under exceptional circumstances.

According to Blumenthal (2017), stress may have many distinct outcomes.

1. Anxiety, despair, frustration, weariness, and a decline in one's sense of self-worth are all subjective symptoms of stress.
2. Negative behavioral outcomes include increased susceptibility to accidents, drug addiction, slurred speech, agitation, and memory loss.
3. The cognitive impacts of stress include the inability to make choices (or fear), forgetfulness, heightened sensitivity, mental blockages, and a general inability to focus or think properly. Substance misuse may exacerbate this problem.
4. The brain is the starting point for the body's physiological reactions, which propagate to other body parts.
5. The health impacts of stress are significant and negative, especially when they are allowed to build up over time.

5. Degrees of Tension

Every person uniquely experiences stress. Some individuals can handle much pressure and even flourish in challenging situations. Some people cannot function at their best unless exposed to a certain amount of stress. But there are others whose stress threshold is so low that even the prospect of dealing with mundane, unpleasant aspects of daily life renders them unable to function. The common perception is that stress is harmful and brings about undesirable outcomes. Stress, however, may have positive effects. Just the amount of stress itself may have either beneficial or harmful effects. It is also worth noting that workplace stress may have beneficial and harmful effects (Kung & Chan, 2014). From this vantage point, there are two distinct kinds of stress: 1. "Eustress" and 2. Distress".

“eustress” refers to the beneficial and instructive reaction to stress. As a result, workers could discover more efficient methods to do their tasks. It is the state a person is in when their stress levels are just right. Workers will give them all if they are under the right amount of pressure. Distress is a harmful and unfavorable reaction to stress. It indicates a high amount of stress in a person, harming their productivity and efficiency. Mistakes become more frequent, poor choices are made, and the affected person develops symptoms, including sleeplessness, gastrointestinal distress, and psychosomatic diseases. At optimal stress levels, both organizational performance and individual wellness flourish (Eustress).

6. Causes of Tension

Stress at work originates from misunderstandings or disagreements about assigned responsibilities. Role incongruence exists when an employee is given a high level of authority in one area but a low level of respect in another. Discordant second-order roles, Confusion over roles, Overburden of roles, and Function deficiency

A person experiences role incompatibility when put in a position to balance competing or opposing expectations. Following one set of rules might make it difficult or impossible to follow another. There is tension between the two role expectations. The supervisor or department head is a typical example of the “person in the middle” who must balance competing demands from subordinates and superiors. A manager who favors a theory Y approach—characterized by open communication and employee participation—may conflict with their superior, who subscribes to theory X and wants their subordinate to behave more formally in a directive fashion.

The lack of specific instructions for doing one’s assigned tasks is one example of role ambiguity. The individual’s view of their job may vary from what others anticipate. It means there is not enough data to do a good job in the position. An absence of officially established expectations may lead to role uncertainty. Large, heterogeneous groupings or periods of rapid transition are breeding grounds for it. Several aspects of a job, including the individual’s level of power and responsibility, the quality of their work, and how they will be graded, are fraught with doubt. Reference: (Ganster & Rosen, 2013).

When people juggle too many responsibilities, they may experience role overload. They cannot live up to everyone’s high standards. Therefore, some will have to get the short end of the stick. As a result, there is now a competing set of needs. From the perspective of the sum of a person’s duties, role overload indicates that the individual is juggling too many responsibilities. The worker could feel pressured because of this (Babatunde, 2013).

When a person’s responsibilities fall short of what they are supposed to do in their capacity, this is called role under-load. The individual may believe their current responsibilities are too light and that they can take on more responsibilities. When a new employee is hired or delegation results take effect for the first time, both situations may lead to role under-load.

7. Psychological Wellness in the Workplace

Psychosocial working circumstances and prevalent mental diseases have been the subject of substantial worldwide research (Bonde, 2008; Netterstrom et al., 2008; Stansfeld& Candy,

2006). Psychological distress, general mental health, depressive symptoms, major depression, anxiety, and suicide have all been linked cross-sectionally and prospectively to various measures of job stress, most commonly the demand-control model (Niedhammer et al., 1998; Ostry et al., 2007; Stansfeld, Bosma, et al., 1998; Stansfeld & Candy, 2006).

The number of prospective or longitudinal research that has measured occupational stresses before the onset of mental problems is rising. Evidence from numerous studies supports the idea that occupational stress is the sole cause of the increased risk observed (Bildt & Michelsen, 2002; Bourbonnais et al., 1998; Cheng et al., 2000; de Lange et al., 2002; de Lange et al., 2005; de Lange et al., 2004; Kawakami et al., 1997; Kawakami et al., 1992; Mino et al., 2021).

7.1 Anxiety, Depression, and Stress on the Work

As depression contributes significantly to the global and national burden of illness, it is of special importance in the workplace and the general community (Matthews et al., 2000; WHO, 2001). We give a more in-depth evaluation of the data connecting work stress and depression in the Australian regional context since depression is the most researched mental health outcome in connection to job stress. In a supplementary article from the same period, international evidence is reviewed more thoroughly (LaMontagne, Keegel, et al., 2010).

The relative risks were 2.10 for women and 6.32 for males simultaneously subjected to high job demands, poor job control, and low social support. This was one of the first studies to examine the correlation between work stress and depression and find no evidence that preexisting mental disorders had a role. This research aimed to determine whether childhood mental health problems were a moderating factor in the connection between workplace pressures and mental illnesses in adulthood. Although this is true to a certain degree, this and research from the 1958 British Birth Cohort Study showed that work-related stress is a major cause of treatable mental health problems in middle age (Stansfeld et al., 2008).

7.2 Occupational Stress and Preventative Health Measures

Job stress can negatively affect health in several ways, including directly through sustained autonomic nervous system activation leading to adverse health impacts and indirectly through encouraging a variety of behaviors that have adverse effects on health, such as smoking cigarettes, gaining weight, not getting enough exercise, and drinking excessively (Eakin, 1997; Siegrist & Rodel, 2006). Overall, the evidence is weak, although it seems most solid for men's severe alcohol use, being overweight, and engage in numerous hazardous health behaviors simultaneously (Siegrist & Rodel, 2006).

Job stress, smoking, and working more than 50 hours per week were all linked in a recent demographic research conducted in Victoria, Australia (Ostry et al., 2006; Radi et al., 2007). Whitehall II occupational cohort men exposed to effort-reward imbalance and women exposed to low job control had significantly increased risks of alcohol dependence, according to a more robust study design (Head et al., 2004). In contrast, a large Finnish study found no consistent associations between job stress, effort-reward imbalance, and heavy drinking (Kouvonen et al.,

2005). The relationship between job stress and smoking, for instance, was moderated by the presence or absence of social capital in the workplace, according to a study conducted in the United States (Sapp et al., 2010).

7.3 Workplace Stress and Productivity

Workers' stress levels correlate negatively with their productivity. In a nutshell, increased levels of stress are associated with decreased efficiency. Conventional wisdom held that moderate amounts of stress would motivate workers and raise output. But, this view is no longer accurate. Stress, even mild stress, is now widely acknowledged to have a negative impact on productivity in the workplace. This is because:

Employees are easily sidetracked by even little anxiety. Work performance declines when people under stress dwell on their unpleasant sensations and emotions rather than on the tasks at hand. People's mental, emotional, and social abilities decline under stress.

When stress is constant or chronic, it may have negative consequences on health and productivity in the workplace.

Studies have shown that there is an optimum degree of stimulation after which an increase in stimulation leads to a decline in productivity. This point of variation (at which the function's direction or trend flips) seems to be situated differently depending on the difficulty of the work being done. The threshold beyond which performance declines is lower for lower levels of stimulation as job complexity increases.

When workers are under pressure, they are less likely to come up with new ideas. Their horizons of thought are restricted. Yet, the generalization that stress negatively impacts productivity at work is not always true. For instance, disaster and crisis may bring out the best in certain individuals. They perform well under pressure and live up to the high standards set for them. Maybe this is because their level of variation and inflection is so high since they have so much experience with the activities at hand. Someone with extraordinary knowledge and expertise in a field may reframe a potentially unpleasant situation in their minds as a stimulating challenge rather than a dangerous one.

In sum, we can state that job complexity, the employee's abilities and competence in doing a task, personal attributes of individuals/workers engaged, etc., affect how stress affects performance. Companies that foster open and honest communication provide a setting where workers are less likely to experience stress, encouraging workers to make full use of their talents and capabilities.

8. Conceptual Framework

Several hypotheses have been proposed to explain the link between work and stress and give a reliable foundation for projecting the future. Interactional and transactional theories have been used to study occupational stress (Cox, Griffiths, & Rial Gonzalez, 2000).

8.1 Model for Managing Job Demand

Robert Karasek created the Work Demand Control Model (1979). Workers with jobs that were high in job demands but low in employee control (as measured by latitude over decisions) were more likely to report exhaustion at the end of the day, difficulty waking up in the morning, depression, nervousness, anxiety, insomnia, or disturbed sleep. The goal of the Work Demand Control Model is harmony between mandates and discretion. Robert Karasek (1979) argues that workers in high-stress occupations suffer greatly when they cannot choose their schedules. The workload will feel more significant, and stress levels will rise as soon as the (element of) control diminishes or disappears altogether.

Personal control is a good bonus that leads to workers feeling much less stressed despite the heavy demands of the job. Workplace stress is much higher when individuals cannot choose their work hours and deadlines. So, this degree of independence is much more significant in stress development than the activities' complexity and difficulty. The Work Demand Control Model seeks to balance employer needs and worker preferences. It suggests that high-pressure workers with little say over their environment are more likely to feel overwhelmed. The jobs stress model is a straightforward framework for assessing and diagnosing workers' mental exhaustion and stress on the job.

8.2 The Mercantilist Model

When "pressure exceeds one's perceived ability to cope," as described by Richard Lazarus and Susan Folkman (1984), stress can be said to have occurred. However, the development and premise of the field of stress management rest on the idea that stress is not a direct response to a stressor, but rather that one's resources and ability to cope mediate the stress response and are changeable, making stress manageable (Lazarus & Folkman, 1984). The primary components in a person's regulation of stress and the intervention strategies that successfully target these aspects must be identified before an effective stress management program can be developed (Ogden, 2000). He explained that the transactional model, central to Lazarus and Folkman's understanding of stress, focuses on interactions between individuals and their surroundings. It is not the existence of a prospective stressor that is thought to cause stress for Guaranty Trust Bank personnel, but rather the availability of resources and skills that may mitigate the stress response. According to the theories, stress originates from two sources: one's evaluation of a stressor and another's evaluation of their ability to deal with it. The model suggests that stress may not necessarily follow the presence of a potential stressor if the stressed person perceives the stressor as positive or challenging rather than as a threat and if the stressed person is confident that they possess adequate rather than deficient coping strategies.

The approach suggests that stress may be mitigated by assisting those experiencing stress to modify their reactions to aversive stimuli, teaching them new coping skills, and boosting their faith in their own resilience. Consequently, if the management at Guaranty Trust Bank can educate their staff enough on stress management techniques, and if the staff has an optimistic outlook on future stressors, stress will be seen as a challenge rather than a danger.

9. Methodology

The term “methodology” describes a body of guidelines for doing scientific research. Designing a study entails setting up parameters for data collection and processing to maximize their combined use for answering research questions. This study is mostly descriptive survey research in which respondents’ views are sought, and data collection is accomplished via a questionnaire.

9.1 Approach to Research

This research used a descriptive survey approach. The descriptive survey relied on a cross-sectional study strategy, which requires collecting data from a variety of people with varied socio-demographic profiles at once. The open-ended structured interview served as the data collection tool for this qualitative study. Only qualitative methods were used in this investigation.

9.2 Research Area

The majority of Oyo State’s commercial banks are concentrated in Ibadan, hence it was naturally the city of choice. Ibadan is both the state capital and largest city in Nigeria’s Oyo State. It is the biggest metropolis in Nigeria and home to more than 3 million people, making it the country’s third most populous city after Lagos and Kano. Ibadan was the most extensive and populous city in Nigeria when the nation gained its independence in 1960, and it was the second most populated city in Africa, behind Cairo.

Ibadan is a central hub between the coast and the interior of Nigeria, situated in the country’s southwestern corner, 128 kilometers (km) inland northeast of Lagos and 530 kilometers (km) southwest of Abuja, the federal capital. Parts of the city’s historic protection walls still survive today since Ibadan was the central government for the former Western Region under British colonial control. Yorubas and other groups from all across the nation comprise the city’s main population.

9.3 Research Population

It is necessary to make references to the whole collection of parts. Cooper and Schindler (2008) referred to the study’s participants as the research population. Those working in core banking functions, such as operations and marketing, or functions directly connected to core banking functions, such as information technology, human resources, financial control, etc., made up the study’s population. Not included were those who only assisted, such as drivers, cleaners, and so on. Ibadan, Oyo-State, is home to 9 different Guaranty Trust Bank locations. Nigeria.

9.4 Size of Samples and Methods of Sampling

A research sample is a subset of the whole population from which to conclude. The number of participants in the qualitative survey was kept to 10 people. This research employed a simple random sampling procedure to choose participants from Guaranty Trust Bank locations in Ibadan—the state of Oyo. The most fundamental method of sampling, simple random

sampling, involves randomly selecting a subset of a population (the sample) from a much larger population (a population). Random sampling ensures that every member of the population has an equal shot at getting selected. There is an equal possibility of selecting any sample of a given size.

9.5 Strategy for Collecting information

An open-ended structured interview was employed to obtain information for this study. To get to the bottom of the issues this research attempts to address, and we relied heavily on an interview tool to gather our data. Data was also gathered from secondary sources, including the Internet, textbooks, etc. This study only used qualitative methods.

9.6 Analysis Technique

Manual content analysis was used to decipher the IDIs' qualitative data. Data transcription, classification, and narration were all part of this process. The information was used to supplement the data from the questionnaire, and interviewees' responses were quoted in full to emphasize key points related to the study's focus.

9.7. Moral Factors to Think About

The safety of the study's participants and the researcher's reputation were both taken into account when making ethical decisions. Importantly, all participants consented after receiving adequate information. The protocol covered the following broad areas of ethical concern:

Efforts were taken to ensure the anonymity of the instruments, which contributed to the data's confidentiality. Except for signatures or thumbprints from respondents unable to write, the survey instrument did not request any personally identifying information from participants. To protect the responders' anonymity, we've begun this procedure. The study report only included generic, non-identifiable data, not individual responses. The results of the study were published without any identifying information. Participants were advised that there would be no immediate monetary compensation for their time, but that they would get valuable insight into stress management that would help them in their personal and professional life.

There was no intentional harm done to the subjects, and they faced no physical danger from taking part in the research. All participants gave their time and effort voluntarily. The researcher made no attempts to coerce anybody into taking part in the study. They were assured that they would face no consequences if they decided to stop participating in the research. They were briefed about the study's rationale, methodology, and potential gains, so they could make an informed decision about whether or not to take part. All pressure was removed from the choice to participate, and it was up to the individual.

10. Presentation and Analysis of Data

First, we wanted to see how workers viewed the causes and effects of workplace stress.

The majority of workers attribute their stress levels at work to issues related to workload and time management. Many feel they put in long hours, have a constant mountain of work, and are expected to get a lot done in a short amount of time. They are under intense pressure from their superiors to do a large number of tasks in a short period of time, often working extra.

To verify the results, we conducted the following round of interviews with participants;

The unrealistic and extremely tight deadlines for deliverables, the long hours with no pre-defined breaks, and the need to conduct arduous work without the appropriate tools to facilitate smooth implementation are all contributing factors to my high levels of stress at work, where I put in more than 50 hours per week.

(RESPONDENT 1/FEMALE DUGBE AGE 35)

“I work about 50 hours a week, or more because I work overtime at times; I am stressed at work due to unnecessary work pressure from superior officers, who assign mundane tasks of which they are unsure of the output and keep coming back to you for results because they are afraid to clarify from their superiors.”

According to (RESPONDENT 2/DUGBE/MALE/42/IDI)

“I never put in less than 45 hours a week, and that’s why I’m so frazzled in the workplace. The stress of meeting tight deadlines and juggling several priorities is overwhelming. There’s a lot to do, and not nearly enough time to accomplish it.

Respondent #3 (Female) of the DUGBE (IDI 27)

Another responder said that meeting tight deadlines for work assignments might be stressful because of the constant pressure to produce results.

There is a lot to learn on the job, but there is also very little time to do so since there is always so much to do.

(DUGBE FOUR, MALE, 29 YEARS OLD, INI)

The stress and growing mountain of work that comes with dealing with suppliers and customers was cited by a number of respondents.

“Working with suppliers may sometimes be challenging. Because of the suppliers, work is sometimes more difficult and time-consuming than necessary.

(DUGBE 5 RESPONSIBLE MALE AGE 27 IDI)

The stress of dealing with customers is another major downside of this profession. It’s not simple to attend to consumers, fix their problems, and manage them.

Respondent #6 is a male from the Dugbe Reservation in the IDP.

The second goal of this study is to investigate how workers think stress affects their productivity on the job.

Stress at work has been blamed by some workers for a variety of negative symptoms, including exhaustion, headaches, and irritability. They think that exhaustion, lack of energy, and ineffectiveness are the results of stress on the job.

To verify the results, we conducted the following round of interviews with participants;

I'm exhausted and dizzy, and that's making me feel even weaker. get frequent migraine attacks.

This prevents me from carrying out my responsibilities to the best of my ability.

(RESPONDENT 1/FEMALE DUGBE AGE 35)

"I get headaches when I'm pressured at work, and when I have headaches like that, I can't get anything done that day, whether it's for work or for pleasure."

According to (RESPONDENT 2/DUGBE/MALE/42/IDI)

When I'm under a lot of pressure at work, I become worn out and weak. The way I feel is ruining my day and I can't stand it.

Respondent #3 (Female) of the DUGBE (IDI 27)

Since job stress has become so common and ordinary, it makes me furious whenever it arises.

(DUGBE FOUR, MALE, 29 YEARS OLD, INI)

One worker shared stories of colleagues' responses to job pressure. When workers are under stress, they act differently than when they are not under pressure. Every worker has a unique response to the stress they experience on the job. "They have the classic symptoms of a stressed workforce: short temper and impatience."

(RESPONDENT 1/FEMALE DUGBE, AGE 35)

"Employee who feels stressed will always have that anxious feeling, irritable, at times depressed, loss of interest at work. Modifications in worker procedures, routines, and behavior might be expected.

11. Discussion of Results

The data indicated that most workers are worried, reflected by a high workload, lengthy working hours, time management or unrealistic deadlines, and interfacing with suppliers and customer management. The research confirmed that most workers put in very lengthy weeks. Workers at Guaranty Trust Bank put in more than 45 hours a week, it has been found. Long hours put workers at risk from potential dangers in the job and lead to subpar output. This confirms the findings of Caruso (2016), who also found that most CEOs put in very long hours.

He also said that working long hours is dangerous since it leaves less time for rest and recovery, increases the chance of injury on the job, and leaves less time for personal activities. Workers risk not getting enough rest, not recovering from their shifts, having their neurocognitive and physiological performance decline, becoming sick, having unfavorable reproductive outcomes, and being hurt on the job. The survey also found that most workers carry more than their fair share of responsibility. According to the findings, most workers at Guaranty Trust Bank are overburdened with tasks and short on time. Employees may feel overwhelmed and that they're not making any progress due to the increasing workload.

According to the results, most workers have experienced stress-related adverse emotional, physical, and behavioral outcomes. Anxiety, weariness, headaches, lack of concentration, sadness, and wrath are commonplace among workers. The health risks to the workers are increased as a result of this. Employees' attitudes and actions negatively impacted by stress at work might cost your business money. Stavroula Leka et al. (2015) found similar results, arguing that workplace stress may lead to various abnormal and dysfunctional outcomes regarding both physical and mental health. Long-term stress or traumatic experiences on the job may cause psychological issues and be conducive to mental diseases, causing an employee to miss significant time from work and, in the worst-case scenario, render them permanently unable to return to their previous position. People have a hard time striking a good work-life balance when feeling stressed.

Furthermore, the investigation detailed how the company offers few formalized stress management courses. Most workers said the existing stress management activities or programs such as Hangouts, team building exercises, and Funfair were helpful. It also showed that the programs are not coordinated at the management level but at the team, department, and branch levels.

12. Conclusion

Employees at Guaranty Trust Bank in Ibadan, Oyo State, Nigeria, were surveyed to determine how stress and stress management had affected them. Long hours, a large workload, difficulty keeping track of time, unrealistic deadlines, dealing with suppliers, and managing customers have all contributed to a tense work environment for employees. Employees' mental, physiological, and behavioral health have been compromised as a result of their exposure to potentially dangerous conditions at work. In addition, Guaranty Trust Bank's leadership has ignored the need of stress management by not instituting any formal policies or planning any stress-relieving programs or activities for its staff. The most important component in determining an organization's success is the output of its employees. In turn, the productivity is tied to the workers' emotional health. In today's fast-paced, cutthroat global economy, people face a wide variety of stresses that may have far-reaching consequences. Interventional techniques are increasingly being recognized for their value at the institutional level. The goal of this study was to investigate the toll that stress in the workplace has on Bank workers. Every attempt was made to make the research as thorough as possible, however it did have certain limits.

13. Recommendations

The following suggestions were offered in light of the study's findings:

1. The management should promote the division of labor among staff to assist alleviate the high strain.
2. Providing accurate job descriptions to workers is important because it increases their likelihood of being invested in their work and dedicated to doing a good job, which in turn reduces their stress levels.
3. Long hours may add up to a lot of stress, but if management allows for more flexible schedules, workers will feel more appreciated and have a better sense of work-life (and family) balance.
4. Companies in the commercial banking industry would do well to hire qualified medical staff to deal with stress-related issues including headaches, high blood pressure, rapid breathing, heart attacks, tension, anxiety, and sleep difficulties.

14. Recommendations for Further Research

Stress's monetary and economic effects on businesses should be the focus of future research. The effects of financial and economic implications on both individuals and organizations have received little attention from researchers. There also needs to be more study done on the topic of manufacturing employees' stress and how to alleviate it. There is a lack of study aimed at addressing the problem of stress among factory employees, despite the fact that factory workers suffer a high level of stress.

References

- Abualrub R. F. & Al-Zaru I. M. (2008) *Journal of Nursing Management* 16, 227–236 Job stress, recognition, job performance and intention to stay at work among Jordanian hospital nurses
- Agulanna, E.C (2017). *Executive stress, Managing the manager for survival*. 3rded; Owerri: Joe Mankpa Publishers.
- Ahmed & Ramzan 2013, „Effects of Job Stress on Employees Job Performance: A Study on Banking Sector of Pakistan“, *IOSR Journal of Business and Management*, Vol. 11, No. 6, pp. 61 68
- Akinboye, J. O., D. O. Akinboye and D. A. Adeyemo.2002. *Coping with Stress in Life and Work place*. Ibadan: Stirling-Horden Publishers (Nig) Ltd.
- Ambika, P & Kamalakumati, K 2013, „A study on the effect of Stress on performance of employees in Commercial Bank of Ceylon in the Eastern Province“, *European Journal of Business and Management*, Vol. 5, No. 27, pp. 87-95.

- Arooba, W, Muhammad, R & Syeda, AB 2014, „Antecedents of Job Stress and its impact on Job Performance and Job Satisfaction“, *International Journal of Learning & Development*, Vol. 4, No. 2.
- Asim, M 2013, „Effects of Job Stress on Employee Retention: A Study on Banking Sector of Pakistan“, *International Journal of Scientific and Research Publications*, Vol. 3, No. 9, pp. 1-8.
- Ayyuob, AS, Hani, AI, Firas, Z & Jasm, S 2013, „The Relationship between Job Stress and Job Performance among Workers in Alisraa Hospital“, *Far East Journal of Psychology and Business*, Vol. 12, No. 5, pp. 22-32.
- Barkham M, Shapiro DA. Brief psychotherapeutic interventions for job-related distress: a pilot study of Prescriptive and Exploratory therapy. *Counsel Psychology Quarterly* 1990; 3: 133-147.
- Batagoda, CK & Weerasinghe, TD n.d., *Job Stress and Job Satisfaction: A Study of Managerial Employees in Domestic Commercial Banks*. x. Bhatti, N et al. 2011, „*Empirical analysis of job stress*“
- Beehr, T. A., Glaser, K. M., Canali, K. G., and Wallwey, D. A. (2001) ‘Back to Basics: ReExamination of Demand-Control Theory of Occupational Stress’. *Work & Stress* 15 (2), 115-130
- Belkic, K, Landsbergis, P, Schnall, P & Baker, D 2004. Is job strain a major source of cardiovascular disease risk? *Scand J Work Environ Health*, 30, 85–128.
- Bildt, C & Michelsen, H 2002. Gender differences in the effects from working conditions on mental health: a 4-year follow-up. *Int Arch Occupation Environ Health*, 75, 252–258.
- Blaug, R., Kenyon, A. and Lekhi, R. 2007. *Stress at Work – A Report prepared for The Work Foundation’s Principal Partners*. The Work Foundation, London. [Online]. Available <http://www.theworkfoundation.com> (accessed 15 October 2010).
- Bonde, JP 2008. Psychosocial factors at work and risk of depression: a systematic review of the epidemiological evidence. *Occup Environ Med*, 65, 438–445.
- Bosma, H, Peter, R, Siegrist, J & Marmot, M 1998. Two alternative job stress models and the risk of coronary heart disease. *American Journal of Public Health*, 88, 68–74.
- Bosma, H, Stansfeld, S & Marmot, M 1998. Job control, personal characteristics and heart disease. *Journal of Occupational Health Psychology*, 3, 402–409.
- Calvarese, M. (2015). The effect of gender on stress factors: An exploratory study among university students. *Social Sciences*, 4(4), 1177-1184
- Caplan, R. D. (1987) ‘Person-Environment Fit Theory and Organizations: Commensurate Dimensions, Time Perspectives, and Mechanisms’. *Journal of Vocational Behavior* 31 (3), 248-267
- Caruso, C.C. 2006. Possible broad impacts of long work hours. *Industrial Health* 44, 531-536.
Jones JW, Barge BN, Steffy BD, Fay LM, Kunz LK, Wuebker

- Chandola, T, Britton, A, Brunner, E, Hemingway, H, Malik, M, Kumari, M, Badrick, E, Kivimaki, M & Marmot, M 2008. Work stress and coronary heart disease: what are the mechanisms? *Eur Heart J*, 29, 640–648.
- Chandola, T, Brunner, E & Marmot, M 2006. Chronic stress at work and the metabolic syndrome: prospective study. *BMJ*, 332, 521–525.
- Chang, K., & Taylor, J. (2014). Do your employees use the right stress coping strategies. *International Journal of Commerce and Strategy*, 5(2), 99-116.
- Chen, J. C., & Silverthorne, C. (2008). The impact of locus of control on job stress, job performance and job satisfaction in Taiwan. *Leadership & Organization Development Journal*, 29(7), 572-582.
- Cooper CL, Cartwright S. Stress-management interventions in the workplace: stress counselling and stress audits. *Br J Guidance Counsel* 1994; 22: 65-73.
- Cox, T. (1993) *Stress Research and Stress Management: Putting Theory to Work.*: HSE Books Sudbury
- Cox, T., Griffiths, A., and Rial-González, E. (2000) ‘Research on Work-Related Stress: European Agency for Safety and Health at Work’. Luxembourg: Office for Official Publications of the European Communities
- Darr, W 2005. Examining the relationship between stress and absenteeism: A research synthesis. Montreal: Concordia University.
- DeFrank, R. S. & Cooper, C. (1987). Worksite stress management interventions: Their effectiveness and conceptualization. *Journal of Managerial Psychology*, 2, 4-10. Cooper, C. L. & Payne, R. (1998). *Causes, Coping & Consequences of Stress at Work*. Great Britain: John Wiley & Sons Ltd.
- D’Souza, RM, Strazdins, L, Lim, LL-Y, Broom, DH & Rodgers, B 2003. Work and health in a contemporary society: demands, control and insecurity. *Journal of Epidemiology and Community Health*, 57, 849–854.
- Eakin, JM 1997. Work-related determinants of health behavior. In: Gochman, D (ed) *Handbook of Health Behavior Research I: Personal and Social Determinants*. New York: Plenum Press.
- Ekundayo J.A., 2014, Occupational Stress and Employees Productivity in the Workplace, “*International Journal of Scientific Research in Education*”, 7(2).
- ENWHP. 2002. Barcelona Declaration on Developing Good Workplace Health in Europe [Online]. European Network for Workplace Health Promotion. Available: http://www.enwhp.org/fileadmin/downloads/declaration_englisch_a3_01.pdf [Accessed 3 May 2005].
- Fletcher, B 1988. The epidemiology of occupational stress. In: Cooper, C & Payne, R (eds) *Causes, Coping and Consequences of Stress at Work*. Chichester: John Wiley & Sons.
- French, J. R., Caplan, R. D., and Van Harrison, R. (1982) *The Mechanisms of Job Stress and Strain.*: Chi Chester [Sussex]; New York: J. Wiley

- French, J. R., Rodgers, W., and Cobb, S. (1974) 'Adjustment as Person-Environment Fit'. *Coping and Adaptation*, 316-333
- Ganster, D. C. and Rosen, C. C. (2013) 'Work Stress and Employee Health A Multidisciplinary Review'. *Journal of Management*, 0149206313475815
- Ganster, D. C., & Rosen, C. C. (2013). *Work Stress and Employee Health: A Multidisciplinary Review*. *Journal of Management*, 39, 1085-1122.
- Ghosh, P.K., Sharma, S.D. and Raj, G.D. ed. *Encyclopaedic dictionary of management* \5. New Delhi: Anmol Publications, 1990. pp.224-225.
- Golembiewski RT, Hilles R, Daly R. Some effects of multiple OD interventions on burnout and work site features. *J Appl Behav Science* 1987; 23: 295-313
- Heber E, Lehr D, Ebert D, et al Web-based and mobile stress management intervention for employees: results of a randomized controlled trial. *J Med Internet Res* 2016;18: e21
- Heraclides, A, Chandola, T, Witte, DR & Brunner, EJ 2009. Psychosocial stress at work doubles the risk of type 2 diabetes in middle-aged women: evidence from the Whitehall II study. *Diabetes Care*, 32, 2230–2235.
- Hoel, H, Sparks, K & Cooper, C 2001. *The cost of violence/stress at work and the benefits of a violence/stress-free working environment*. Geneva: International Labor Organization (ILO).
- Holmlund-Rytkönen, M., & Strandvik, T. (2005). Stress in business relationships. *Journal of Business & Industrial Marketing*, 20(1), 12-22.
- Huang, GD, Feuerstein, M & Sauter, SL 2002. Occupational stress and work-related upper extremity disorders: concepts and models. *American Journal of Industrial Medicine*, 41, 298– 314.
- Jennifer, W. Wendy, R. (2017) "Transforming stress in complex work environments: Exploring the capabilities of middle managers in the public sector", *International Journal of Workplace Health Management*, Vol. 6 Issue: 1, pp.66-88.
- Kivimaki, M, Leino-Arjas, P, Luukkonen, R, Riihimaki, H, Vahtera, J & Kirjonen, J 2002. Work stress and risk of cardiovascular mortality: a prospective cohort study of industrial employees. *BMJ*, 325, 857–861.
- Kouvonen, A, Kivimaki, M, Cox, SJ, Poikolainen, K, Cox, T & Vahtera, J 2005. Job strain, effort-reward imbalance and heavy drinking: a study in 40,851 employees. *Journal of Occupational & Environmental Medicine*, 47, 503–513.
- Krietner and Kinicki. 2008. *Organisational Behaviour* 8th Edition, McGraw Hill Publishing, New York.
- Kumari, M, Head, J & Marmot, M 2004. Prospective study of social and other risk factors for incidence of type 2 diabetes in the Whitehall II study. *Arch Intern Med*, 164, 1873–1880.

- Kung, C. S. & Chan, C. K. (2014). Differential roles of positive and negative perfectionism in predicting occupational eustress and distress. *Personality and Individual Differences*, 58, 76-81.
- LaMontagne, AD 2010. Precarious employment: Adding a health inequalities perspective. *Journal of Public Health Policy*, 31, 312–317.
- LaMontagne, AD, Keegel, T, Louie, AM & Ostry, A 2010. Job stress as a preventable upstream determinant of common mental disorders: A review for practitioners and policy-makers. *Advances in Mental Health*, 9, 17–35.
- Lawless, S.N and Allan, J (2004). Understanding and reducing stress in collaborative. *Electronic Journal One -Learning*. <http://www.Eje.org>
- Lazarus, R. S. (2006) 'Emotions and Interpersonal Relationships: Toward a Person-centered Conceptualization of Emotions and Coping'. *Journal of Personality* 74 (1), 9-46
- Lazarus, R. S. and Folkman, S. (1987) 'Transactional Theory and Research on Emotions and Coping'. *European Journal of Personality* 1 (3), 141-169
- Lazarus, R. S., Cohen-Charash, Y., Payne, R., and Cooper, C. (2001) 'Discrete Emotions in Organizational Life'. *Emotions at Work: Theory, Research and Applications for Management* 4584
- Leher, A.M (2005). Shift work stress resistance, Health and Performance. A predictive, Integrated model, Faculty of the Graduate School, University of Texas, Austin.
- Leka, S., Griffiths, A., & Cox, T. (2004). Work organization and stress: Systematic problem approaches for employers, managers and trade union representatives. In *Protecting workers' health series (Vol. 3)*. OMS
- Lokesh, Mushtiar, B & Vishal, S 2014, „A comparative analysis of occupational stress among the employees in public and private sector banks in Dakshina Kannad district“, *International Journal of Conceptions on Management and Social Sciences*, Vol. 2, No. 2, pp.2357 – 2787
- Ly KH, Asplund K, Andersson G. 2014. Stress management for middle managers via an acceptance and commitment-based smartphone application: a randomized controlled trial. *Internet Intervention* 2014; 1:95–101.
- Malta M (2004). Stress at Work, a Concept in Stress Human Factors Limited. *Bus. Psychol. Strateg. Dev.*, 33(6): 125-133.
- Matthers, CD, Vos, ET, Stevenson, CE & Begg, SJ 2000. The Australian Burden of Disease Study: measuring the loss of health from diseases, injuries and risk factors. *Med J Aust*, 172, 592–596.
- Melchior, M, Caspi, A, Milne, BJ, Danese, A, Poulton, R & Moffitt, TE 2007. Work stress precipitates depression and anxiety in young, working women and men. *Psychol Med*, 37, 1119–1129.
- Michie, S & Williams, S 2003. Reducing work related psychological ill health and sickness absence: a systematic literature review. *Occup Environ Med*, 60, 3–9.

- Murphy, L. R. (1988). Workplace Interventions for Stress Reduction and Prevention. In C.Cooper& R. Payne (Eds.), *Causes, Coping & Consequences of Stress at Work* (pp. 301-339). John Wiley & Sons Ltd. Murphy,
- Nangia N. (2015) Impact of Stressors on Employees Performance in Private Sectors (BPO's). *International Journal Business Management.*; 3(3):62-66
- Neall, A. M. & Tuckey, M. R. (2014). A methodological review of research on the antecedents and consequences of workplace harassment. *Journal of Occupational and Organizational Psychology*, 87(2), 225-257.
- Nirmala R. (2015) A Study on Stress Management Among the Employees of Banks. 4(1):11-14.
- Omeje, O and Agu, N.M (2011). *Fundamentals of Psychology*. 3rded; Enugu: OFIACO Production.
- Radi, S, Ostry, A &LaMontagne, AD 2007. Job stress and other working conditions: Relationships with smoking behaviors in a representative sample of working Australians. *Am J Ind Med*, 50, 584–596.
- Rosengren, A, Hawken, S, Ounpuu, S, Sliwa, K, Zubaid, M, Almahmeed, W, Blackett, K, Sittiamom, C, Sato, H & Yusuf, S 2004. Association of psychosocial risk factors with risk of acute myocardial infarction in 11,119 cases and 13,648 controls from 52 countries (the InterHeart study): case-control study. *Lancet*, 364, 953–962.
- Rutyer, K. and Bloemer, J. (2000), Antecedents and Consequences of Role Stress of Retail Sales Persons. *Journal of Retailing and Consumer Services*, 7, 65-75.
- Salami O. S. (2010). Occupational Stress and Well-being: Emotional intelligence, Self-efficacy, Coping, Negative Affectivity and Social Support as Moderators. *Journal of International Social Research*, 388-399.
- Sapp, AL, Kawachi, I, Sorensen, G, LaMontagne, AD & Subramanian, SV 2010. Does workplace social capital buffer the effects of job stress? A cross-sectional, multilevel analysis of cigarette smoking among U.S. manufacturing workers. *J Occup Environ Med*, 52, 740–750.
- Sev, J.T. (2017). Stress Management Strategies: An Approach for Productive Employee Performance in the Nigerian Banking Organizations a Survey of Commercial Banking Firms in Nigeria. *Archives of Business Research*, 5(1), 112-134.
- Stansfeld, SA, Clark, C, Caldwell, T, Rodgers, B & Power, C 2008. Psychosocial work characteristics and anxiety and depressive disorders in midlife: the effects of prior psychological distress. *Occup Environ Med*, 65, 634–42.
- Sundharavadivel, G. and Matilda, B. Z. (2018). A Study On Occupational Stress Among working Women. *International Journal of Workplace Health Management*, Vol. 6 Issue: 1, pp.66-88
- Wiegel, C., Sattler, S., Göritz, A. S., &Diewald, M. (2016). Work-related stress and cognitive enhancement among university teachers. *Anxiety, Stress, & Coping*, 29(1), 100-117.

Yan, H., & Xie, S. (2016). How does auditors' work stress affect audit quality? Empirical evidence from the Chinese stock market. *China Journal of Accounting Research*, 9(4), 305-319.