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STRESS MANAGEMENT AND EMPLOYEE PRODUCTIVITY IN NIGERIAN SERVICE ORGANIZATIONS

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Abstract

This work examined the effect of stress management and employee productivity in organization in Anambra State, Nigeria. The study became necessary following high rate of stress witnessed in the banking industry. The study aimed to determine the effect of workload pressure, role conflict, and job security on employee productivity. Relevant theoretical and empirical literatures were examined. The person environment (PE) fit theory, was employed as the theoretical framework. A total of 1967 employees constituted the population of the study. Statistical formula devised by Borg and Gall (1973) was employed to determine the sample size of 386. The data generated were analyzed using descriptive statistics and Pearson correlation analysis. The hypotheses formulated were tested using multiple regression analysis. The result of the Pearson correlation analysis shows that workload pressure and role conflict has a negative correlation with employee productivity. The study found that workload pressure, and role conflict has significant effect on employee productivity. Job security was found to have no significant effect on employee productivity. The study therefore concludes that workplace stress has a significant negative effect on employee productivity in manufacturing firm in Anambra State, Nigeria. The study recommends that manufacturing should put in effective stress management strategy that will reduce workload stress, role conflict and family related stress so as to improve the productivity of their employees.

Keywords: Stress management, Employee productivity, Nigerian, Service organizations

INTRODUCTION

Stress is a complex and dynamic concept. Undesirable level of stress affects overall productivity 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 and Ambika, 2013). Over a few years, job stress is considered to be a worldwide problem and increasing steadily in Nigeria and other nations where the industry is growing rapidly. Poor salary packages, long working hours, maltreatment of employees by supervisors, are the major causes of stress in employees. Job stress produces large number of undesirable effects for both individuals and organizations. The incidents of hyper tension and heart attacks

are the severe problems related to stress. These costs are used to recover the work and health-related injuries. Monetary cost is used to recover the health of employees and lower productivity and absenteeism of employees is recovered by non-monetary costs (Syed, Muhammad, AftabQadir and Shabana 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. This phenomenon can prove to be costly for organizations as it may become the cause of increased employee turnover (Villanueva and Djurkovic, 2009). The factor of stress becomes increasingly important in organizations and industries that are customer oriented.

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. 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 and Olabisi, 2014). It is a real problem that organizations as well as its workers have been facing 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 and Ojih, 2014). Therefore, this study will examine the effect of stress management and employee productivity in organization.

Statement of the Problem

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 which may result in something contrary to what these organizations want to achieve (Mark, 2012). Work stress arises from stressors at the workplace. These are the demanding and unreasonable situations associated with the organization itself. They include high levels of organizational politics, demanding organizational cultures and poor leadership styles which can create friction; heighten dysfunctional competition between individuals and increase stress (Ivancevich, Konapske, Matteson 2006).

From the empirical findings, it shows that the effect of stress on employee productivity is not yet resolved, also not much has been done on the effect of stress on employees productivity in the Nigerian service industry. Hence there is need for this research work.

Objectives of the Study

The major objective of the study is to examine the effect of stress management and employee productivity

in Nigerian service organization, while the specific objectives include to:

1. Determine the effect of workload pressure on employee productivity.

2. Examine the effect of role conflict on employee productivity.

3. Assess the effect of job security on employee productivity.

Research Questions

In line with the objectives the following research questions guided this study:

1. To what extent does workload pressure affect employee productivity?

2. To what extent does role conflict exert significant effect on employee productivity?

3. To what degree does job security exert significant effect on employee productivity?

Hypotheses

The following hypotheses were formulated in line with the objectives to answer the research questions.

Ho₁: Workload pressure has no significant effect on employee productivity.

Ho₂: Role conflict has no significant effect on employee productivity.

Ho₃: Job security has no significant effect on employee productivity.

Significance of the Study

This study will be relevant to the organizations, management, and researchers/scholars.

Organizations: This study will go a long way to help all organizations, most especially those in the

banking sector on the need to ensure the effective management of stress for their employees. This will help

to improve employee's productivity. It will also provide suggestions on how to reduce the effects of stress

on output.

Management: This study will help the management to understand the extent of exposure of their

employees to stress and how this affects their productivity. The recommendations of this study will help

management to effectively manage stress among their employees.

Researchers/Scholars: This study provides theoretical and empirical foundation on the effect of stress on

employee performance. The study will also add to existing store of knowledge. Thus, the findings will add

to studies that have been done, so that research can make use of it in their research work.

Scope of the Study

This study covers the effect of stress management on employee productivity in organization as subject scope. This study was carried out in Anambra state as the geographical scope. Variable scope is workload pressure, role conflict, job security and employee productivity. The unite scope comprises of all the employees of the manufacturing firms in Anambra state.

Limitations of the Study

The researcher in the course of executing this research work encountered some limitations. These challenges include non-challant attitude of the respondents, the concurrency of this research work with other academic work and paucity of material. However, the researcher ensured that these limitations do not affect the validity of this research work. This was achieved by making special appeal to the respondents on the need for this research and by assuring them that it is solely for academic exercise. Also, the research went extra-miles to source for materials for this research exercise.

REVIEW OF RELATED LITERATURE

Conceptual Framework

Stress Management

The definition of stress has changed over the years. Initially it was considered as environmental pressure, then strain within the person. Stress is a psychological and physical state that results when the resources of the individual are not sufficient to cope with the demands and pressures of the situation. Thus, stress is more likely in some situations than others and in some individuals than others (Michi, 2002). Stress is defined as a response to a demand that is placed upon a person. It can be simply understood as a condition where one experiences a gap between the present and desired state. Jayashree, (2010) stress as a physical, chemical or emotional factor that causes bodily or mental tension and may be a factor in disease causation. It is a normal reaction when the brain recognizes a threat. When the threat is perceived, the human body releases hormones that activate its "fight or flight" response. Psychologist Richard S. Lazarus described stress as "a condition or feeling that a person experiences when she perceives that the demands exceed the personal and social resources the individual is able to mobilize."

Medi bank Private Inc. (2008) defined defines stress in very general terms as "anything about an organizational role that produces adverse consequences for the individual". For most people, stress is a negative experience. However Lazarus (2001) argue that stress is a transaction, a dynamic process that keeps on changing according to the role played by stress moderators with the changing external economic and financial environment in different societies. Sengupta (2007), first introduced the term "stress" to describe physical and psychological responses to severe conditions or influences. He used the word "stress" which is an engineering term, to describe the responses to a force that when implemented in bodies, causes

deformation. He further stated that stress is not necessarily something bad; it depends on how you take it. The stress of exhilarating, creative, successful work is beneficial while that of failure, humiliation or infection is detrimental.

Employee Productivity

The term productivity was applied for the first time by François Quesnay, the mathematician and economist who was an adherent of physiocracy school. He believe authority of any government is relied on increasing of productivity in the agriculture sector by proposing the economic table. Another French man in 1883 called Littere defined productivity as knowledge and technology of production. Fredrick Venislo, Taylor and Frank and Lillian Gilbert conducted studies about labor division, improving the methods and determining the standard time in order to enhance efficiency simultaneous with the beginning of scientific management movement period at the beginning of 1900 (Darvish, 2008).

Productivity is maximization of utilizing the resources, human force and schemes scientifically to decrease expenses and increase employees, managers and consumers' satisfaction. Other definitions consider human force productivity as appropriate maximized utilization of human force towards goals of the organization with the lowest time and minimum expense. According to the National Productivity Organization in Iran, productivity is an intellectual attitude towards work and life. This is similar to a culture that its purpose is to make activities more intelligent for a better and excellent life. Productivity is achieving maximum possible profit from the labor force, power, talent and human force skill, land, machine, money, equipments of time, place, etc to enhance welfare of the society so that increasing of it is considered by the clear-sighted in politics, management and economy as a necessity towards enhancement of humans' living standard and society (Darvish, 2008).

Theoretical Framework

Much research attention has been focused on the issue of workplace stress, so much so that theories have emerged to explain the relationship that exists between stress and the work environment. The three most influential and prevalent theories of occupational stress include the person environment (PE) fit theory.

Person Environment (PE) account of the stress process stems from the early work and theorizing of Lewin (1935) and Murray (1938). The basic premise of the person environment (PE) fit theory is that stress arises from a misfit between person and environment – not from the two components separately, but as the factors of each relate to one another. When individuals perceive that their work environments are not good, or do not fit well with the needs, wants, and desires that they personally would like fulfilled from work, the discrepancies create diverse strains, which are then hypothesized to affect workers' health and wellbeing. Environmental demands here include job requirements, role expectations, and group and organizational norms. Countering these demands are the individual's abilities represented through aptitudes, skills,

training, time and energy the person uses to meet the demands. The idea is that the larger the discrepancy between person and environment, the greater the likelihood that strain, and a need for coping, will arise.

Theoretical Exposition

Workload Pressure and Employee Productivity

Workload pressure refers to the intensity of job assignments. Work pressure is the sum of the amount of work (workload) and the time set aside to finish that work as compared with the employee's ability to cope (Eggemeier 2004). That ability to cope depends on the employee's personality and is influenced by circumstances in the home and in the workplace. Organizational factors related to the work itself (for example the way it is scheduled) and the working environment (for example the atmosphere in the workplace and the support provided by co-workers or superiors) also play an important role in the overall picture. When an employee is unable to meet the demands of work (within the time available), a work pressure problem arises that can lead to work stress (Yang, Edwards and Love 2004). Work stress can eventually cause the employee to feel excessively tired, exhausted and depressed, as well as to suffer physical ailments. The employee can become overstrained or, if the situation persists for a lengthy period of time, start to suffer from burn-out (Yang, Edwards and Love 2004).

Role Conflict and Employee Productivity

For any organization the effect of role conflict will result in reduced employees commitment, motivation, job satisfaction and productivity, and increased absenteeism and even turnover (Levin-Epstein 2002). Moreover, what would happen if an employee has a dual role and do not focus on tasks and responsibilities. Role conflict and job stress that occurs in the banking industry greatly affect the performance of employees and reduce employee productivity. Incompatibility position occupied by the discipline and the lack of experience resulted in employees not fully understand the task and role in the organization so much work just rely on one or two employees only to spendtime protracted to finish the job.

Job Security and Employee Productivity

When the economy is contracting, people become increasingly anxious about their job security and this could lead to an increase in their stress level and employee productivity. Job security stress is another common problem that affects employee productivity (Armstrong 2009). When workers are unsure about the company's future or their personal success, they may not work to their full potential. Job security has rapidly increased as a result of the global economic downturn and financial crisis. In a recent survey, employees ranked job security as the greatest contributing factor to stress and productivity (Koli and Llaci 2005). Job security is also an important variable that directly affects employee productivity and level of their commitment. If an employee is sure that he will not be kicked out of the organization any time sooner then he will definitely work harder (Chirumbalo 2005). In fact, he will try to reciprocate by giving more

input to the organization and it will also increase the level of his satisfaction However, because job insecurity is unavoidable in the current situation, organizations need to understand the conditions under which employees can remain engaged at work and how negative responses to job insecurity can be reduced. When employees don't feel secure in their job, it increased stress and negative emotions impact their work performance and productivity. Past research has produced mixed results regarding the link between job security and employee productivity. Some have suggested that more work needs to be done in exploring work contexts or situations as factors that may influence this relationship (Wang, Lu, & Siu, 2015) sought to fill this gap and identified organizational justice as an important contextual factor. His researchers initially examined the relationship between job insecurity and employee productivity and found that increased feelings of job insecurity corresponded with low levels of employee productivity.

Summary of the Literature Reviewed

The literature reviewed cover conceptual review, theoretical framework and empirical review. The conceptual review covers the concept of stress, sources of stress at work, stress management and employee productivity. The theoretical framework covers three important theirs related to stress. They include person environment (PE) fit theory. The empirical review is summarized in the table below.

Table 2.1 Webmetric /Empirical Analysis on Stress and Employee productivity

Author/Year	Title	Variables	Method	Remarks/Findings
Bewell, Yakubu, Owotunse, &Ojih, (2014).	Work-Induced Stress and Its Influence on Organizational Effectiveness and Productivity among Nigerian Workers	Dependent: Organizational effectiveness and workers productivity Independent: Work Induced stress	One-way Analysis of variance	The findings of hypothesis one revealed that a high level of work-induced stress significantly reduced the level of organizational effectiveness. The study also revealed that work-induced stress significantly reduced workers level of productivity.
Subha and Shakil (2014)	Impact Of Stress On Employee Productivity, Performance and Turnover; an Important Managerial Issue	Dependent: Job performance Independent: Monetary Reward, Personal Issues, Administrator Support, Rigidity in Organizational Structure,	Pearson Correlation & Multiple Regression)	The results showed that with every unit; increase in personal dilemmas, decrease in financial reward, decrease in influence over work environment, decrease in supervisor support there would be 0.513, 0.079, 0.266, 0.117 decreases in job performance respectively.
Syed, Muhammad, AftabQadir and Shabana (2013)	Job stress and employees' productivity in Azad Kashmir public health sector.	Dependent: Employees' productivity Independent: Lack of financial rewards, Inflexibility in work hours, Personal issues, Low control	Pearson correlation and Regression	The study revealed that Lack of financial rewards, Inflexibility in work hours, Personal issues, Low control over the work environment and Bureaucratic management system are negatively correlated with employees' productivity while lack of financial rewards contributed more in creating job stress among the public health sector employees.
Mehdi, Javad, Koroush and Farzad (2013)	Studying the Relation of Job stress with Job satisfaction and Organizational Productivity among the Telecommunications Employees in Lorestan	Dependent: Job satisfaction and productivity Independent: Job stress	Kolmogoroff- Smirnoff test) and regression analysis	The research findings indicate there is a direct relationship between job stress and organizational productivity, job satisfaction and organizational productivity and job stress and job satisfaction.
Alam, Gouhar and Shafiqur (2015)	The impact of job stress on employee's performance: Investigating the moderating	Dependent: Employee performance Independent: Job stress	Regression and Pearson correlation	Findings of the study reveal that there is significant negative relationship between job stress and employees performance in the banking sector. Motivation plays moderating role in the relationship

	effect of employees motivation			between job stress and employees performance. It has positive significant impact on employee's performance and negative significant impact on job stress.
Indhu and Thirumakkal (2015)	A study on role of occupational stress on employees productivity	Dependent: Employee productivity Independent: Stress Factors	Multiple regression analysis	From the results obtained it was evident that there were many stress factors that the employees at Pothys boutique endured, and the enquiry proved that the impact of stress affected productivity negatively.
Xhevdet (2015)	The impact of stress on teachers' productivity as an important factor in the increase of educational quality	Dependent: Productivity Independent: Stress Level	Descriptive statistics	The study found that stress is a very dangerous potential risk of people, is to find a balance between work and life.
Adetayo, Ajani and Olabisi (2014)	An overview of the effects of job stress on employee's performance in Nigeria tertiary hospitals	Dependent: Employees performance Independent : Job Stress	Descriptive method	From the findings it was discovered that work overload, career development and work/family conflict are considered to likely cause a disruptive effect on performance of workers. The study reveals that workers performance were affected by the following factors; tiredness, worry, unhappiness, weakness, headache, and anger.
Warraich, Ahmed, Ahmad and Khoso (2014)	Impact of Stress on Job Performance: An Empirical study of the Employeesof Private Sector Universities of Karachi, Pakistan	Dependent: Job performance Independent: Work load, role conflict and inadequate monetary reward	Multiple Linear Regression technique	The results obtained from the data revealed that workload and role conflict, and inadequate monitory reward are the prime reasons of causing stress in employees, and this stress reduces their efficiency.
Aasia, Hadia and Sabita (2014)	Investigating the impact of work stress on job performance: A Study on Textile Sector of Faisalabad	Dependent: Job performance Independent: Work stress Factors	Descriptive and correlation analysis	The findings revealed that job stress does not impact employees' job performance.
Ashfaq Ahmed,				
and Muhammad Ramzan (2013)	Effects of Job Stress on Employees Job Performance A Study on Banking Sector of Pakistan	Dependent: Employee job performance Independent: Work conflicts, resource inadequacy, work overload and work ambiguity	Correlation	The results are significant with negative correlation between job stress and job performances and shows that job stress significantly reduces the performance of an individual. The results suggest to the organization that they have sustained a very health, cooperative and friendly environment within the team for better performance.
and Muhammad	Employees Job Performance A Study on Banking Sector of	Dependent: Employee job performance Independent: Work conflicts, resource inadequacy, work overload and work	Correlation Regression analysis Frequency	between job stress and job performances and shows that job stress significantly reduces the performance of an individual. The results suggest to the organization that they have sustained a very health,

From the review above, it is obvious that the relationship between stress and employee productivity has not been resolved, some studies reported positive relationship while others reported negative relationship. Empirically, the relationship between stress and employee productivity have not been resolved. Also, most of the studies were foreign and few have been done in the manufacturing sectors. Also, not much has been done on the effect of stress on employee productivity in Nigerian the manufacturing sectors, hence the need for this research work.

METHODOLOGY

Research Design

Survey research design was adopted in this study. Survey research approach is a research method that studies people or objects, their attitudes, belief system, opinions and other behavioral manifestations. With due regards to the efficiency of this method, Osuala (1987) states that survey interprets and synthesizes useful data for sound conclusion.

Area of the Study

This study was carried out in manufacturing organization in Anambra state

Population of the Study

The population of study is made up of 1967 employee of the selected Banks in Nigeria. Five Banks were selected for the study.

The breakdown of the population are presented in the table below'

S/N	BANK	MALE	FEMALE	TOTALS
1	FIRST BANK	238	214	452
2	UNITED BANK FOR AFRICA	226	245	471
3	UNION BANK	86	130	216
4	ZENITH BANK	304	160	464
5	ACCESS BANK	100	264	364
TOTALS	5	954	1013	1967

Sample and Sampling Technique

The target population of the selected manufacturing firms in Anambra State is 1967. The statistical formula devised by Borg and Gall (1973) was employed to determine the sample size of 386

Sources of Data

The researcher made use of primary. The primary sources of data include the questionnaire and the personal interview

Instrument of the Study

The major instrument used in this research work is the questionnaire. Questionnaire was drafted and distributed to the respondents to elicit important information concerning this research work.

Validity of the Study

The researcher used face and content validity in this research work.

Reliability of the Instrument

The reliability of the questionnaires used for data collection was also tested. This was done by through test

retest method. Thereafter, the responses were collated and recorded. The Cronbach Alpha was use to

determine the reliability of the instrument. The Cronbach Alpa value of 0.637 and 0.694 respectively for

job related stress and employee productivity was obtain.

Method of Data Analysis

The need to enhance easy comprehension and analysis prompted the use of the frequency distribution table

to present the data gathered. The tools used in analyzing the data collected include simple percentages,

descriptive statistics and correlation analysis.

The study also employed Multiple Regression Analysis (MRA) method to determine the effect of stress on

employee productivity. The regression model is represented as:

 $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_n X_n + e$

Where:

Y = Employee Productivity (EP)

 $\alpha =$ Constant Term

 β = Beta coefficients

X1= Workload pressure (WP)

X2 = Role conflict (RC)

X3= Job Security (JS)

e = Error Term

DATA PRESENTATION AND ANALYSIS

In this section, the data generated from the employee of the sampled banks were presented, analyzed and

interpreted. A total of three hundred and eighty six questionnaires were distributed to the respondents, out

of which three hundred were properly filled and found relevant to the study 21 of the questionnaires were

not properly filled and 16 copies get missing. Therefore, the analysis in this section was based on the three

hundred and fifty relevant copies.

Descriptive Analysis

This section presents the descriptive statistics on the stress and employee productivity. The aim of the analysis is to examine the performance of the stress variables in relation to employee productivity. The analysis of the individual characteristics of these variables is presented in the table below:

Descriptive Characteristics of the Variables

Variables	Mean	Standard Deviation
Employee Productivity	20.26	3.332
Job Security	17.89	3.751
Role Conflict	18.25	3.951
Workload Pressure	17.72	4.264

Source: Author's Compilation From SPSS Version 21.0

This table present the summary of statistics used in the analysis. It provides information about the mean and standard deviation of the variables used in the study. The mean value for employee productivity is 20.26 while the standard deviation is 3.332. Job security recorded a mean value of 17.89 with a standard deviation of 3.751. Role conflict and workload pressure have mean value of 18.25 and 17.72 with standard deviation of 3.951 and 4.264 respectively.

Correlation Analysis

Here, Pearson correlation was employed to measure the strength and relationship between independent variables. The Pearson correlation coefficient is a measure of the strength of a linear association between two variables and is denoted by r. below shows the summary of correlation coefficient.

Correlation Matrix

		Employee Productivity	Job Security	Role Conflict	Workload Pressure
	Pearson Correlation	1	.039	$.498^{**}$.536*
Employee Productivity	Sig. (2-tailed)		.558	.004	.038
	N	350	350	350	350
	Pearson Correlation	.039	1	072	260**
Job Security	Sig. (2-tailed)	.558		.276	.000
·	N	350	350	350	350
	Pearson Correlation	498**	072	1	.050
Role Conflict	Sig. (2-tailed)	.004	.276		.450
	N	350	350	350	350
	Pearson Correlation	536 [*]	260**	.050	1
Workload Pressure	Sig. (2-tailed)	.038	.000	.450	
	N	350	350	350	350

Source: Author's Compilation From SPSS Version 21.0

The table above shows the extent of association between the dependent and independent variables used in the study. The correlation between job security and employee productivity shows the value of 0.039, which indicates that job security has a positive weak effect on employee productivity. Furthermore, the correlation between role conflict and employee productivity recorded a correlation coefficient of -0.498. This indicates that role conflict has a negative moderate effect on employee productivity. Also, workload pressure recorded a correlation coefficient of -0.536 with employee productivity. This shows that workload pressure has a negative strong effect on employee productivity.

Test of Hypotheses

Here, three hypotheses formulated was tested using t-statistics and significance value of the individual variables in the regression result. The essence of this is to ascertain how significant are the effect of individual independent or explanatory variables on the dependent variables. The summary of the result is presented in the table below.

T-Statistics and Probability Value from the Regression Result

Мо	odel	t	Sig.
	(Constant)	8.632	.000
1	Job Security	1.251	.212
	Role Conflict	-2.112	.026
	Workload Pressure	-2.674	.036

Source: Authors Compilation from the Regression Result

Test of Hypothesis One

Ho: Workload pressure has no significant effect on employee productivity.

Hi: Workload pressure has a significant effect on employee productivity.

In testing this hypothesis, the t-statistics and probability value in table 4.7 is used. Workload pressure has a t-statistics of -2.674 and a probability value of 0.036 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that workload pressure has a significant effect on employee productivity.

Test of Hypothesis Two

Ho: Role conflict has no significant effect on employee productivity.

Hi: Role conflict has a significant effect on employee productivity.

Role conflict has a t-statistics of -2.112 and a probability value of 0.026 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that role conflict has a significant effect on employee productivity.

Test of Hypothesis Three

Ho: Job security has no significant effect on employee productivity.

Hi: Job security has a significant effect on employee productivity.

Stress associated with job security has a t-statistics of 1.251 and a probability value of 0.212 which is statistically insignificant. Therefore, we accept the null hypothesis and reject the alternative hypotheses and conclude that job security has no significant effect on employee productivity.

Discussion of Findings

This work examined the effect of stress managementon employee productivity in Nigerian service industry. The hypotheses formulated were tested using multiple regression analysis. At the end of the analysis, the

following were discovered. The result of the Pearson correlation analysis shows that workload press, and role conflict has a negative correlation with employee productivity. This finding is consistent with that of Affum-Osei, Agyekum, Addo and Asante (2014) whose study showed that there was a negative correlation between Job stress and productivity.

The study found that workload pressure has significant effect on employee productivity. This study tallies with the findings of Mark (2012) that working under pressure had an effect on productivity. It also agrees with the conclusion of Hira and Anam (2012) that excessive workload than normal work leads the employees towards counter-productive work behavior. Similarly, Warraich, Ahmed, Ahmad and Khoso (2014) found that workload is the prime reasons of causing stress in employees, and this stress reduces their efficiency.

The study also revealed that role conflict has a significant effect on employee productivity. This finding conforms with that of Warraich, Ahmed, Ahmad and Khoso (2014) whose study indicated that role conflict reduces employee performance and efficiency. The study also found that job security has no significant effect on employee productivity. This disagrees with the findings of Laiba, Anum, Muhammad and Kashif (2011) whose finding revealed a negative relationship between Job stress and employee's job performance and shows that job stress significantly reduces the employee's job performance.

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Summary of Findings

This work examined the effect ofstress managementand employee productivity in organization. The data generated were subjected to statistical analysis. The result of the correlation shows that workload pressure, role conflict and family related stress have significant negative correlation on employee productivity. The result of the first hypotheses shows that:

- 1. Workload pressure has a significant negative effect on employee productivity.
- 2. Role conflict has a significant negative effect on employee productivity
- 3. Job security was found to have significant negative effect on employee productivity.

Conclusion

This covered the effect of stress managementand employee productivity in Nigerian serviceorganization. From the statistical analysis, the study found out that work overload, role conflict and family related stress had a significant negative effect on employee productivity. Due to these sources of stress, employee engagement to work decreases and ultimately it negatively affects the productivity of employees. Based on the empirical analysis, the study therefore concludes that workplace stress has a significant negative effect on employee productivity in Nigeria service organisation.

Recommendations

Base on the findings of this study, it is recommended that:

- 1. Banks should put in effective stress management strategy that will reduce workload stress so as to improve the productivity of their employees.
- 2. In order to reduce role conflicts, superior (senior-member administrators) should clarify task assignments and responsibility and clearly spell out criteria for performance evaluation for senior staff administrators so as to avoid role conflicts which often arise from undefined work schedules.
- 3. Management should ensure job security plan, which can relieve the employees' from the future insecurity about the job.

Contribution to Knowledge

The major contribution made by this study is that it showed that work overload, family related pressure and role conflict has significant negative effect on employee productivity in the selected commercial banks in South-East Nigeria. The study also provides empirical evidence that can aid bank management and policy formulators in managing work related stress. The study further contributed to knowledge by updating the existing literatures on the effect of stress on employee productivity.

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