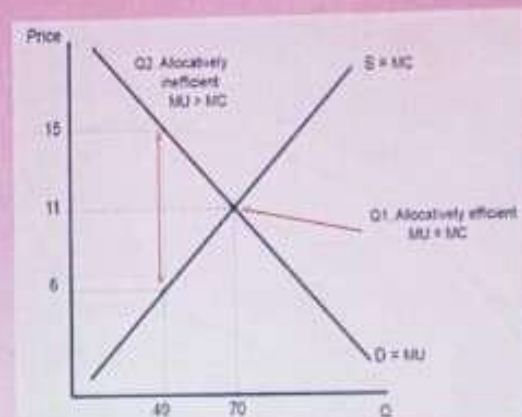


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Table 1: Demographic Data of the Respondents

Variable	Level	Frequency (f)	Percentage (%)
Gender	Male	38	46.3
	Female	44	53.7
	Total	82	100
Age Group	21-30 years	22	26.8
	31-40 years	29	35.4
	41-50 years	19	23.2
	51-60 years	6	7.3
	61 years and above	6	7.3
	Total	82	100.0
Position Status	Junior Staff	39	47.56
	Senior Staff	43	52.44
	Total	82	100.00
Educational Qualification	SSCE	3	3.7
	OND	22	26.8
	HND/ First Degree	36	43.9
	M.Sc.	21	25.6
	Total	82	100.0
Years of Working Experience	0-5 years	8	9.8
	6-10 years	23	28.0
	10-15 years	46	56.1
	16-20 years	5	6.1
	Total	82	100.0

Source: Field Survey, 2019

The findings in the table 1 show the demographic data of the respondents sampled in the selected banks. Gender distribution shows that 53.7% of the respondents were female staff, while 46.3% were male staff. In terms of age category of the respondents, majority of the respondents were those within the ages of 21 to 40 years, but those above 40 years were less than 30% of the sample size. The result also indicates that more than half of the respondents were senior staff. The percentage of the respondents with SSCE qualification is 3.7, whereas, 43.9% and 25.6% of the respondents respectively had higher degree like HND/ First degree and Master degree. Among the respondents that participated in this study, 9.8% had between 0-5 years of working experience, 28.0% and 56.1% respectively had between 6-10 years, and between 10-15 years working experience, while 6.1% had between 16-20 years of working experience.

Testing of the stated research hypotheses

H₀₁: Job stress does not have significant influence on employees' work performance in the selected banks in University of Ilorin.

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ASSESSING THE INFLUENCE OF JOB STRESS ON THE EMPLOYEES' WORK ATTITUDES IN SELECTED BANKS IN THE UNIVERSITY OF ILORIN

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Abstract

Job stress is considered to be frequently experienced by employees in the banking sector and this has become a serious challenge for the management due to the resultant effects such as increased absenteeism, low productivity, and throng of other employees' problems like hypertension and host of cardiovascular problems. Thus necessitates urgent solution to the problem in the industry. The study therefore attempts to assess the influence of job stress on the employees' work attitudes in the selected banks in the University of Ilorin, Ilorin, Nigeria. Therefore, the objectives of the study are to examine the influence of job stress on employees' work performance and to investigate the relationship between job stress and employees' work attitude. The paper adopted simple random sampling technique with the use of questionnaire to get required information from the respondents. The descriptive statistics used include simple percentages and tables, while regression was the inferential statistics utilised. The findings of the study showed that job stress has a significant influence on employees' work performance in the selected banks with $R^2 = 0.65$, $F = 8.36$ and $p < 0.05$. It also revealed that there was a significant influence of job stress on employees' work attitude in the selected banks in the University of Ilorin having $R^2 = 0.45$, $F = 63.96$ and $p < 0.05$. The paper recommends that management of the selected banks in University of Ilorin should put in place suitable mechanisms capable of mitigating the effect of work stress before it aggravates into burnout, which is a reaction to persistent job stress.

Keywords: Emotional feelings, Employees' attitudes, Job stress, Workload, Workplace

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Introduction

All over the globe, predominantly developing countries like Nigeria, job stress is an occurrence that is frequently experienced by workers and which arises in different forms in the workplaces. In today's world of work where investors' or business owners' ultimate objective is an enhanced organisational productivity for higher profitability, employers have thus placed more demands on employees' work, especially in the banking sector.

Banking activities are considered to be the main sources of stress for bankers due to the quantity of time spent in their respective banks. The financial security, opportunities for advancement, demands to perform, relations, events, and physical environment at workplace. These continually affect an individual's ability to cope in the work environment (Hart & Wearing, 1995; Kelley, 1993; Nearet, 1983). These have equally resulted in an extreme pressure, which is beyond workers' abilities and capacity, hence inhibiting individual functioning, commitment and performance. The increased level of this stress has brought about a change in the employees' attitudes and in their attachment with the work.

As stated by Robbins (2008), stress is a dynamic condition in an individual confronted with an opportunity, obstacle, or demands relating to what is highly desirable as results perceived to be uncertain and important. Stress is a state of tension that affects the emotions, the process of reasoning and the condition of an employee. In the modern corporate world, works activities has risen due to rapid changing forces such as innovation, technology, intense competition, pressure of quality and quantity, and an upturn in the pace of transacting business. There has been rapid growth in the employees' requirements for higher performance or service delivery from their employers and where these demands could not be met, employees are stressed unduly.

Central to the achievement of both the individual and organisational objectives is employees' work attitudes through their performance. Attitudes are the beliefs and feelings that go a long way to control how employees perceive their environment, commit themselves to planned actions, and how they eventually behave. However, job attitudes that are positive, display positivity among the employees, are germane in accomplishing the organisation's set goals, and predetermine objectives.

However, in the organisation, the circumstances resulting to work stress and its effect on the employees' attitudes are key issues that need being taken into cognisance and not trivialised. This is to ensure business' success and smooth functioning as success of the workplace is highly dependent on the aptitude of its workforce so as to exert from them positive work attitudes for efficient and effective work performance in the stress free and conducive work environment with a view to achieve organisational goal.

Statement of the Problem

Researches have indicated that employees develop positive attitudes towards the organisation when such an organisation has explicit standards that help distinguishing between ethical and unethical behaviours (Valentine & Barnett, 2003). Nevertheless, the inability of organisations to provide resources towards protecting their workers from work-related stress underwrites the high level of stress among workers in most developing countries (Houtman & Jettinghoff, 2007). The consequences which include poor time management, unclear job descriptions, feelings of inadequacy and insecurity, inability to get things done, lack of communication, bad personal relationships, quality and complexity of tasks resulting in employees' illnesses, leading to low level of productivity in the workplace.

World Health Organisation (2005) indicated that individuals in the undeveloped nations of the world have to deal with the growing work-related stress occasioned by globalisation and changes in the work nature. This is necessary for the health of workers, since stress coping and management strategies have already being devised by most people in the industrialised world knowing fully well the effect of work – related stress. Pressures at work, in addition to family demands have heightened the occupational stressors of employees of financial institutions and thereby adding to their chances of developing psychological ailments. This implies that stress can be a killer of many organisations of which banking sector is no exception (Sackey & Sanda, 2009). It is on this premise that this study sets out to assess the influence of job stress on the employees' work attitudes in some selected banks (First Bank Plc, Guaranty Trust Bank Plc, United Bank of Africa, and Union Bank Plc) in the University of Ilorin.

Objectives of the Study

The main objective of this study is to assess the influence of job stress on the employees' work attitudes in the selected banks in University of Ilorin, while specific objectives are to:

- i. examine the influence of job stress on employees' work performance in the selected banks in University of Ilorin; and
- ii. investigate the relationship existing between job stress and employees' work attitude in the selected banks in University of Ilorin.

Research Hypotheses

The formulated hypotheses for the study are:

- i. Ho₁: Job stress does not have influence on employees' work performance in the selected banks in University of Ilorin;
- ii. Ho₂: There is no relationship in existence between job stress and employees' work attitude in the selected banks in University of Ilorin

Literature Review

Job Stress

Job stress has been described diversely by different researchers. For example, the term 'stress' was defined by Selye (1956) as physical and psychological responses to severe conditions or influences. The word 'stress' which is an engineering term was employed to refer to the responses to a force that when it is implemented in bodies, produces deformation. In the view of Ricardo (2007), stress is a state in which a person is unable to meet the conflicting demands of the job as a result of inability to use the provided capabilities and resources for the particular task and these inability are due to the forces which mount pressure on the individual to complete the job. This can be said to be an emotional disruption, physical injury that happen when the job does not require or connect with the worker's skills, resources and needs (Park, 2017). Stress means the condition of mind of a person in which he faces confusion and conflict between demands, responsibilities or opportunities and desired work outcomes of these and feels that these important and necessary outcomes are not clear and productive (Usman & Ismail, 2010).

Barron (2004) reflects on the three categories of stress, which include: (i) stress as a stimulus, meaning any situation that triggers alteration in the homeostatic manner; (ii) stress as a response, that is, the reaction that is provoked in the organism; and, (iii) stress as interaction which has to do with the relationship between individuals and their environments, thus makes an environment to be perceived as a threat to the personality who has an experience that environmental demands exceed his personal resources. As explained by Sauter and Murphy (2013), when the employee's assigned job fails to marry with his capabilities or with the right resources, both his physical and emotion react and respond dangerously and that is a symptom of a job stress in him. Hence stress is identified as a challenge mentally and physically of a person, and even organisation (ILO 1986).

Types of Stress

According to Botwe, Kenneth and Masih (2017), there are three types of job stress that are experienced in the workplaces and these are eustress, distress, and hyper-stress.

Eustress: An individual can deem a stress as eustress depending on how he feels about it and is able to manage it to accomplish a desired and useful outcome. Eustress is the form of stress that is occasioned by positive view of a situation or an event. This is otherwise called good stress.

Distress / Dysfunctional: Here, the worker is being overwhelmed with stressors in specific situation which adversely results to distress, bad feeling and as a result influence his attitude towards a stimuli, hence poor performance.

Hyper-Stress: Most often,

hyper-stress occurs following workloads that an employee has. This type of stress is experienced when there is a constant and heavy financial difficulties, and also where there is work both in the office and at home, thus causing continuous tension.

Work Performance

According to Rivai (2006), performance is the outcome or level of a person's success as a whole within a certain period in undertaking tasks in relation to the standard of work, targets or criteria that have been determined in advance and jointly agreed upon. This refers the work quality and quantity accomplished by the employee within a certain period of time-based on skills, experience, and excellence in accordance with the responsibilities given to him (Dharma, 2005). Babin and Boles (1998) consider job or work performance as a person's productivity level, relative to his or her contemporaries, on several job related behaviours and outcomes. Employee job performance is an activity in which a person is able to achieve the task assigned to him/her successfully, subject to the normal constraints of reasonable utilisation of the accessible resources. It is the quantity and quality of the achievement that an employee or a group makes to the organisation. In relation to Borman and Motowidlo (1993), employees' job or work performance can be divided into two distinct parts, and these are task and contextual performance.

Work Attitude

One of the most obvious behaviour in any organisation is the attitudes of the workers towards any circumstance or performance. Different authors have defined attitude variously based on the way people react or behave. Robbins (2003) sees an attitude as an evaluative statement can be either favourable or unfavourable regarding objects, people, or events. Consequently, it shows how a person feels about something. The favourable statement may offer positive effects on the concerned object, person or event, whereas unfavourable statement may bring about negative effects. An attitude could be a positive or negative feeling or mental state of readiness, learned and organised through experience that exerts specific influence on an individual's response to people, objects and situations.

Employee attitude deals with the manner by which an organisation behaves. It includes the management guiding its workforce towards improving the organisational and personal effectiveness. An attitude is a psychological tendency expressed by evaluating a particular entity with some degree of favour or disfavour (Eagly & Chaiken, 1998). An attitude defines the manner by which an individual feels within himself. This is referred to employee's feelings toward his employer, co-workers and positions in the workplace as every employee possesses one attitude or the other toward his working environment. This however necessitates the creation of professional and conducive work environment for the employees to

work hard and successfully complete their assignments as expected of them since attitudes exhibited by workers are capable of directly affecting both the atmosphere and productivity within organisations. For instance, employee attitudes that affect productivity in organisations include job satisfaction, employee engagement, organisational commitment, employee theft, employee absenteeism, and employee lateness.

Theoretical Review

Several theories subsist to model employees' work attitudes in the workplaces. These include cognitive consistency theory, classical conditioning theory, Bem's self – perception theory, social judgment, etc. Out of all these theories, it is only few that address the salient issues of positive work attitudes of employees. Cognitive consistency theory is therefore adopted for the purpose of this study because it explicates how people use to develop feelings towards embracing some attitudes and views synchronisationally and consequently turning away from dissension.

Cognitive consistency theory

This theory was proposed by Heider (1946, 1958) and known as Heider's Balance Theory. The theory was concerned with a person's perceptions of the interactions between himself as an individual, another person, and impersonal entity, that is, an issue or object. This is because it is believed that most often individuals do come up with inner feelings to take up all attitudes and beliefs in synchronisation and consequently shun dissonance.

Here, there can be a balance among the three elements only when all the relationships are positive, or where two of them are negative and one is positive and when all the three elements all together develop no stress. The theory articulates further that the imbalanced state is capable of been highly rewarding and exhilarating, as it inspires an individual to reason well in advance so as to realise and obtain the needed solution to the problem that resulted in the imbalance.

Empirical Review

A research work completed by Barboza and Thomas (2017) to examine the effect of job stress on employees' attitude in the banking sector with reference to DK district of Mangalore, India made use of simple random sampling technique to select the respondents for the study. In the study, a sample size of 100 employees was employed, while t – test was utilised as the statistical tool for testing the hypotheses of the study. The results of the study established that there is a relationship between job stress and employees' attitudes, implying that stress has a positive significant relationship with employees' attitude among respondents in banking sector of the study area. The findings additionally indicated that the level of stress and job attitude in female respondents is relatively higher than in male

respondents. The study therefore suggested introduction of relaxation, yoga, music therapy, flexitime as stress management strategies in the studied banks.

Ekienabor (2016) assessed the impact of job stress on employees' productivity and commitment among academic staff of Nigerian Universities. Primary data were made use of to draw information from the respondents through the administration of questionnaires. Data were analysed using statistical techniques with SPSS (version 20) to calculate chi-square. The findings of the study revealed that job stress has impact on the productivity of employees. The results showed further that there is an impact of job stress on employees' commitment in the studied universities. It was also realised that where there is higher level of stress without management's timely action to proffer required solution, poor employees' performance and high rate of labour turnover result. It recommended that remedial measures should be taken by different University managements with a view to permanently lessen the effects of job stress on their staff members.

In India, Tulsee (2015) researched on job stress and its effect on employees' performance in banking sector of the major cities of Rajasthan State. The data for the study were collected through structured questionnaire and Z-test was used to analyse formulated hypotheses. The results indicated that occupational or job stress is associated with effects such as fear, anger and anxiety among employees causing poor mental and psychological health. Following these findings, it was then recommended that banks should ensure drastic reduction in the psychological strain, job insecurity of the employees, and effort should be made guarantee job or role clarity for workers through job redesign. These should be coupled with offer of support activities for the employees such as behavioural and psychological counseling with short-term courses on time management as well as workshop on stress management.

Methodology

This study used survey research as a research design. A set of structured questionnaire was utilised in the collection of primary data. The questionnaire was directly administered to the respondents and responses were obtained immediately, except where the respondents asked for more time. Appropriate descriptive techniques such as frequency and percentage were used to characterise the responses. The questionnaire comprises two sections. The section I captures demographic information and educational background of respondents, while the section II is divided into two different parts namely: (i). an examination of the influence of job stress on employees' work performance in the selected banks in the University of Ilorin (ii).an investigation of the relationship existing between job stress and employees' work attitude in the study area.

The questionnaire was adapted from the reviewed literature and validated by an expert in the field of study with vast experience in designing questionnaire. The

questionnaire was designed in such a way that it could easily be understood by the respondents and structured in a close ended form using four Likert-scale type of strongly agree, agree, disagree and strongly disagree. Regression was used as the inferential statistic, while SPSS version was adopted to run the analysis of the gathered data.

Population, sample and sampling technique

The population for the study comprises of the entire staff of all the selected banks in University of Ilorin, which are First Bank Plc, Guaranty Trust Bank Plc, United Bank of Africa Plc, and Union Bank Plc, totaling Eighty Seven (87). The figure was based on the information given or supplied.

Name of the Banks	Population
First Bank Plc	21
Guaranty Trust Bank Plc	25
United Bank of Africa	23
Union Bank Plc	18
Total	87

Source: Researchers' Formulation, 2019

Simple random sampling was used for the study. The entire population is sampled and this was premised on the smallness in the number of staff members of the selected banks. The respondents included operation managers, credit / retail managers, branch managers, cashiers, and clerks.

Results and Discussion

The results of the analysis of the study are presented from table 1 through 3. It was eighty two (82) copies of questionnaire that were well and usefully filled and returned out of the total number of Eighty Seven (87) copies that were administered on the staff of the selected banks in the University of Ilorin. Thus, the analysis was based on eighty two (82).

Table 2: Model Summary of regression analysis showing the influence of job stress on employees' work performance in the selected banks in University of Ilorin

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	F	p
Job stress	.806	.649	.173	.663	8.361	.000

Source: Authors' Computation, 2019

Result in table 2 illustrates the influence of job stress on employees' work performance in the selected banks in the University of Ilorin. It is shown that job stress variable yields a coefficient of regression (R) of 0.806 and a multiple correlation square (R^2) of 0.649. These values are statistically significant at 0.05 probability level. This implies that job stress exerts a significant influence on employees' work performance. Job stress variable could therefore account for 64.9% of the observed variance in the employees' work performance. Since the p-value is less than 0.05, the stated null hypothesis is rejected. Then, the result concludes that job stress has a significant influence on employees' work performance in the selected banks in University of Ilorin. This result is in agreement with the observation or discovery of Ekienabor (2016) that job stress has impact on the productivity of employees in the Nigerian universities, and that where there is higher level of stress without management's appropriate action to provide required solution, poor employees' performance and high rate of labour turnover ensue.

Ho2: There is no significant influence of job stress on employees' work attitude in the selected banks in University of Ilorin.

Table 3: Model Summary of regression analysis showing the influence of job stress on employees' work attitude in the selected banks in University of Ilorin

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	F	p
Job stress	.669	.447	.440	.511	63.964	.000

Source: Authors' Computation, 2019

The table 3 of the study reveals the influence of job stress on employees' work attitude in the selected banks in the University of Ilorin. It is pointed out that job stress variable yields a coefficient of regression (R) of 0.669, and a multiple correlation square (R^2) of 0.447. These values are statistically significant at 0.05 probability level. This denotes that job stress exerts a meaningful influence on

employees' work attitude. Job stress variable could then account for 44.7% of the observed variance in the employees' work attitude. Since the p-value is less than 0.05, the stated null hypothesis is rejected. Therefore, the result concludes that there was a significant influence of job stress on employees' work attitude in the selected banks in University of Ilorin. The finding is in tandem with the findings of Barboza and Thomas (2017) that there is a relationship between job stress and employees' attitudes, inferring that job stress has a positive significant relationship with employees' attitude among staff members in banking sector of the DK district of Mangalore in India.

Conclusion

Following the findings of the study, it could thus be inferred that job stress is a serious challenge for staff members of the selected banks in the University of Ilorin as this does not only affect the employees' work attitudes, but also impact on their performance in no small measure. The results showed that there was an influence of job stress on employee performance, thus leading to reduction in the performance of the banks' personnel in the selected banks in the University of Ilorin.

Recommendation

Resulting from the fact that workers in the selected banks in the University of Ilorin are dissatisfied with the way in which high demands are placed on them for performance in terms of prompt and quality service delivery and meeting of the set targets. The study therefore recommends that the management as a matter of urgency should put in place appropriate mechanisms that are capable of mitigating the effect of work stress in the selected banks before this aggravates into what is termed burnout, which is a reaction to persistent job stress.

This could be done through development of policies that would offer the banks' workers the opportunities to: have teamwork; share of ideas, and fraternise with colleagues at work for optimum and better work performance; have full control over their work activities; be innovative, and respect for personal accomplishment so as to always exhibit positive and expected work attitudes.

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