




“Empirical analysis of the effect of work stress on employee productivity in the banking industry”

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EMPIRICAL ANALYSIS OF THE EFFECT OF WORK STRESS ON EMPLOYEE PRODUCTIVITY IN THE BANKING INDUSTRY

Abstract

This paper analyzes the effect of workplace stress on employee productivity in the service industry with reference to bankers. The study was carried out to identify the job stress of Nigerian bankers as it will be of interest to the management to evaluate their staff performance. The study used survey design with a sample size of 400 working staff from select banks in Benin City, Edo State; this was premised on the purposive sampling method. The study adopts primary data with the aid of questionnaire, which was administered to respondents to collect data. The data collected were analyzed using regression analysis. The result from the regression analysis indicated that employee workload, role ambiguity, and role conflict were statistically significant with a value of $P > 0.05$. The value of the Adjusted R² of 64% reveals that the variability observed in the target variable is explained by the regression model. The study made recommendations that will enhance employee productivity in the banking industry in Nigeria.

Keywords

workplace, stress, productivity, bank, industry

JEL Classification

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INTRODUCTION

Stress is a global phenomenon encountered virtually by everyone from various lifestyles. It affects not just the life quality of workers physically and mentally but also those of companies, organizations, and government. The work life of a typical worker is mainly associated with long hours at work, which may hamper the general well-being and reduce the quality of life. Workplace stress has become a global occurrence, which transpires in numerous dimensions in every workplace. Occupational stress is a global phenomenon that affects every facet of human endeavor, and employees in diverse organizations must always encounter work stress at one point. Stress can be viewed in a general term as the pressure an individual feels due to external circumstances. It is needful to state that the effect of work stress on employee performance is a huge challenge facing organizations, especially the banking industry. Employees in organizations are regarded as critical resources and are required to put in long hours as the demand for job functions rises, expecting the employees to apply themselves even more assiduously to meet rising organizational expectations.

Stress is a regular occurrence in any occupation, which individuals have to face in almost all aspects of their daily work routine; bank employees, in this case, are not left out. For instance, employees of banks are made to work for long hours without mechanisms to

check the negative effect of workplace stress on their well-being. Instead, most banks place much emphasis on profitability at the expense of the health of the individual working to ensure that profit is realized. Workplace stress is the destructive component and emotional reaction. It occurs when the exigencies of a job do contest the competences, needed resources, or the workers' needs in the organization. However, unattended job stress can result in failing health and possible injury. Workplace stress in modern organizations is common, primarily because organizations fighting to achieve their objectives over pressure their employees to be result oriented at the expense of their well-being. Workplace stress has been a topical issue for some time now due to the havoc it wrecked on employees' health and general well-being. Work stress is how human beings respond to physical and mental changes and issues in their lives. Workers undergo stress in diverse directions. Unfortunately, a worker's incapability to deal with workplace stress can often culminate in clinical depression. Individuals with depression have the same symptoms to stress, except the symptoms are not interim and can sometimes go on for a long time.

Banking is an essential but stressful profession; it is a job that requires energy, and it has a detrimental effect on the physical and psychological sides of bank employees. Physically, a job can be demanding because a banker is either made to sit or stand in the same spot for a long time, leading to waist pain or back pain. Mentally, a banker needs to be alert making calculations and balancing the accounts while communicating with customers simultaneously. The motivation for this study derives from the long-standing debate on employers' negligence regarding workplace stress faced by employees in the service industry, especially bank employees. Therefore, this paper is undertaken to fill the paucity of empirical evidence on workplace stress and employee productivity in the banking sectors of the service industry in Nigeria.

1. LITERATURE REVIEW AND HYPOTHESES

Work stress and employee productivity have been studied by many experts in various fields of operations. As such, one could enquire about the persistent nature of concern for this study as it keeps surfacing in the course of employee work rate and organizational turnover. According to Nekoranec and Kmosena (2015), there has been alarming concern over the hazardous effects that stress poses on employees within the workplace, and these proclaimed effects have not been addressed nor respected. In this reality, employees are expected to show competence and professionalism without complaints about the stress factor. This, however, places an employee in a state of uncertainty and conflict, compelling such employee to experience intensified stress and dissatisfaction with the work deliverables. This, nonetheless, can occur in any service industry where the workload, job role ambiguity, work stress, and role conflicts are not addressed. In this regard, stress, which involves how the human body responds to a variety of responsibilities within the workplace over a very long

period of time, has a remarkable influence on the productivity of such a person. The effects of work stress on employee productivity, which are mentioned and discussed in this study, have various demands with exhaustible implications from the stressor(s) and thereby limit the positivity and input turnover of an employee.

Every economic system views the banking sector as the most crucial factor. Considering competition among the banks, private banks have become a strong opponent to those owned by the state. Due to high demands, many workers in this sphere face enormous work stress. This sphere belongs to the service industry, and that is why employees encounter massive interpersonal stress that leads to employee exhaustion and a low level of energy and motivation. As a result, if not controlled, employees eventually face job burnout. Cooper and Cartwright (1994) and Urbanaviciute et al. (2019) opined that, for an organization to be healthy and relevant, there should be competitiveness in competences and skills within its employees, which in turn gives experience, creativity, mental exercise, and knowledge assimilation to the competing employees.

Furthermore, to define employee health and work dynamics in the industry, there should be organization's skills and a high level of adaptability as employees tend to respond to work stress with both professional and personal adaptable styles. To maintain a sound and productive industry, creating a support structure to balance an employee's personal and professional lifestyle is essential. This can very vividly promote the sustainability of employee motivation and dedication to the organization. This is a win-win strategy when considering sustainable development with minimal work stress and well-being of an industry (Rao, 2019; Di Fabio, 2017).

In contextualizing the caption lifestyle, it is measured by the characteristics found in social and interpersonal relationships that an employee establishes within the workplace. This also determines the nature of resources spent, needs met, and leisure time spent, which contributes to employees' mental, physical, and social states. Hence, as a factor that evaluates the relationship between stress and employee productivity in an industry, it is in the management's best interest to record a successful increase in productivity. A healthy attitude to work should be prioritized with actions that lead to goal achievement and motivational influence on employee behavior (Katić et al., 2019). According to Pakholok (2013), a healthy attitude toward work, motivational effect on employee behavior, and value set requirements significantly influence the process of goal achievement of an employee in the industry. This influence can shape or structure an individual's lifestyle either positively or negatively toward the productivity of an industry.

According to Abdi et al. (2015), lifestyle within a workplace is regarded as one of the essential determinants of health, where employees invest their time and creativity in their work and job responsibilities. However, even those who spent many years in the job profession sometimes maintain a pattern of sedentary lifestyle. Remuneration, job satisfaction, and general well-being can influence an employee's lifestyle within the industry's socioeconomic state. A healthy lifestyle is a powerful means of abating the preponderance effect of stress that triggers

health challenges in a person, whereby promotes stable health and the quality of a good life, and helps to be resistive to the stressors (Hekmatpou et al., 2013; Sengupta & Krajewska-Kulak, 2013; McCalla et al., 2012; Tovar et al., 2012). A healthy lifestyle and a productive workforce are vital for both the employee and industry, as this may influence the productivity status of employees and the rate of premature retirement from the industry. However, an unhealthy lifestyle may likely result in low productivity, absenteeism, and illness of employees (Kilani et al., 2013; Hjarnoe & Leppin, 2013; Perez et al., 2009; Rongen et al., 2013; Strijk et al., 2013).

In numerous contexts, stress is used to express every feeling – negative and positive, and perhaps not pinned down as health damage. However, it is seen as a possible hazard to emotional and physical responses. This term was first used in definition by Hans Selye in 1936 as “non-specific response of the body to any demand of change” and a stressor as the occasion, environmental condition, internal and external factors that trigger a psychological and physiological response in order to differentiate response from the stimulus in the organism (Aboa-Éboulé et al., 2007; Aboa-Éboulé et al., 2011). However, stress can be a positive or negative response element that is influenced by a stressor, which impacts a person's physical or psychological health and well-being. This response can cause an imbalance between capabilities or resources of a person and the demand responsibilities. Stress is the reaction of the body and mind to a situation that can compel one to doubt the abilities he/she has to deal with the said situation (Lal & Singh, 2015; Kular, 2017).

Leka et al. (2004) argued that organizations and employees recognized work stress as a major challenge and threat to productivity and a successful workspace. Work stress is like a nemesis in the business environment that stirs up disorganization and imbalance in the organization (Sudhaker & Gomes, 2010; Timby, 2013). While some may suggest that it conveys anxiety, pressure, and tension in people (Lussier, 2010), others opined that it could not be simply associated with a nervous breakdown, anxiety, or repugnant influence to deal with (Luthans, 2010).

However, the response approach to responsibilities mounted on people makes deliverables on those tasks contradictory because of the unstable emotions and minds experienced by those persons (Akhtar, 2011). Thus, to address the term work stress, one may say that it is the distractive influence on the emotional and physical approach to responses that hinders the capabilities, job security, and productivity of such an employee in the organization (Park, 2007).

In consideration of both internal and external factors, stress can either be caused by pressure outside the workplace and as well within the work environment. It has to do with the psychological status of a person. If caused by the external factors, it could somehow have minimal influence on the work productivity, but if otherwise (caused by the internal workplace factors), it can have a great deal of influence. As times are changing, stress levels are too among employees. This is due to various reasons like conflicts among employees as well within the managers, inadequate decisions of the management, work overload and over-populated work environment, uncomfortable working conditions, poor management, poor employee communication, job demands not matching capabilities and responsibilities, and lack of support and understanding of the employees. Stress can be caused by personal lives transition, organizational factors, and internal and external issues. Thus, it incorporates role uncertainty, workload, role conflict, and role ambiguity (Leka et al., 2004). Furthermore, according to Leka et al. (2004), inadequate working conditions of an organization, pressures, poor management, poor work design, poor support and remuneration, poor relationship between work demand and responsibilities, and a monopoly approach to productivity rather than teamwork causes work stress.

For every detail made, some procedures accompany pressure in each turn and level in life. Perhaps as Claridge and Cooper (2014) indicate, there are all sorts of expectations in meeting up with the different options, environments, status, desires, and approaches in life. Lukić and Lazarević (2018) also construe that with the ever-growing competitiveness and advancement of work technology, positive and negative ef-

fects of working environments and conditions, adaptability and adjustment of work approach, there is a high degree of pressure influence on employees, and these inherited pressure gives birth to stress in the workplace. Balkan and Serin (2014) further consider stress as a primary significant problem in the competitive organization over the past years. Decades ago, work conditions for the service industry were significantly better than that of manufacturing organizations (Bosch & Wagner, 2010). However, the current situation in the service industry deteriorates due to fierce business competition, high customer demands and expectations, and high organizational standards (Lukić & Lazarević, 2018). This industry has those loyal customers to protect and perhaps keep up with profitability growth, high market revenue, and share (Viardot, 2017). It also has critical demands on market segmentation and stakeholders' relationship (Radjenović & Krstić, 2017), and its employees have new technologies, rules, and regulations to master (Kular, 2017). These put together, however, produce intentional and unavoidable pressure on the employees to meet the industry's overall standards and qualities, thereby causing stress (Inghilleri & Solomon, 2010). Deducing from the above literature, it can be acknowledged that there are three pivotal classifications of the sources of stress, which are organizational perspective, individual employee traits, and job characteristics. These three pivotal classifications can be significant in aiding managers review workplace stress and reducing or removing them from the industry for better productivity (Grawitch et al., 2015).

This study considers workload as the amount of job responsibility given to an individual with a stipulated time frame for execution. Belal et al. (2009) and Nixon et al. (2011) opined that fatigue, anxiety, and other adverse outcomes from stress are associated with workloads that seem outrageously unmatchable with the job descriptions and responsibilities as well as impossible to carry out. However, the effect of stress is evaluated based on qualitative and quantitative workload (Susiarty et al., 2019), being the required skills of employees and the amount of workload to be executed, or the capabilities of an individual on the job demands.

It is understandable that when there is heavy workload that needs to be done by the employees, without proper job description and analysis, it will likely be a situation that ends in unproductivity. When an employee under pressure and negative influence cannot deliver the demanded responsibilities, it causes job dissatisfaction and stress. This, however, can be seen that employees with a particular skill set can handle the workload suitable to their skills. Suppose such employees are given extra workloads outside the skill set and responsibilities. In that case, this can ingest into personal and/or family time and other external activities, which certainly triggers emotional and psychological imbalance. Therefore, deducing from the above, those workload indicators (job volume, job difficulty, job duration, and complexity), which are also termed “stressor,” have a significant amount of pressure, and can trigger stress.

Notions of conflict and ambiguity represent various reasons why these terms are effective stressors in the workplace. According to Soltani et al. (2013) and Yasa (2017), role conflict is a stressor that occurs when an individual goes out of the job’s preference or description to perform a different role or assignment. Any action that contradicted the work ethics and demanded responsibilities are seen to be a conflict. When job contents are not matched with the performance delivery, there is a role conflict (Ebbers & Wijnberg, 2017), which causes difficulties and pressures in job performance (Bakar & Salleh, 2015). In addition, this role conflict makes employees underutilized and under-productive, causing another form of conflict called psychological conflict (Schmidt et al., 2014). As one of the most influential stressors (Ranihusna et al., 2020), role conflict can significantly damage employees’ mental health and productivity. In role ambiguity, an individual appears to be misinformed about the job role, thereby making an individual settle in a confused state without no way to go. When a person is unstable and unreliable in a work condition (Cicero et al., 2010), confused about informal and formal job situations (Schulz & Auld, 2006), and job complexity and simplicity (Cordery et al., 2010), role ambiguity occurred. Hence, in any work environment, role ambiguity is inseparable (Verbeke et al., 2011).

In every organization, employee productivity is vital and highly concerned in evaluating its progress. In other words, employees’ productivity is a determinant factor in assessing the proficiency and efficiency of the employee. According to M. S. Sharma and M. V. Sharma (2014), an organization depends on employees’ work input and output to evaluate the business progress. On the contrary, Nollman (2013) suggests that there are more approaches to measure productivity. M. S. Sharma and M. V. Sharma (2014) also reported that better social relationships, economic growth, positive self-esteem, profitability, and mental alertness are all part of the advantages of employee productivity toward organizational success, which leads to better remuneration and communication. It is noted that when employees are let in to share and contribute to the strategic vision of the organization, employees’ creativity, performance and success in high organization productivity are registered (Cato & Gordon, 2009; Obdulio, 2014). However, the advantages of employee productivity in the organization regarding the long-term success of the service industry and its survival have made employee productivity an asset in the business environment (Hanaysha, 2016).

The theories of stress are dated back to decades ago when the relationship between heavy loads and external force or pressure on the load in physics was analyzed and later transitioned from physics’s usage to behavioral science, where physical and psychological consideration and demands of individuals are studied. Lazarus (1966, 1991) and Selye (1976) pointed out the specific relationship between stress (gotten from bodily processes) and stressor (external demands). They categorized the approaches to stress into physiology (systemic stress) and cognitive psychology (psychological stress).

However, systemic stress, also known as Selye’s theory, talks about a variety of stimulus events and their effect on the biological system of the body. While psychological stress, otherwise called the Lazarus theory, concerns the significant state of well-being and efforts to manage specific responsibilities or demands of an individual as well as the relationship between individuals and their environment, which has to

do with the concept of emotional processes of that individual. As relevant to this study, theories that relate to job stress and its effects on productivity and performance are considered. These theories are role overload, interactional, person-environment fit, and stimulus-response theory. Role overload theory was developed in the 1960s; this theory (otherwise known popularly as ‘Organizational Role Theory – ORT’) is a concept in social psychology that influences an individual’s emotional and physical state regarding job responsibilities in the workplace. As described by Spokane and Ferrara (2001) and Ajayi (2018), there are six stressful work roles: (1) role responsibility, (2) role ambiguity, (3) physical environment, (4) role overload, (5) role insufficiency, and (6) role boundary. Among the argument of the role theory, some of those job roles or responsibilities given to employees in the workplace are outside their actual occupational responsibilities and are found to be stressors.

From the above review of literature, the aim of the study is to investigate the influence of employee work stress on employee productivity in the Nigerian banking industry. Work stress according to this research has been decomposed into employee workload, role ambiguity and role conflict.

The study formulated the following hypotheses:

H₀₁: Employee workload has a negative influence on employee productivity in the banking industry of Nigeria.

H₀₂: Role ambiguity has a negative influence on employee productivity in the banking industry of Nigeria.

H₀₃: Role conflict has a negative influence on employee productivity in the banking industry of Nigeria.

2. METHODS

Using the descriptive survey design, this study examines the impact of work stress on employee productivity in the service industry. Olayiwola

(2010) opined that descriptive research is related to data gathering and analysis to describe, evaluate, or compare current or prevailing practices, events, or occurrences. The adoption of a descriptive survey design is borne out of the fact that the survey method involves systematically gathering information from respondents to generalize the findings and predict some aspects of sample behavior. In addition, the data required for survey research are collected from people and are, therefore, subjective.

The study population comprised all permanent and contract staff of Access Bank Plc, First Bank Plc, GT Bank Plc, UBA Plc, Union Bank Plc, and Zenith Bank Plc in Nigeria. These banks were chosen because of their presence in any metropolis in Nigeria. For convenience’s sake, a sample size of 400 bank employees from a population of 1,063 employees across the major banks in Benin City, Edo State, Nigeria, as of December 2021 was selected for the study. Specifically, employees of Access Bank Plc, First Bank Plc, GT Bank Plc, UBA Plc, Union Bank Plc, and Zenith Bank Plc were involved in the study. Convenience sampling was adopted to distribute the questionnaires in each of the banks mentioned earlier within the Benin City metropolis. The data for this study were through primary sources as they were collected personally by the researcher and secondary sources, especially in the literature review. Reliability denotes a degree to which a measuring instrument produces similar outcomes when repeated (Table 1).

Table 1. Summary of reliability test

Variable	Cronbach’s Alpha
Employee productivity	0.87
Workload	0.88
Role conflict	0.92
Role ambiguity	0.78

3. RESULTS

The first data set relates to the respondents’ demographics, namely gender, age, educational qualifications, ethnic group, status, and a number of years in full employment (Table 2). The second set of data relates to the research questions of this study.

Table 2. Demographics

Source: Authors' elaboration.

Variables	Characteristics	Frequency	Percentage
Gender	Male	185	60.7
	Female	120	39.3
	Total	305	100
Age	18-20	30	9.8
	21-25	79	25.9
	26-35	153	50.2
	36-45	23	7.5
	46 and above	20	6.6
	Total	305	100
Education Qualification	Below B.Sc./HND	91	29.8
	B.Sc./HND	178	58.4
	Master's Degree	36	11.8
	Ph.D.	–	–
	Total	305	100
Marital Status	Single	180	59
	Married	98	32
	Separated	27	8.9
	Total	305	100
Job Level in Bank	Top management	58	19
	Middle-level Management	165	54.1
	Lower-Level Management	82	26.9
	Total	305	100

Out of 400 copies of a questionnaire distributed, 205 copies were retrieved and found usable giving a response rate of 76%. Table 2 shows that majority of the respondents are males (n = 185, % = 60.7) with 39.3% of the respondents being female. Table 2 also shows that most of the respondents are within the age bracket of 26-35 yrs. (n = 153, % = 50.2); married (n = 98, % = 32); HND/B.Sc. (n = 178, % = 58.4); middle-level management of the banks (n = 165, % = 54.1).

Table 3. Stress is a significant issue in the workplace

Source: Authors' elaboration.

Response option	Frequency	Percentage	Cumulative percentage
Strongly Agree	100	32.8	32.8
Agree	130	42.6	42.6
Undecided	12	3.9	3.9
Disagree	45	14.8	14.8
Strongly Disagree	18	5.9	5.9
Total	305	100	100

The respondents were asked whether stress is a significant issue in their workplace (Table 3). 100 (32.9%) of the total respondent opined that they strongly agreed with the statement, 130 (42.6%) asserted that they agreed with the statement, 12

(3.9%) were undecided, 45 (14%) disagreed, while the remaining 18 (16.8%) strongly disagreed. However, looking at the high percentage of respondents that gave a positive answer to the research question, one will say stress is a significant issue in the banking environment/workplace.

Table 4. Stress plays a significant part in staff absenteeism at the workplace

Source: Authors' elaboration.

Response option	Frequency	Percentage	Cumulative percentage
Strongly Agree	92	30.2	30.2
Agree	110	36.1	36.1
Undecided	40	13.1	13.1
Disagree	30	9.8	9.8
Strongly Disagree	33	10.8	10.8
Total	305	100	100

Table 4 ascertains whether stress plays a significant part in staff absenteeism at the workplace. 92 (30.2%) respondents strongly agreed, 110 (36.1%) agreed, while the remaining percentage were either undecided or disagreed with the question.

Table 5. Is your performance affected by work stress?

Source: Authors' elaboration.

Response option	Frequency	Percentage	Cumulative percentage
Strongly Agree	92	30.2	30.2
Agree	100	32.8	32.8
Undecided	65	21.3	21.3
Disagree	15	4.9	4.9
Strongly Disagree	33	10.8	10.8
Total	305	100	100

Stress faced by the worker can affect the worker's performance/productivity. This is the rationale behind this research question. 92 (30.2%) strongly agreed, and 100 (32.8%) agreed; other statistics are displayed in Table 5.

Table 6. Different peoples demand different things from me that I find challenging to manage

Source: Authors' elaboration.

Response option	Frequency	Percentage	Cumulative percentage
Strongly Agree	92	30.2	30.2
Agree	98	32	32
Undecided	50	16.4	16.4
Disagree	40	13.1	13.1
Strongly Disagree	25	8.2	8.3
Total	305	100	100

Different peoples demand different things from me that I find challenging to manage – this was the next research question. The responses were as follows: 92 (30.2%) strongly agreed, 98 (32) respondents agreed, and 25 (8.3%) strongly disagreed with the above assertion (Table 6).

Table 7. My job often interferes with my family and social obligations or personal needs, and most of the time, I feel I have very little control over my life at work

Source: Authors' elaboration.

Response option	Frequency	Percentage	Cumulative percentage
Strongly Agree	102	33.4	33.4
Agree	88	28.9	28.9
Undecided	30	9.8	9.8
Disagree	50	16.4	16.4
Strongly Disagree	35	11.5	11.5
Total	305	100	100

Table 7 reveals the opinion of respondents regarding their job often interfering with family and social obligations or personal needs and having very little control over life at work. 102 (33.4%) of the total respondents strongly agreed, 30 (9.8%) of the total respondents were undecided, while the remaining 35 (11.5%) respondents strongly disagreed with the assertion.

Table 8. I have unachievable deadlines

Source: Authors' elaboration.

Response option	Frequency	Percentage	Cumulative percentage
Strongly Agree	102	29.6	29.6
Agree	98	28.4	28.4
Undecided	80	23.2	23.2
Disagree	40	11.6	11.6
Strongly Disagree	25	7.2	7.2
Total	345	100	100

Table 8 reveals the respondents' opinions on the issue of unachievable deadlines. However, 80 (23.2%) of the total respondents were undecided in this regard.

Table 9. My working conditions as a banker are excellent

Source: Authors' elaboration.

Response option	Frequency	Percentage	Cumulative percentage
Strongly Agree	102	33.4	33.4
Agree	108	35.4	35.4
Undecided	30	9.8	9.8
Disagree	30	9.8	9.8
Strongly Disagree	35	11.6	11.6
Total	305	100	100

Table 9 elicits information on whether the respondents have good working conditions as a banker. From the analysis, it is crystal clear that some have good working conditions while others do not.

Table 10. In general, I am not particularly proud or satisfied with my job

Source: Authors' elaboration.

Response option	Frequency	Percentage	Cumulative percentage
Strongly Agree	103	33.8	33.8
Agree	90	29.6	29.6
Undecided	30	9.8	9.8
Disagree	47	15.4	15.4
Strongly Disagree	35	11.5	11.5
Total	305	100	100

The research question in Table 10 aimed at knowing if the respondents are satisfied with their job. The responses are as follows: 103 (33.8%) strongly agreed with the assertion, 90 (29.6%) agreed, 30 (9.8%) respondents were undecided, while 47 (15.4%) and 35 (11.5%) respondents were not in support of this accretion.

Table 11. I am not clear what my duties and responsibilities are

Source: Authors' elaboration.

Response option	Frequency	Percentage	Cumulative percentage
Strongly Agree	102	33.4	33.4
Agree	84	27.5	27.5
Undecided	34	11.1	11.1
Disagree	40	13.1	13.1
Strongly Disagree	45	14.8	14.8
Total	305	100	100

Again, a high percentage of the respondents supported that their role is unclear; Table 11 shows the percentages of the various respondents.

Table 12. My workplace environment is not very pleasant or safe

Source: Authors' elaboration.

Response option	Frequency	Percentage	Cumulative percentage
Strongly Agree	84	27.5	27.5
Agree	94	30.8	30.8
Undecided	73	23.9	23.9
Disagree	30	9.8	9.8
Strongly Disagree	25	8.2	8.2
Total	305	100	100

Regarding a safe workplace environment, 84 (27.5%) respondents agreed, 23.9% were undecided, 9.8% disagreed, and 8.2% strongly disagreed with the statement in Table 12.

Table 13. When I have role conflicts, my administrative head gives me the kind of support I need

Source: Authors' elaboration.

Response option	Frequency	Percentage	Cumulative percentage
Strongly Agree	83	27.2	27.2
Agree	88	28.9	28.9
Undecided	56	18.4	18.4
Disagree	40	13.1	13.1
Strongly Disagree	40	13.1	13.1
Total	305	100	100

Table 13 shows the statistics of respondents relating to role conflict in the workplace.

Table 14. Having to participate in banking activities outside of regular working hours is very stressful for me

Source: Authors' elaboration.

Response option	Frequency	Percentage	Cumulative percentage
Strongly Agree	73	23.3	23.3
Agree	108	35.4	35.4
Undecided	46	15.1	15.1
Disagree	40	13.1	13.1
Strongly Disagree	40	13.1	13.1
Total	305	100	100

Participating in banking activities outside regular working hours is very stressful. This is the research question in which the responses obtained were as follows: 23.3% strongly agreed, 35.4% agreed, 15.1% were undecided, 13.1% disagreed and strongly disagreed (Table 14).

3.1. Hypotheses testing

Table 15. Relationships between work stress and employee productivity

Source: Authors' elaboration.

Variables	Coefficient	Std. error	t-statistics	Prob.
C	0.390525	0.215394	1.808455	0.0732
Workload	0.282335	0.042350	6.74602	0.0000
Role Conflict	0.232006	0.071308	3.258631	0.0013
Role Ambiguity	0.222314	0.061418	6.836120	0.0000
R-Squared	0.646408	F-Statistics		75.50927
Adjusted R-Squared	0.637835	Prob(F-Statistics)		0.000000
Observation	305	Durbin-Watson Statistics		1.774826

The regression result in Table 15 shows a relationship between work stress and employees' productivity. Work stress according to this study is decomposed into workload, role conflict and role ambiguity. The independent variables (workload, role conflict and role ambiguity) were regressed on the dependent variable (employees' productivity), the coefficient of determination (R2) value stood at 64%. The value of the Adjusted R2 of 64% reveals that the variability observed in the target variable is explained by the regression model. Generally, a higher r-squared indicates more variability is explained by the model. The result also showed that work stress (workload, role conflict and role ambiguity) had a positive and statistically significant relationship with employee productivity in the selected banks at $p > 0.05$; this means that there exists a statistically significant relationship between the dependent and independent variables as a group. The null hypothesis in this study is rejected while we accept the alternative hypothesis hence their p-value were less than equal to 0.05. Besides, the Durbin-Watson statistics of 1.774826 suggest the absence of first-order serial correlation.

4. DISCUSSION

This paper found that (1) workloads significantly influence employee productivity in the banking industry, (2) role conflict is significantly and positively related to employee productivity in the banking industry, and (3) role ambiguity affects employee productivity in the banking industry.

These findings confirm Ajayi (2018) that stress impacts employee performance and job satisfaction in the Nigerian banking industry. The study stressed that the relationship between job stress and job performance of employees in the bank-

ing industry is quite influential. Furthermore, Abraham (2012) and Anitha (2014) showed a significant positive impact on productivity when employees are engaged with the required and positive workloads in the workplace. This minimizes work stress and improves their performance and productivity.

According to Pandey (2020) and Vijayan (2017), overload of workloads to employees with a poor work type, poor communication in the organization and lack of job security, low pay, and role conflict play a significant role in creating work-related stress and negative influence on employee productivity.

CONCLUSION AND RECOMMENDATIONS

The aim of this study was to examine empirically whether job stress affects employee productivity in the service industry. The paper focused on the banking industry as part of the overall service industry. The independent variables (role ambiguity, workload, and role conflict) were regressed on the dependent variable (employee productivity). The regression model for the study was statistically significant, with the independent variables having a significant relationship to the dependent variable.

However, the study concludes that to reduce the workload on employees and role conflict in an organization, managers should minimize the rate of work stress on employees by implementing job redesigning and role ambiguity. From the foregoing, the study recommends to enhance effectiveness and efficiency in an organization; management should design tasks in a manner that would bring about improvement in the performance of employees. It is also recommended that job schedules for employees should be flexible. In addition, human resource management strategies, policies, and plans to increase employee performance should consider this issue.

Management of banks should also minimize role ambiguity among employees by ensuring superiors provide subordinates with sufficient and clear information about their role expectations. In addition to ensuring superior, adequately defined, clarified, and communicated job expectations to the subordinate, management of banks should also make sure superiors provide subordinates with prompt, clear, and regular feedback on their role performance. This will help reduce role ambiguity. Furthermore, management should consider introducing techniques on stress management at the banks. Moreover, an Employee Assistance Program should be introduced for early identification and intervention of problems to increase employee effectiveness.

AUTHOR CONTRIBUTIONS

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