

THE INTERNATIONAL JOURNAL OF BUSINESS & MANAGEMENT

Impact of Stress on Productivity of Employees in Nigerian Banking Sector

Dr. Solomon A. Babarinde

Senior Lecturer, Department of Business Administration, Oduduwa University, Nigeria

Dr. Patrick S. Ohikhena

Senior Lecturer, Department of Business Administration, Wellspring University, Nigeria

Abstract:

The broad objective of the study examined the impact of stress on the productivity of employees in the Nigerian banking sector. The specific objective examined the impact of stress variables such as workload, career factor, organizational climate and role ambiguity on employee productivity. The quantitative research design was adopted using a survey technique. Primary data was collected using a structured questionnaire distributed using stratified random sampling of 400 study respondents selected from the 25 banks in Nigeria. Three hundred eighty copies of the survey were retrieved and used in the analysis. Factor analysis and structural equation modeling were employed to analyze the impact of stress on employee productivity. Study findings revealed that stress variables such as workload, career factor, organizational climate, and role ambiguity have a significant effect on employee productivity. The study concludes that stress is capable of lessening employee productivity in the Nigerian banking sector.

Keywords: Stress, productivity, employees, work load, satisfaction

1. Introduction

Stress is inevitable in modern societies, and as a result, employees are not free from the undesirable effects of stress. Stress can be as obvious as an overburdened employee or as subtle as the noise of a busy city or the everyday routine of an employee driving to work. Easily observable in a contemporary work setting is the reality that stressful experiences have become a basic part of living. In practically all human activities, human beings unconsciously go through a particular element of stress. Based on the preceding it appears that stress can be managed but not eliminated (Johari, Shamsudin, Yean, Yahya & Adnan, 2019). Researchers in the field of social science and management psychology has devoted a substantial amount of time to studying stress.

Evidence from research shows that employees can experience momentary stress emotionally and within a short period can look beyond it using psychological resources to manage stress (Ratnawat & Jha, 2014). When stress is momentary, coping skills can be utilized to manage the stress without unwarranted disruption of adaptive responses. Granted that stress is something inevitable in the life of the employee, stress is thus caused by several factors. The factors causing stress in the life of the employee may emanate from the work or organizational environment. Stress is considered important by researchers because it affects the employees of an organization and its management. Researchers in the field of organizational behavior and employee behavior studying stress have carried out studies to develop inspired solutions capable of managing some of the human resource challenges common in the workplace, amongst which is stress (Ajayi, 2018).

Pioneering researchers in the field of stress such as Selye, (2012) described stress as the pressure exerted upon a person who repels the exerted pressure by attempting to maintain its true state. When stress is considered as a pressure exerted on an individual, it is not necessarily an unfavorable position depending on the reaction of the individual exposed to pressure. In the immediate environment, it is easily seen that living things are in a perpetual state of dynamic interface with the environment. Within the interfaces, a man attempts to transform his environment although his environment exerts pressure thus modifying him and in the process stress is produced described as a tension that is felt by the individual on the receiving side (Warraich, Raheem, Nawaz & Khoso, 2015).

The employee is said to be performing when assigned tasks are accomplished successfully and efficiently. Efficiently implies that employees can realize set goals subject to the normal constraints of rational application of the existing resources (Soomro, Breitenecker & Shah, 2018). When force or pressure is exerted upon an individual, there are certain types of relationship formed from the action (Dar et al., 2011). A negative relationship can be observed when employee productivity declines with stress (distress). Another type of relationship that is observed is a situation where productivity upsurges as a result of stress, thus suggesting a positive relationship between stress and employee performance. The two relationships discussed earlier are linear relationship implying a direct relationship signified by an undeviating line if plotted on the graph. The relationship observed in the third is not a linear but curvilinear relationship in

which, slight stress could upsurge employee productivity at first up to the highest and then it drops as the employee inclines into a state of distress.

It is based on the preceding that this study aims to examine the impact of stress on the productivity of employees in the Nigerian banking sector. The Nigerian banking industry is in Nigeria today, one of the most observable stressors to bankers is trying to meet individual set targets which are tied to confirmation of appointment, promotion and even some allowances. However, an employee may be assigned to perform varying roles beyond his / her capabilities or roles that conflict with each other. These could result in occupational stress when the demands are competing and exceed the capability of such an employee.

It can best explain a situation where an employee is faced with various responsibilities in an organization. In the banking sector, this could be when responsibility which an employee is assigned to is frequently changed. Such change in responsibility could mean that an employee would have to adjust regularly to meet the demands which the responsibility could pose resulting in stress. Distorted responsibility can lead to stress when meeting one set of expectations makes it difficult to meet other expectations.

Every occupation has some stress, which may differ in its degree and influence on employees. In bank branches, for instance, employees are faced with an environment setting that requires constant interaction with customers in an open setting devoid of privacy. This could pose a serious challenge on the performance of some employees that find it difficult to discharge their duties effectively when faced with crowd leading to stress.

1.1. Statement of the Problem

Stress is an issue that is linked with the work one does. Some amount of stress is ideal as it makes an individual perform well. However, too much of it leads to negative effects on the individual, which can be damaging to the capacities of the person. Employees who are most stressed can develop serious diseases which could adversely affect their performance. The pressure to complete a lot of work in a short time and overload of work, for instance, could be a critical source of stress to bank employees which could reduce their performance. Bank employees who are stressed may become poorly motivated, less productive, and unhealthy and less safe at work and the banks they work in may be ineffective in the competitive market. George & Zakkariya (2015). Also noted that when an individual is faced with excessive pressure, he/she cannot meet job demands, becomes exhausted and stressed, has less motivation and starts losing interest in the work.

1.2. Research Objectives

The broad objective of the study examines the impact of stress on the productivity of employees in the Nigerian banking sector. The specific objective examines the impact of stress variables such as workload, career factor, organizational climate and role ambiguity on employee productivity.

2. Literature Review

2.1. Herzberg's Motivation-Hygiene Theory

Theoretical evidence supports the relationship between stress and commitment to the organization. Herzberg's (1987) motivation-hygiene theory forms the theoretical basis for this study. In the practical application of motivation-hygiene theory organizations that provided nonmonetary benefits to reduce employee stress may experience outcomes such as reduced turnover or more significant employee job satisfaction.

Herzberg's (1987) motivation-hygiene theory of job satisfaction presented a logic as to why employees may be more dynamic, imaginative, and dedicated to their company when they work in an environment that encourages job satisfaction. Directed by the two principles that the opposite of job satisfaction is not job dissatisfaction, but rather no job satisfaction, and likewise, the reverse of job dissatisfaction is no job dissatisfaction, Herzberg established a list of factors he supposed are characteristic to either job satisfaction or job dissatisfaction.

Herzberg developed his theory that there are two scopes to job satisfaction: motivation and "hygiene". Hygiene matters, according to Herzberg, cannot motivate staffs but can curtail dissatisfaction, if managed properly. In other words, they can be dissatisfied if they are vague or mistreated. Hygiene subjects comprise business policies, management, income, interpersonal dealings, and working circumstances. They are subjects connected to the worker's environment. Motivators, on the other hand, produce fulfillment by satisfying individuals' needs for significance and individual growth. They are subjects such as triumph, acknowledgement, the work itself, accountability and progression. Once the hygiene areas are managed, alleged Herzberg, the motivators will encourage job satisfaction and encourage production.

To apply Herzberg's theory to real-world practice, and employee work-stress our focus will be on hygiene issues. Even though hygiene subjects are not the basis of satisfaction, these subjects must be managed first to build an environment in which employee satisfaction and ability to reduce work stress are even possible.

3. Conclusion Drawn from Theoretical Review

3.1. Company and Administrative Policies

An organization's policies can be a great source of frustration for employees if the policies are unclear or unnecessary or if not everyone is required to follow them. Although employees will never feel a great sense of motivation or satisfaction due to your policies, you can decrease dissatisfaction and promote employee work-life balance in this area by making sure your policies are fair and apply equally to all.

3.2. Supervision

To decrease dissatisfaction in this area and to promote employee work-life balance, the supervisor has a role to play, and it must begin by making wise decisions when you appoint someone to the role of supervisor. Be aware that good employees do not always make good supervisors. The role of the supervisor is extremely difficult. It requires leadership skills and the ability to treat all employees fairly. The supervisors should make use of positive feedback whenever possible and should establish a set means of employee evaluation and feedback so that no one feels singled out.

3.2. Working Conditions

The environment in which people work has a tremendous effect on their stress level and pride for themselves and for the work they are doing. Everything should be done to keep equipment and facilities up to date. Even a nice chair can make a world of difference to an individual's psyche. Also, if possible, avoid overcrowding and allow each employee his or her own space, whether it be a desk, a locker, or even just a drawer. If employees have been placed in close quarters with little or no personal space, management should not be surprised that there is tension among them.

3.3. Empirical Review

Porter & Ayman, (2010) in their study on work flexibility as a mediator of the relationship between work-family conflict and intention to quit reported that working conditions are becoming increasingly stressful and such conditions are inconsistent with a productive and satisfied workforce. Indeed, one of the most common reasons for employee turnover is stress.

Mordi and Ojo (2011) in their research paper examined Work-life balance practices in the banking sector, and the discovery was astonishing. The authors ascertained that there is compelling evidence that work-life imbalance portends grave consequences for employees, their organizations, and society. Conflicts, particularly between work and family, significantly affect the quality of family life and career attainment for both men and women.

Ojo, Stella, Odunayo & Falola (2014) in their investigation on the concept of work-life balance (WLB) policies and practices in three sectors of the Nigerian Economy namely the Banking, Educational and Power Sector. The authors discovered that there is diversity in terms of how respondents perceive the concept of Work-Life Balance. There is a wide gap between corporate WLB practices and employees' understanding of the concept; the paper suggests some policy implications which would aid the implementation of WLB policies in the studied sectors.

Uzoечи and Babatunde (2012) carried out a study on the impact of work-life balance on the commitment and motivation of Nigerian women employees, and they revealed that the issues of commitment and motivation are central to work-life balance for organizational performance as well as a commitment to work. This is given occupational stressors as well as strain from balancing the social with work-related matters. From the preceding, it could be deduced that motivation and commitment are basic elements needed for organizations to perform better as well as for Nigerian female employees to be incentivized for better organizational commitment and productivity particularly in the recent troubled business times.

Toyin, Chima & Tombara (2014) in their study on the challenges and realities of work-life balance among Nigerian female doctors and nurses investigated the challenge and the realities of work-life balance among Nigerian female doctors and nurses in their hysteric efforts to balance their work and family obligations. The findings of the study brought to light the fact that quite several work-life policies are not available to them. Meanwhile, it is very astonishing that Nigerian hospitals are still far behind, in this present era of globalization, when hospitals in the Western and Asian countries have developed and always improving on their HRM practices with excellence. Accordingly, the findings of this study indicated that both employees and hospital management in Nigeria are yet to experience the packed advantages and positive results of fully and successfully implementation of the multitude of WFB policies.

Ajayi (2018) carried out a study on the effect of stress on employee performance and job satisfaction: a case study of the Nigerian banking industry. According to Ajayi (2018), bank workers are among the group of workers under a great deal of stress due to many antecedents of stress. Ajayi (2018) examined the impact of job-related stress on employee performance and job satisfaction using a sample of 150 employees from Banks in Nigeria. Job stress was measured using lack of administrative support; excessive workload; family & work-life balance and associated job risks.

The findings of the study by Ajayi (2018) support the findings of a similar study on banking sector of Pakistan conducted by Usman Basher and Muhammad Ismail which showed that job stress significantly reduce the performance of an individual.

3.4. Study Hypothesis

- H₁: Stress has no impact on employee productivity in the Nigerian banking industry

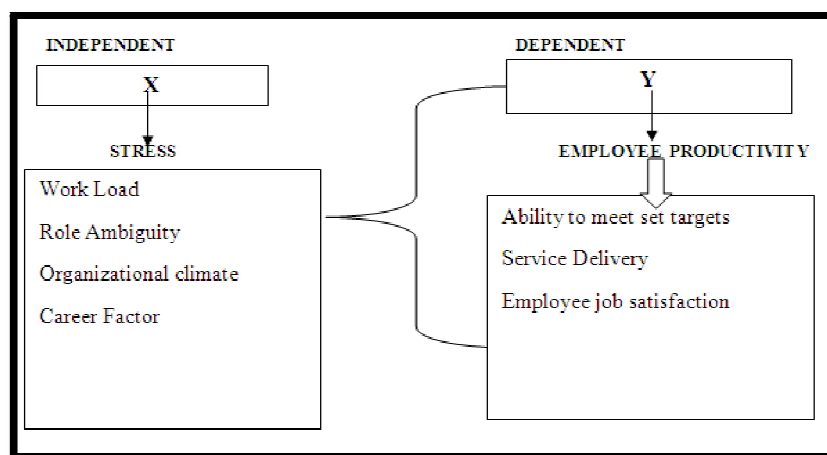


Figure 1

4. Methodology

4.1. Questionnaire Design and Data Collection

This research applied a quantitative approach. The questionnaire was designed using the five-point Likert scale in which one is "strongly disagreed," two is "disagreed," three is "neutral," four is "agreed," five is "strongly agreed." Questionnaires were directed towards 400 bank workers selected from all the three levels of management who are working in banks in Nigeria. These companies are the 25 banks in the Nigerian banking industry.

Study Variable	Adapted Source	No of Items
Role Ambiguity	Card, H.L.(2002); Evers, Frese, and Cooper (2000);Rubina (2008); Morimoto(2006); Islam and Munir(2011); Imrab et al(2013)	5
Career Factor	Card, H.L.(2002); Evers, Frese, and Cooper (2000)	5
Organizational Climate	Card, H.L.(2002); Evers, Frese, and Cooper (2000); Shah et al. (2012)	5
Work Load	Card, H.L.(2002); Islam and Munir (2011) Usman Ali et al. (2014); Manzoor, Awan & Mariam (2011)	6
Employee Ability to Meet Set Target	Grimes, R. (2011)	8
Service Delivery	Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1991).	7
Job satisfaction	Sharma, P. K., Misra, R. K., & Mishra, P. (2017).	7

Table 1: Sources of Adapted Questionnaire

4.2. Data Analysis

In this research, SPSS and SMARTPLS (Statistical Package for the Social Sciences) statistical software version 25.0 and 3.0 was used to analyze the data. First, EFA (Exploratory Factor Analysis) was used to ascertain the underlying relationships between measured variables and improve their reliability and validity. Then, SMARTPLS Path Analysis was used to explore the relationship between independent variables (workload, role ambiguity, career factor, organizational climate) and a dependent variable (employee productivity), and to test the research hypotheses.

4.3. Factor Analysis and Reliability

In this study, Kaiser-Meyer-Olkin (KMO) and Bartlett's test of sphericity is adopted alongside Varimax rotation for 30 items culled from the independent variables and 30 items culled from the dependent variable. After the initial analysis, some variables were eliminated causing the numbers of variables to reduce to 21 items of four independent variables and 22 items of three dependent variables (job satisfaction, motivation and employee ability to meet set objectives) were retained. The value of KMO for both groups of independent and dependent variables are greater than the .60 benchmark required for good factor analysis (Serbetar & Sedlar, 2016). Bartlett's test of sphericity is carried out on study variables to

establish the presence of sufficient correlation between the variables and to ascertain that they are significant at .000 level (Sig. = .000). Evidence from factor loadings shows that study variables surpassed the .40 threshold for factor loadings. The Cronbach's alpha reliability test also shows that the study instruments measure what it ought to measure with coefficients above .70 (Fornell & Larcker, 1981).

Variables	No of Items	AVE	KMO	Bartlett Test	Composite Reliability	Cronbach's Alpha (N=380)
Work Load	5	0.684	0.592	0.000	0.865	.770
Role Ambiguity	5	0.753	0.627	0.000	0.873	.870
Organizational Climate	5	0.578	0.449	0.024	0.983	.978
Career Factor	6	0.641	0.567	0.000	0.812	.887
Job Satisfaction	8	0.716	0.610	0.000	0.834	.787
Service Delivery	7	0.786	0.716	0.000	0.932	.810
Employee Ability To Meet Set Objectives	7	0.832	0.643	0.002	0.841	.834

Table 2: Confirmatory Factor Analysis

4.4. Impact of Stress on Productivity of Employees in the Nigerian Banking Sector

Figure 2 presents the result of the analysis carried out to analyze the effect of stress on employee productivity Nigerian banking firms using SMARTPLS. Result in Table 2 revealed the effect of stress on employee productivity. The result indicated that stress was statistically significant to employee productivity in Nigerian banking firms (F= 181.344, p < 0.05). The 't' values indicated the influence of each predictor variables on the response variables with an absolute t value > 2 and p-value < 0.05 the results were as follows, workload (t= 4.675, p= .000; role ambiguity (t= 2.956, p= .000); organizational climate (t= 2.503, p= .013) and career factor (t= 6.320, p= .000). The results revealed that stress has a significant effect on employee productivity Nigerian banking firms as against the null hypothesis of this study. Further, the study established that job stress (workload, role ambiguity, organizational climate, career factor) determine employee productivity.

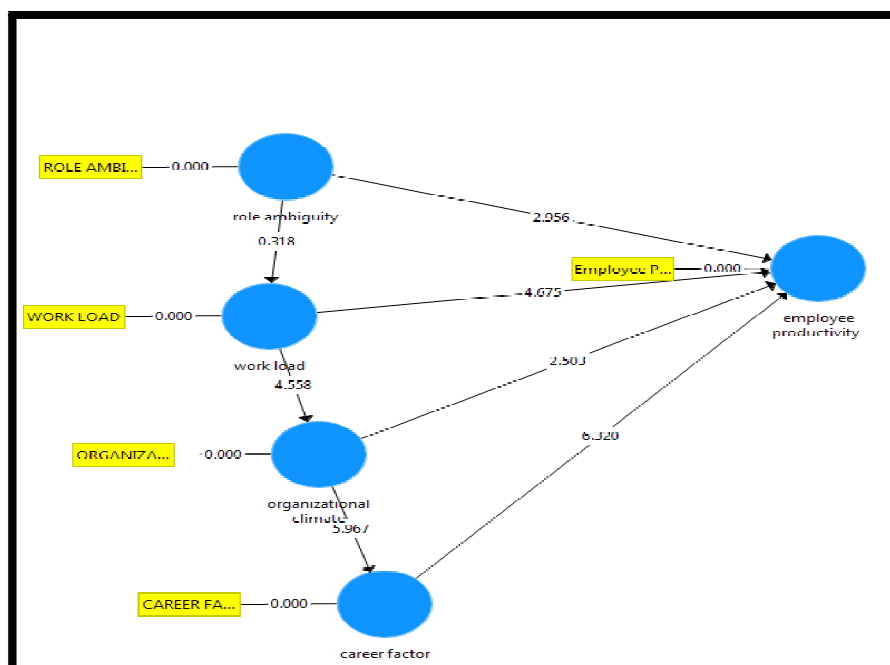


Figure 2: Bootstrapping Analysis for Impact of Stress on Productivity of Employees in the Nigerian Banking Sector

Figure 3 also provided the results of R square adjusted. The coefficient of determination (Adjusted R2) explains the extent to which changes in the dependent variable can be explained by the change in the independent variables or the percentage of variation in the dependent variable (employee productivity) that is explained by all four independent variables (workload, role ambiguity, organizational climate, career factor). According to the four independent variables studied, they explain 46.9% of the influence on employee productivity by adjusted R2. The adjusted R2 value tells how

much of the variance in the dependent variable (employee productivity) is explained by the model (stress). In this case, the value is .469 expressed in percentage as 46.9%; this means that the model stress explains 46.9% of the variance in employee productivity in the Nigerian banking industry. This concludes that stress is an important factor influencing employee productivity in banking firms.

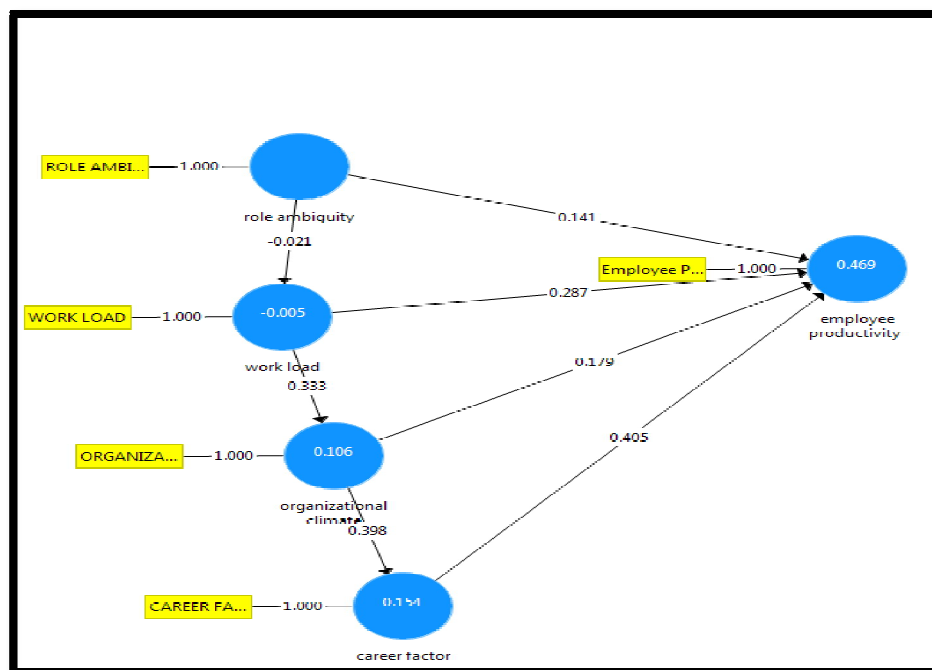


Figure 3: Structural Equation for the Impact of Stress on Productivity of Employees in the Nigerian Banking Sector

Model	Unstandardized Coefficients		Standardized Coefficient	T	Sig
	B	Std Error			
Constant	1.506	0.148	Beta	10.171	0
Work load	0.178	0.024	0.123	4.675	0
Role ambiguity	0.145	0.029	0.196	2.956	0
Organizational climate	0.083	0.029	0.114	2.503	0.013
Career Factor	0.201	0.13	0.23	6.32	0
Model Statistics					
R	.432a	Sum Square Regression		193.925	
R2	0.491	Sum Square Residual		88.224	
Adjusted R2	0.496	Total		282.149	
F- Statistics	181.344	Mean Square Regression		48.481	
Sig F- Statistics	0	Mean Square Residual		0.267	

Table 3: Regression Analysis of the Effect of Stress on Employee Productivity

5. Discussions and Recommendations

This study is one of the very first studies in the Nigerian context to utilize factor analysis and structural equation modeling to expound on the existing knowledge as it concerns stress and employee productivity. The study concludes that stress with an emphasis on negative stress affects employee productivity. The study concludes that when there is work overload employees in the banking firm fail to deliver high service quality when attending to customers and as such the study concludes that negative stress affected employee job satisfaction and ability to meet set targets. Some aspect of study findings is in line with previous findings in another context such as that of Manzoor & Awan (2008); Rehman (2012). Aspect such as workload but differences in aspect such a career factor.

Of note is career factor which stands as a significant variable influencing employee productivity. The study findings revealed that under promotion, fear of sudden retirement, over promotion and a sense of being trapped contributed the most to employee stress. The workload was the second most crucial factor contributing to employee stress and as a result influencing productivity. Workload pressures, an employee having to take too many decisions and long working hours stood out among the top factors under workload contributing to employee stress in the study area. This finding is also supported by some previous results, such as studies of Armstrong & Baron (1998); Ali, (2014) and Ahmed (2013).

The entire study primarily contributes to scholarly knowledge in areas of holistic factors that can be found to influence employee productivity in the Nigerian banking industry. The Nigerian experience reveals that institutional and organizational factors have been significant determinants of employee stress and productivity. The employees in the Nigerian banking industry stated overwhelmingly that institutionally structure and absence of work-life balancing programs like flexible work schedule are significant causes for their role conflict. Culture of rigid work schedule, poor organizational climate and the cost-cutting leading to work overload are some problems identified as exacerbating stress in the Nigerian banking industry. The results of this research can be used as a prized and truthful reference for bank managers to conduct strategies or plans, not merely to appeal to the more prospective worker, but similarly to lessen their job stress and embolden them to upturn their performance likewise contribute more shortly.

The limitation of the study arises from the researchers focus on the occupational aspect of employee stress as revealed by the variables used to measure stress which was extracted from the factor analysis. The study did not consider the stress that can emanate as a result of the demands from the home front faced by the employee. Future researchers can examine both occupational stress and family stress.

6. Recommendations

Based on the findings of the study as regards the suggestions by some of the respondents as regards stress and employee productivity, the study recommends that there is need for the management of the banking institutions in Nigeria to address and review institutional policies concerning the issue of flexible working time, leaving time when requested, availability of part-time working arrangement and overtime pay as work-life balance policies that can help employees to balance the demands of work. Additionally, the focus should be directed towards increasing accessibility and availability of time off during an emergency, increased supervisor support and reduced working time for nursing mothers and all categories of workers as informal support policies that can aid employees in balancing the demands of work and thus reduce stress.

Finally, the study recommends that there is a need for management to make leave programs more accessible to all categories of employees such as paternity leave, maternity leave, study leave, compassionate leave, sick leave and recreational leave that can encourage employee performance at Nigerian banking firms.

7. References

- i. Ajayi, S. (2018). Effect of Stress on Employee Performance and Job Satisfaction: A Case Study of Nigerian Banking Industry (April 11, 2018). Available at SSRN: <https://ssrn.com/abstract=3160620> or <http://dx.doi.org/10.2139/ssrn.3160620>
- ii. American Institute on Stress (2005) "Job stress", available at: www.stress.org/job.htm [Google Scholar]
- iii. Armstrong, M. (2006). Motivation – A Handbook of Human Resource Management. Practice, Kogan Page Limited, London.
- iv. Ayupp, K. & Nguok, T.M. (2011). A study of workplace stress and its relationship with job satisfaction among officers in the Malaysian banking sector. *Interdisciplinary Journal of Contemporary Research in Business*, 2(11), 403-417.
- v. Bonney, N. (2005). Overworked Britons? Part-time work and work-life balance. *Work, Employment and Society*, 19(2), 391-401.
- vi. Card, H. (2002) Effective Stress Management: A Personal Guide. An Occupational Psychology Division, USA
- vii. Clark, S. C. (2000). Work/family border theory: A new theory of work/family balance. *Human Relations*, 53(6), 747-770.
- viii. Darmody, M. & Smyth, E. (2016). Primary school principals' job satisfaction and occupational stress. *International Journal of Educational Management*, 30(1), pp.115-128, <https://doi.org/10.1108/IJEM-12-2014-0162>
- ix. Dias, D., Leite, A., Ramires, A. & Bicho, P. (2017). Working with cancer: motivation and job satisfaction. *International Journal of Organizational Analysis*, 25(4), 662-686, <https://doi.org/10.1108/IJOA-12-2016-1096>
- x. Evers, A., Frese, M., & Cooper, C. L. (2000). Revisions and further developments of the Occupational Stress Indicator: LISREL results from our four Dutch studies. *Journal of Occupational and Organizational Psychology*, 73, 221-240.
- xi. Fornell, C. & Larcker, D. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research* 18 (1), 39-50
- xii. Gani, S. (2012). Job stress among bank employees: a case study of selected banks. *International Journal of Business and Management Tomorrow*, 2(3), 1-9.
- xiii. George, E. & Zakkariya, K. (2015). Job related stress and job satisfaction: a comparative study among bank employees. *Journal of Management Development*, 34(3), 316-329, <https://doi.org/10.1108/JMD-07-2013-0097>
- xiv. Guest, D. E. (2002). Perspectives on the study of work-life balance. *Social Science Information*, 41(2), 255-279.
- xv. Johari, J., Shamsudin, F., Yean, T., Yahya, K. & Adnan, Z. (2019). Job characteristics, employee well-being, and job performance of public sector employees in Malaysia. *International Journal of Public Sector Management*, 32(1), 102-119, <https://doi.org/10.1108/IJPSM-09-2017-0257>
- xvi. Karanika-Murray, M., Michaelides, G. & Wood, S. (2017). Job demands, job control, psychological climate, and job satisfaction: A cognitive dissonance perspective. *Journal of Organizational Effectiveness: People and Performance*, 4(3), 238-255, <https://doi.org/10.1108/JOEPP-02-2017-0012>
- xvii. Khuong, M. and Yen, V. (2016) Investigate the Effects of Job Stress on Employee Job Performance — A Case Study at Dong Xuyen Industrial Zone, Vietnam. *International Journal of Trade, Economics and Finance*, 7(2),

- xviii. Kim, W., Ra, Y., Park, J. & Kwon, B. (2017). Role of burnout on job level, job satisfaction, and task performance. *Leadership & Organization Development Journal*, 38(5), 630-645, <https://doi.org/10.1108/LODJ-11-2015-0249>
- xix. Lambert, S. J. (1993). Workplace policies as social policy. *Social Service Review*, 67(2), 237-260.
- xx. Matthews, B., Daigle, J., & Houston, M. (2018). A dyadic of employee readiness and job satisfaction: Does there exist a theoretical precursor to the satisfaction-performance paradigm?, *International Journal of Organizational Analysis*, 26(5), 842-857, <https://doi.org/10.1108/IJOA-01-2018-1320>
- xxi. Manzoor, A., Awan, H. and Mariam, S. (2011) Investigating the Impact of Work Stress on Job Performance: A Study on Textile Sector of Faisalabad, *Asian Journal of Business and Management Sciences*, 2(1), p 20-28
- xxii. Meneze, M.M. (2005). The Impact of Stress on Productivity at Education Training & Development Practices: Sector Education and Training Authority
- xxiii. Morimoto, H.(2006) The present situation of personal assistant staff's mental health in medical welfare and ways to maintain their mental health by work stress study ,*Kawasaki Medical Welfare Journal*,16(31-40).
- xxiv. Mordi, C., and Ojo, S. (2011). –Work-life balance practices in the banking sector: Insights from Nigeria|. *Ife psychologia*. IFE Centre for Psychological Studies. 2011. Retrieved November 3, 2011 from High Beam Research: <http://www.highbeam.com/doc/1P3-2464158531.html>.
- xxv. Ojo, I., Stella, S., Odunayo P., and Falola, H. (2014) Work-Life Balance Practices in Nigeria: A Comparison of Three Sectors. *Journal of Competitiveness*, 6(2), 3-14, ISSN 1804-171X (Print), ISSN 1804-1728 (On-line), DOI: 10.7441/joc.2014.02.01
- xxvi. Parsons, T., & Bales, R. F. (Eds.) (1955). *Family, socialization and interaction process*. New York Free Press.
- xxvii. Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1991). Refinement and reassessment of the SERVQUAL scale. *Journal of Retailing*, 67(4), 420-450
- xxviii. Porter, S. and Ayman, R. (2010). Work flexibility as a mediator of the relationship between work- family conflict and intention to quit. *Journal of Management & Organization*, 16, 411- 424.
- xxix. Ratnawat, G. & Jha, D. (2014) Impact of Job Related Stress on Employee Performance: A Review and Research Agenda. *IOSR Journal of Business and Management (IOSR-JBM)* 16(11)
- xxx. Rehman, M., Rum, R., Tahir, Z., Ijaz, U., Noor, D. and Salma, U. (2012) The Impact of Job Stress on Employee Job Satisfaction: A Study on Private Colleges of Pakistan.
- xxxi. Selye, H. (2012) *Stress without Distress*. Pathway Publishing, New York.
- xxxii. Serbetar, I., & Sedlar, I. (2016). Assessing Reliability of a Multi-Dimensional Scale by Coefficient Alpha. *Revija za Elementarno Izobrazevanje*, 9(1/2), 189
- xxxiii. Sharma, P. K., Misra, R. K., & Mishra, P. (2017). Job Satisfaction Scale: Adaptation and Validation Among Indian IT (Information Technology) Employees. *Global Business Review*, 18(3), 703-718. <https://doi.org/10.1177/0972150917692186>
- xxxiv. Soomro, A., Breitenecker, R. & Shah, M. (2018). Relation of work-life balance, work-family conflict, and family-work conflict with the employee performance-moderating role of job satisfaction. *South Asian Journal of Business Studies*, 7(1), 129-146, <https://doi.org/10.1108/SAJBS-02-2017-0018>
- xxxv. Toyin, A., Chima, M. and Tombara, M. (2014) The Challenges and Realities of Work-life Balance among Nigerian Female Doctors and Nurses. *Economic Insights – Trends and Challenges Vol.III (LXVI)* 23 – 37
- xxxvi. Uzoечи, N. and Babatunde, O. (2012). The Impact of Work-Life Balance on the Commitment and Motivation of Nigerian Women Employees. *International Journal of Academic Research in Business and Social Sciences* 2 (3).
- xxxvii. Warraich, A., Raheem, A., Nawaz, S. and Khoso, I. (2015) Impact of stress on job performance: An empirical study of the employee of Private Sector, Universities of Karachi, Pakistan.