

UNIVERSITY OF CAPE COAST

STRESS MANAGEMENT AND EMPLOYEE PERFORMANCE IN
PRIVATE BANKS IN GHANA: A CASE OF UT BANK IN THE
WESTERN REGION OF GHANA

BY

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DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature:

Date.....

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Supervisors' Declaration

I hereby declare that the preparation and presentation of this thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature.....

Date.....

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ABSTRACT

This study aimed at investigating the effects of stress on employee's performance in UT Bank in the Western Region of Ghana. The descriptive survey design was adopted for the study. The study involved 50 participants, comprising 10 managers and 40 employees. Simple convenient and purposive sampling technique were used in selecting the respondents. Questionnaires were the main instruments used to collect data. Frequencies and percentages were used to analyse the quantitative data, using Statistical Package for Social Sciences Version 21. The questionnaires generated a standardised Cronbach Alpha coefficient of .76. The research indicated that though all the respondents are at different levels of responsibility and working in the same place under similar conditions, they all respond to the pressure of the work in different ways. In other words, stressors at UT Bank, Ghana limited does not have the same effect on all the employees who participated in the study. The study concludes that stress management in the workplace is about helping employees to cope with stress that cannot be avoided, and about reducing opportunities for employee stress wherever possible. Though it is important for managers to be alert for signs of stress among their staff, it is also the duty of employees to look after their own health and safety at work, and to draw problems to the attention of their managers, at an early stage. It is recommended there is the need for the employer to show they take stress seriously and are therefore understanding towards employees who admit to being under stress.

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However, I am solely responsible for errors of fact or reasoning in this work.

DEDICATION

This work is dedicated to the entire Nordzro and Associate families especially my Mum, Dad and Siblings.

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CHAPTER ONE

INTRODUCTION

Background to the Study

Stress is portrayed in a negative light in the news, in health classes, in entertainment media, and in the workplace (Shchuka, 2010). Over the years, stress has been labeled as a growing plague and an epidemic (Blythe, 1973; Wallis, Thompson, & Galvin, 1983). Interestingly, the World Health Organization (2007) is of the view that pressure at the workplace is unavoidable due to the demands of the contemporary work environment. Pressure is perceived to be acceptable by an individual since it may keep workers alert, motivated, able to work and learn, depending on the available resources and personal characteristics (Martin, 2014).

However, when that pressure becomes extreme or otherwise unsurmountable, it may lead to stress. Stress can damage an employee's health and also have an effect on the employee's attitude and job satisfaction (Shchuka, 2010). Stress has been linked to the six leading causes of death (heart disease, accidents, cancer, liver disease, lung ailments, suicide (Schneiderman, Ironson, & Siegel, 2005); absenteeism from work, increased medical expenses, and loss of productivity (Atkinson, 2004); cognitive impairment, depression, and other mental illness (Hammen, 2005; Schwabe & Wolf, 2010; Wang, 2005); and aggression and relational conflict (Bodenmann, Meuwly, Bradbury, Gmelch, & Ledermann, 2010). Work-related stress can be caused by poor work organization (the way jobs are designed and work systems, and the way jobs are managed), by poor work design (for

example, lack of control over work processes), poor management, unsatisfactory working conditions, and lack of support from colleagues and supervisors (Martin, 2014). Cooper, Dewe, & O'Driscoll, (2001) indicated people in some work places experience more stress vis-a-vis others.

Although there are numerous definitions of stress (Lazarus & Folkman, 1984; Carver and Connor-Smith, 2010) submitted that stress can generally be seen as the experience of anticipating or encountering adversity in one's goal related efforts. In the same vein, Akrani (2011) stated that stress is a condition or feeling experienced when a person perceives that demands exceed the personal and social resources the individual is able to mobilise. This notwithstanding, stress can be either helpful or harmful to job performance, depending upon its levels. When stress is absent, it limits job challenges and performance becomes low. As stress increases gradually, job performance also tends to increase, because stress helps a person to gather and use resources to meet job requirements (Fourie, 2015).

This is buttressed in further studies by Sapra and Saxena (2013) which also indicate stress is not necessarily something bad as it all depends on how it is taken. The word "stress" though considered mostly having a negative causation may be defining and comprehending in varied ways. It is a feeling of having lost control over a situation, and a sort of helplessness that consumes a person as a result. They further stated that stress in the workplace can affect performance. Individuals under too little stress may not make enough effort to perform at their best levels, while those under too much stress are often unable to concentrate or perform effectively and efficiently.

The relationship between stress and job performance is, therefore, very complex as stress can either be constructive or damaging (Martin, 2014).

Constructive stress inculcates encouragement among employees and helps them to tackle various job challenges. When stress reaches its maximum saturation point that corresponds to the employee's day to day performance capability, stress shows no signs of improvement in job performance. When stress becomes too high, it turns into a damaging force. At this level job performance begins to decline because excessive stress interferes with performance. An employee may lose the ability to cope, fail to make a decision and display inconsistent behavior (Martin, 2014). If stress continues to increase even further it reaches a breaking point. Performance becomes zero, and the employee will no longer feels like working for their employer, absenteeism increases, eventually resulting into quitting of a job or getting fired (Akrani, 2011).

Employees have a duty to look after their own health and safety at work, and help draw managers attention to problems at an early stage. However, managers should also be alert on signs of stress amongst their staff. The key indicator of stress may be a change from an employee's normal behaviour and/or appearance in the workplace. Identifying the signs of stress at an early stage increases the possibility that action can be taken to deal with the symptoms and the underlying, causes, thus minimizing the risk to the individual's health and well-being and the effects on the work department.

According to Mills (2013), some workplace stress is inevitable, while other sources of workplace stress are avoidable. Stress management in the

workplace is about helping employees to cope with stress that cannot be avoided, and about reducing opportunities for employee stress wherever possible. Studies by Hanson (2013) as cited by Martin (2014), reveals that there are two schools of thought on the causes of job stress; According to one theory, differences in individual characteristics, such as personality and coping style, are best at predicting what will stress one person but not another. The focus then becomes on developing prevention strategies that help workers find ways to cope with demanding job conditions. The other theory proposes that certain working conditions are inherently stress-inducing, such as fear of job loss, excessive workload demands, lack of control or clear direction, poor or dangerous physical working conditions, inflexible work hours, and conflicting job expectations (Myers, Luecht, Sweeny, 2014; Foxcroft & Roodt, 2010). The focus then becomes on eliminating or reducing those work environments as the way to reducing job stress. This must be done with the aim of increasing the extent of job satisfaction among employees.

Statement of the Problem

Mills (2013) indicates that workplace-related stress as well as stress management is a growing concern in many organisations. Most employees are being asked to do more than ever before in less time for less money. Job security does not exist anymore, and increasingly jobs themselves are hard to come by. These and other pressures add up to increased stress on employees and employers alike.

Stress has been a problem amongst employees in Ghana (Martin, 2014; Akrani, 2013). This, in the long run, takes a toll on morale and functioning of

the employees within the organisation. Many of the workers have gone to hospitals and they have been diagnosed of being stressed by their work demands. Many a time, the employees have reported of heart diseases, cognitive impairment, depression, fatigue, aggression and other mental illness (Akrani, 2011; Martin, 2014). Others too have absented themselves from work for some time and these have brought about loss of productivity and has increased medical expense for both the employee as well as the organization (Akussah, Dzandu & Osei-Aduo, 2012). As noted by Schneiderman, Ironson, and Siegel, (2005); Atkinson, (2004) and Hammen, (2005) these are symptoms of stress. The impact of stress on body function and work related activities makes it an important subject that needs to be discovered further. This study, therefore attempts to explore the perceived workplace stress and employee performance among employees of U T Bank Ltd. and fill this gap by exploring stress in private banks in the financial service sector in Ghana. Also, the level of perceived workplace stress amongst employees is not known and must be investigated to help identify what can be done to decrease stress and anxiety, maintain balance, and sharpen the ability to stay focused on the task at hand (Campbell, 2011). This study evaluated the level of perceived workplace stress within a specific department and their ability to be resilient in the face of adversity in order to gain an understanding of what departments could be doing to help their employees achieve a better quality of life.

Objectives of the Study

The general objective of the research was to examine employees' perceptions of the effects of stress on performance at UT Bank, as an effective stress management can improve productivity at the workplace.

Specifically this study seeks to;

1. To examine the factors that causes workplace stress at UT Bank Ltd.
2. To investigate the effect of stress on employees' performance at UT Bank Ltd.
3. To examine the effectiveness of stress management strategies in improving employee performance at UT Bank Ltd.

Research Questions

1. What are the factors that cause workplace stress to workers at UT Bank Ltd?
2. What are the effects of stress on employees performance at UT Bank Ltd
3. How effective are the stress management strategies at UT Bank Ltd to improve employee performance?

Significance of the Study

This research is a relevant academic exercise as it will ultimately benefit both employers and employees by letting employers come to terms with the need to promote a healthy work environment in which staff can make health and health promotion a priority and part of their working lives. The employees would also benefit when they are made to explore the stressors that are present in their own work environment, and take steps to reduce

and/or prevent stress in the workplace, thereby working to maintain their health and well-being.

The study would also help in the following ways;

1. Serve as an input to managerial decisions on stress management in organizations.
2. Make significant contribution by adding to existing literature in the area of stressors and stress management.
3. To encourage further studies into the impact and management of stress.
4. Shape policy regarding stress management in the banking sector in Ghana.

Delimitation of the Study

The scope of the study was limited to key stakeholders at UT Bank Ltd. including managers and supervisors because they are the ones who have the supervisory roles to meet deadlines and are held accountable for the lapses in their performance. Therefore, they are most of the time under a lot of stress.

Limitations to the Study

This research faced several challenges especially gathering relevant data for the analysis. Generally, apathy was the major bane since some of the respondents failed to answer the questionnaire. This notwithstanding, the research was supplemented with information from other secondary sources to secure as much information needed to find relevant answers which seeks to meet and answer the objectives and the questions of this research.

Organisation of the Study

The first chapter of the research contains the introduction to the research. Sections within this chapter include background to the study problem statement, purpose of the study, aims and objectives of the study, limitations of the study, delimitations of the study as well as organization of the rest of the study. Chapter two focuses on literature on stress and stress management and its effect on employee performance. The research methodology is described in the third chapter of the work. Section include the study organization, research design, population, target population, sample and sampling technique, type of data, data collection instrument, method of data collection, method of data analysis and data analysis tools were, as well as ethical issues were discussed.

Chapter four of the research contains results and discussions. The primary data collected were presented and discussed in this chapter. Summary, conclusion and recommendations of the research as well as suggestions for further studies was contained in Chapter five of the research.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter reviews the theoretical, conceptual, and the empirical literature. It also discusses current and relevant issues such as the concept of stress, strategies for managing stress and effects of stress.

Theoretical Review

This study is underpinned by two theories. These are the role theory perspective and general adaptive syndrome theory.

Role Theory Perspective

Gong, Shenkar, Luo and Nyaw (2001) and Örtqvist and Wincent (2006) present stress from a role theory perspective. Role stress is described as the ambiguity experienced by a person when performing a role within a social context, having to live up to expectations on particular behaviour. This role stress is described as having three facets; role conflict, role ambiguity, and role overload. Role conflict is stress experienced due to contradicting expectations of the role. Role ambiguity, or role uncertainty, is stress descending from insecurity on how to act to fulfil the expectations of a role. Role overload means feeling stressed when the resources and time to perform the work needed according to expectations of the role are not available.

Furthermore, role relation is a term used to describe the relationship between partners. Furthermore Örtqvist and Wincent (2006) state that role stress is generally described in theory as damaging to people. Nevertheless, it

is occasionally presented as reducing boredom or giving an energy input to get a hold of the job at hand.

General adaptation syndrome theory

Randall and Altmair (1994) state that one of the first scientific attempts to explain stress was made by Hans Selye in 1956. Hans Selye was the first to describe human stress. His early works were on the responds and adaptation of the body against any demand. Selye believed that this response was “non-specific” which means that the person’s response to stress follows a universal pattern whatever the external and internal demand of the body. Selye called this phenomenon as the General Adaptation Syndrome (GAS). After Hans Selye, some researchers found shortcomings in the GAS model of stress. Allen (1983) explains that Selye’s stress definition is a physiological response. However stress can also be cognitive as well as physical, for example anxiety or depression.

Modern stress researchers give attention to psychological and behavioral dimensions of stress. Allen (1983) labels this kind of stress as “psychogenic” (psyche: mind; genesis: origin), mental origin. According to these theorists the mind perceives first, and the physical response follows. That is to say, there is always a link between mind and body. The second important challenge against GAS model is the body’s response to stress. People can respond to the same stress differently. There is not a unique response. Therefore, Selye’s stress model is inadequate to explain reactions to complex conditions. The responses may not be “non-specific” as mentioned by Hans Selye (Tasbasi, 2002).

Overview of Stress

Stress in the workplace is a growing concern in many organizations. Stress is an inevitable aspect of various jobs due to the increasingly widespread demands of the populace. Employees are increasingly facing problems of job insecurity, low level of job satisfaction, overwork and lack of autonomy which can be detrimental to one's health and wellbeing. This invariably leads to a certain degree of stress. Stress at the workplace is directly or indirectly responsible for many early and untimely deaths through heart attacks, stroke, imbalance in the system and high blood pressure among other illnesses (Bickford, 2005).

Stress is ignored or dismissed by many people as it is seen as a sign of weakness in many organisations. Thus people suffer in silence until it becomes too late. There are measures that both individuals and organisations can take to alleviate the negative impact of stress, or even stop it from arising in the first place. But for this to happen, employees need to learn to recognise the signs and symptoms that indicate they are feeling stressed out, and employers also need to be aware of the effects that stress has on their employees' health and how it ultimately impact on company profits (Bickford, 2005). The opportunity is there for employers and employees to come together to make for changes that will reduce stress related illness. Change must come from the top, and it is therefore imperative for managers to recognise that they have a legal and moral responsibility to protect the physical and mental well-being of their workers (Clark, 2002).

The Concept of Stress

Stress is not a recent occurrence, and has been with humanity for a long time. Over the years, different researchers have come up with different definitions of stress. Modern definitions of stress share a number of essential ingredients. That is, they all, to a greater or lesser extent, identify that stress: is an individual experience, it's caused by pressure or anxiety and impacts upon the individual's ability to cope with a situation (Martin, 2014)). As indicated by Lazarus (1966), stress arises when individuals perceive that they cannot adequately cope with the demands being made on them or with threats to their well-being.

Also studies by Cox (1993) revealed that stress can be understood as a perceptual experience arising from a comparison between the demand on the person and his or her ability to cope. An imbalance in this system, when coping is important, gives rise to the experience of stress, and to the stress response. According to Schuler as cited by Martin (2014) identified stress in organisations as an increasingly important concern in both organisational research and practice. According to Lazarus and Folkman (1984) Stress results from an imbalance between demands and resources. Stress is the non-specific response of the body to any demand, positive or negative, made upon it. Deckard (1988) indicated the necessity of considering and investigating occupational stress, since performance declines under stressful situations.

Studies on occupational Stress by Palmer (1989) stated that stress is the psychological, physiological and behavioural response by an individual when they perceive a lack of equilibrium between the demands placed upon

them and their ability to meet those demands, which, over a period of time, leads to ill-health. European Commission (1999) defined stress as the emotional, cognitive, behavioural and physiological reaction to aversive and noxious aspects of work, work environments and work organisations. It is a state characterised by high levels of arousal and distress and often by feelings of not coping. Stress occurs when perceived pressure exceeds your ability to cope (Cooper & Palmer, 2000).

Stress is, therefore, the reaction people have to excessive pressures or other types of demand placed upon them. It arises when they worry that they cannot cope with the pressure (Raymond 2000). He further states that stress occurs where demands made on individuals do not match the resources available or meet the individual's needs and motivation. Invariably stress will be the result if the workload is too large for the number of workers and time available. Equally, a boring or repetitive task which does not use the potential skills and experience of some individuals will cause them stress.

Stress has been defined in different ways over the years. Originally, it was conceived as pressure from the environment, then as strain within the person. The generally accepted definition today is one of the interactions between the situation and the individual. It is the psychological and physical state that results when the resources of the individual are not sufficient to cope with the demands and pressures of the situation. Thus, stress is more likely in some situations than others and in some individuals than others. In other words, stress is what you feel when we have to respond to a demand on our energy (Michie, 2002).

Stress is a natural part of life, and occurs whenever there are significant changes in our lives, whether positive or negative. It is generally believed that some stress is okay (sometimes referred to as "challenge" or "positive" stress), but when stress occurs in amounts that individuals cannot cope with, both mental and physical changes may occur (Martin, 2014). Whilst it is arguable that the term stress is everywhere; that it has been entirely cut adrift from both professional discussion and real life experience, it still retains a profoundly serious prevalence. Real or imagined, misunderstood or misused, rare or widespread, the problem of stress cannot be ignored (Blaug Kenyon, & Lekhi, 2007).

Whether due to objective or subjective causes, no one denies that stress now concerns us more than it used to. The issue immediately arises as to what, in present-day life, might be responsible for this sudden increase in visibility? Many researchers have highlighted elements in modernity, post-modernity or late-capitalism that may be contributing to notions of stress. Again, studies by Jones and Bright (2001) indicated that stress and common mental health problems normally have complex and multiple causes and cannot be attributed solely to events in the workplace. Undoubtedly, unemployment is as bad or worse for our health, while the fact of having a job, however unsatisfactory it may be, brings optimistic psychological effects.

According to Cooper, Dewe, & ODriscoll (2001) stress is to some extent, a result of an increasingly modern and mobile society, where traditional ties of community, family, neighbours, friends etc. are no longer so strong. Furthermore, since the 1990s, there has been a rise in imposed stress as a result of massive downsizing in companies in both the private and public

sectors. This according to Jones and Bright (2001) has resulted in heavier workloads, job insecurity and a changing balance between men and women in the workforce. Other factors might include greater pressure, a faster pace of life and increased materialism in industrial and post -industrial societies.

Sapra and Saxena (2013) indicated stress is not necessarily something bad as it all depends on how it is taken. They stated though many people see the word stress as having a negative causation, it is not always so. They stated individuals under too little stress may not make enough effort to perform at their best levels, while those under too much stress are often unable to concentrate or perform effectively and efficiently. The relationship between stress and job performance is therefore very complex as stress can either be constructive (a friend) or damaging (a foe). Again studies by (Melinda, Ellen & Jeannel 2010; Baqutayan, 2011) also indicated that not all stress is bad. Their research indicated “friendly” stress is called Eustress. Eustress is a positive stress that arises when motivation and inspiration are needed.

According to Maxon (1999), no one reaches peak performance whether, an athlete, an office worker or a manager without eustress. It is a short term stress that provides instant strength. It rises at the point of increased physical activity, eagerness and ingenuity. It prepares the body to carry out extra exertion without being strained. This type of stress is what comes to play when preparing for competitions and interviews (Melinda, Ellen & Jeannel, 2010; Baqutayan, 2011). The bad stress is referred to as distress (Jeanne, Melinda & Lawrence, 2010). This is a negative stress brought about by constant readjustment or alteration in a routine. Distress creates feelings of discomfort and unfamiliarity. Large amounts of adrenalin are produced during

distress. This puts the body in overdrive, burning loads of calories needed to run the nervous system. In the state of distress there is an increase in aggression, apprehension, frenzy and other strong emotions. These emotions are fine if tempered and directed positively. However, if uncontrolled they can lead to inapt and disparaging behaviours. It can also lead to very serious chronic illness (Satovic, 2005).

Work Related Stress

As the stress phenomenon has been popularised, less stigma has come to be attached to admitting feelings of stress or inability to cope. Increasingly, we interpret events and emotions in terms of stress. This growing legitimisation has been much assisted by representations of stress in the media, the professionalisation of stress treatments and medicalisation of workplace problems (Harkness, Long, Bermbach, Patterson, Jordan and Kahn, 2005), and a culture in which it can be a matter of pride to describe one's job as having a high degree of stress (Jones & Bright, 2001). If job positions are perceived to be undervalued or not respected, then this also may affect individual and collective perceptions of stress (Harkness et al., 2005). Claiming one's work to be stressful can be a way of establishing solidarity within a professional group or organisation. It may even be used as a strategy for claiming benefits like higher pay.

According to Devi (2012) stress can cause anxiety, tension and depression due to demands by the environment forces or internal forces that cannot be met by the resources available to the person. The intensity of such demands through environment, events or conditions that have the potential to encourage stress are known as 'stressors'. People under high stress tend to

withdraw from the contact with the stressor in the form of turnover and absenteeism. In intense cases it may result in sabotage as workers can sometimes create mechanical failure in order to take a break from strain of monotonous work. Therefore factors that cause negative effects on our physical and psychological well-being are also expected to affect our work behaviour.

On the other hand, studies by Marmot (2001) has a different conception of stress than the traditional understanding of the term, one that fits more clearly with his contention that sickness and stress are associated with lower, rather than higher social status. In conventional definitions stress is often related to how busy a person is, arising from the juggling of numerous important responsibilities, deadlines and obligations. Thus stress finds an association with high status and positions of social or occupational importance. Marmot (2001) departs from this perception, associating increased stress with the lack of agency that goes with positions of lower status. Stress, so conceived, refers to a corrosive situation in which the individual feels that choices are limited and that there is little opportunity to influence events and situations. It is this type of stress, Marmot believes, that is a determining factor in the disparity in health prospects across different socio-economic strata.

Work-related stress occurs when there is a mismatch between the demands of the job and the resources and capabilities of the individual worker to meet those demands. Subjective and self-reported evaluations of stress are just as valid as objective data, such as statistics on accidents or absenteeism (Blaug Kenyon & Lekhi, 2007). He further states there are clear

links between work-related stress and a variety of physical and mental disorders, despite the difficulty of proving a direct causal link since the majority of diseases and syndromes commonly attributed to stress have multiple causes. The effects of work-related stress on ill-health operate in physiological, cognitive, emotional and behavioural ways. Work related stress can also be constructive.

In this current economic crisis in most countries, it is harder than ever to cope with job challenges. Both the stress we take with us when we go to work and the stress that awaits us on the job are on the increase making employers, managers, and workers all feel the added pressure. While some stress is a normal part of life, excessive stress interferes with productivity and reduces physical and emotional health, so it's important to find ways to keep it under control (Sapra & Saxena, 2013). The connection between stress and job performance according to Devi (2012) is very complex. It is affected by the complicatedness of the task being performed, the nature of the specific stressor involved and a wide range of personal and situational factors.

However, in general, productivity is considered to be at a peak with moderate level of stress. Performance is poor at low level of stress as well as at high level of stress. At low level of stress, the person may not be adequately energised and may not be sincerely involved in his work, resulting in low productivity (Rothmann, Steyn & Mostert, 2005). As the level of stress increases from low levels to moderate levels, the performance level also increases to reach the peak level.

A related cause of work-related stress derives from a disparity between the effort required to complete work and the rewards for completion. For this

reason, people require not only a sense of autonomy in their employment, but work that offers pleasure, fulfilment and opportunities for individual creativity. Those who labour in dull, dead-end jobs suffer from an imbalance between work and rewards. This is detrimental to their physical and mental well-being, making them more likely to engage in harmful behaviours such as smoking or excessive drinking (Akussah, Dzandu & Osei-Aduo, 2012). Work-related stress is thus understood to occur when there is a mismatch between the demands of the job and the resources and capabilities of the individual worker to meet those demands. This definition emphasises the relationship between individuals and their working environment, and helps to explain why a situation that one person regards as a stimulating challenge causes another to experience a damaging degree of stress (Blaug, Kenyon, & Lekhi, 2007).

According to Akrani (2011), employees are able to tackle job challenges when they have constructive stress. However when the level of stress is at par with what the employee can cope with, stress shows no signs of improvement in job performance. But when stress level is way over and above what the employee can cope with, it becomes a damaging force. This supports earlier research findings that stress resulting from work is a major problem and it takes a toll on one's physical and mental wellbeing (Sulsky & Smith, 2005). This leads to a decline in employees' job performance as excessive stress interferes with performance. This is expressed in indecision and inconsistent behaviour on the part of employee.

Beyond this threshold, further stress can lead to psychological problems which can lead to either a mental breakdown or depression. At this

point, performance becomes zero and the will to continue working declines. Absenteeism increases, eventually leading to the employee either quitting the job or getting fired (Akrani, 2011). This extreme form of stress has also been categorised as 'burnout', a stage when a person starts treating his clients as objects (depersonalization), evaluates himself negatively and feels emotionally exhausted (Sheena, Cooper, Cartwright, Donald, Taylor & Millet, 2005).

Bickford (2005) on the other stated burnout is not simply excessive stress. It is rather a complex physical, mental and emotional reaction to constant levels of high stress, and it relates to the feeling that one's inner resources are inadequate for managing the task and situation one is faced with. It therefore leads to a feeling of hopelessness, powerless, cynicism, resentment and failure as well as stagnation and reduced productivity which can lead to depression and unhappiness that can be a threat to one's job, relationship or health.

Certain occupations are more stressful, especially those in which there is high emotional involvement. Stress must, therefore, be within the range and limits of employee's capacity to tolerate pressure and his performance level, as it is beneficial and productive than an uncontrolled one (Akrani, 2011). It is, therefore, important for management to always monitor the stress level of their individual workers as no two people are the same. Employees must be seen as assets and not slaves (Thompson, 2010). A conscious effort must be made to inculcate co-operation, kindness, respect, good manners and discipline among members of an organisation as it create a stress free, healthy, friendly and productive environment in a workplace.

Management needs to understand the emotional aspect of their workers as it plays a key role in determining how successful an organisation will be, it is emotions and not logic that drives a workforce to give their best (Akrani, 2011).

Causes of Stress in Work-place

Stress occurs under certain circumstances; these include life changes, hassles, goal setting, workload, role conflicts, career development, children/family pressures, relationship difficulties, inability to accept uncertainty, unrealistic expectation and negative self-talk (Martin, 2014).

Firstly, a major cause of stress in work place is life changes. In our today's society, a number of events that people consider to be positive, including marriage, retirements, pregnancy, outstanding personality and achievement may cause stress (Asagba & Atare, 2010). These are frustrating everyday situations and events that interfere with ability to function effectively or to attain goals. Experience has shown that daily hassles contribute a significant amount to overall stress. An example is public servants looking for lost files, replacing crashed diskette, and how to answer query from superior officers (Martin, 2014; Akrani, 2011).

Secondly another cause of stress is job stress. Stress varies from one occupation to another. It appears that the most single factor that may likely lead to job stress is poor fit between an individual and the job environment (Thompson, 2010). If one has inadequate talent or training for his job, it is expected that the output will be low and this may lead to stress. Several career issues can act as a source of stress. These may include job insecurity, over-promotion, under-promotion etc. Society places a great deal of emphasis on

achievement and ability to succeed in all aspect of life. Due to inability to meet expectation an individual may become stressed (Sulsky & Smith, 2005).

Thirdly, due to the economic recession many governments all over the world are reducing employment opportunities for their citizenry. Most times, workers are made to do more than what they are to do under a normal situation (Martin, 2014). Lastly, the level of insecurity the world over today is very high. The emerging of different militant groups has made life difficult for the people. In recent times, terrorist group in most countries continue to use suicide bombers to bomb churches and markets. People now leave in perpetual fear (Fourie, 2015).

Effect of Stress

The signs and symptoms of stress according to Jeanne, Melinda and Lawrence, (2010) can be categorized into four groups, that is, cognitive, physical, emotional and behavioural. Their research indicated cognitive signs and symptom associated with stress may also affect the mental scope of individuals at the workplace in many ways including: memory problems, inability to concentrate, poor judgment, seeing only the pessimistic, anxiety, constant worry, fearful anticipation and loss of objectivity etc. The physical signs and symptoms are expressed in physical illness though it can be caused by non-physical problems, so it is important to have a medical doctor treat conditions such as ulcers, compressed disks, or other physical disorders. The physical problems that may result from stress include: aches and pains, diarrhoea or constipation, nausea and dizziness, chest pain and rapid heartbeats, loss of sex drive, frequent colds, sweaty palms, weight gain or loss, weakness, tiredness and chronic fatigue, breathlessness,

hyperactivity, muscular tension and teeth grinding or jaw clenching; and the like (Melinda, Ellen & Jeannel, 2010).

Emotional symptoms of stress can make someone uncomfortable and can affect one's performance at work. This includes: mood swings, irritability, frustration, agitation, feeling of being overwhelmed, sense of loneliness and isolation, depression, anger and resentment, inability to relax, feeling tensed and on edge and substance abuse (Horwitz, Ellen, Melinda, & Roberts, 2010). The behavior symptoms displayed in stressful situations are mostly antisocial and can cause rapid deterioration of relationships with family, friends, co-workers or even strangers. Some of these are: procrastination or neglecting responsibilities, increased arguments, overreaction, domestic or workplace violence, eating disorder, and sleeping too much or too little (Melinda, Ellen & Jeannel, 2010).

Stress and Employee Performance

According to Meneze (2005) misfit with organizational priorities, not taking part in decision making, no control over work environment are reported as the main causes of stress as well as personality traits, lack of relaxation along with ambiguous rules affect employees performance. It is worthy to note that better managed employees are more cooperative and serve as assets for an organization and when their stress is ignored by the employer the results are increased absenteeism, cost, low productivity, low motivation and usually legal financial damages. Sommerville and Langford (1994) mention that stress may lead to several different types of negative effects. For example, stress can cause poor job performance. Gong et al. (2001) state in a similar fashion that

role conflict and role ambiguity leads to inefficiency, a negative effect that erodes job performance.

Many employees have expressed that their job is a prominent source of stress in their life but reduced workload, improve management and supervision, better pay, benefits, and vacation times can reduce the stress among employees (Thomson, 2006). It is estimated that about 100 million workdays are being lost due to stress and nearly 50% to 75% disease are related to stress (Bashir, 2007). Stress results in high portion of absence and loss of employment. The ratio of stress affectee's in organisations are increasing on alarming rate which effects both the employee performance and goal achievement (Treven as cited by Subha & Shakil, 2009). According to Bashir (2007) the impact of stress on employees of organizations are as a result of mental strain from the internal or external stimulus that refrains a person from responding to its environment in a normal manner regardless of any discrimination of male and female employees, kind of organization, and department.

Further research has indicated that there is a negative correlation between stress and employee performance (Bashir, 2007). Those subjects who had high level of job stress had low job performance. Occupational stress inadvertently consequences low organizational performance (Elovainio, Kivimaki, & Vahtera, 2002). Job stress has belittling impact on any organization and individual's performance but can shape dire consequences when related to health care. (Mimura & Griffiths, 2003). Job stress is considered rising and has become challenge for the employer and because high level stress is results in low productivity, increased absenteeism and

collection to other employee problems like alcoholism, drug abuse, hypertension and host of cardiovascular problems (Meneze, 2005). Personality factors have shown inclination towards stress, anxiety, and other occupational health outcomes in different areas of the financial sector, and these factors may contribute to feelings of job dissatisfaction and stress (Michie & Williams, 2003).

The importance of stress is highlighted nowadays by the employers to manage and reduce stress through practical guidelines in public sector but not in private organizations (Rolfe, 2005). Positive correlation has been shown by the literature between incentives and performance as both are related with satisfaction of employees, however every time the case is not same non-monetary incentives like career advancement, prestige, and public recognition can also increase performance because low morale, high turnover, and interdepartmental struggle were baselines of many cases (Giga & Hoel, 2003).

Strategies for Managing Stress

Extant research in psychology has been able to identify two ways in which people cope with stress. Firstly, a person may decide to suffer or deny the experience of stress. On the other hand, one may decide to face the realities and give solutions to it (Pestonjee, 1992). Instead of taking medication to eliminate stress, there are other better ways of avoiding stress and minimising its damaging effects. These include: Mental Training, Physical Activity, Writing, Discussion, Rest and Relaxation, Diet and Reduced Commitments.

Mental training according to Jarvis (2000) is the use of the “mind’s eye” in a range of psychological methods intended to encourage relaxation and

increase confidence. According to Richardson as cited by Martin (2014), it can include mental imagery and visualization. By this method, people can be trained on how to mentally overcome stressful situations as it is sometimes inevitable depending on the type of professions.

Extensive studies by Aderinola (2011) indicated the human body is designed to move-just like those of automobiles and if they don't move, they become stiff and rusty. Also studies in leisure and physical activities indicated that participation in physical activities has the capacity to reduce stress as such people have less depression and fewer physical depression and fewer physical symptoms when under stress (Iso-Ahola & Parks, 1996). According to Ericksen & Brunsgaard (2004) research indicated comprehensive work-based leisure-time activities can yield promising health behaviour changes. A study has found that taking long walks can be effective at reducing anxiety and blood pressure (Smith, 2002), while another study indicates that brisk walk of as little as 20 minutes duration can leave people feeling more relaxed, refreshed and energetic for up to two hours (Ericksen & Brunsgaard, 2004).

Other recent findings revealed participation in physical exercises can contribute to positive health not merely the absence of diseases which leads to satisfaction and ability to improve individual's capacity to withstand stress (Gautam, Sarto, & Kai. 2007). Research by Horwitz, Ellen, Melinda, & Roberts (2010) indicated that writing about stressful situations can help overcome stress and enhance quick recovery from illness caused by stressful situations. 10-15 minutes of writing per day is recommended, as one can transfer one's feelings and emotions during stressful situations on papers.

Fletcher and Scott (2010) stated by expressing one's thoughts and sharing them with family members and friends, one can better understand one's feelings. Discussion about observations, thoughts and reactions toward stressors and trauma is of great importance (Pestonjee, 1992). Research by Aderinola (2011) indicated without rest, the body is at a disadvantage and is less able to protect its good health and resist diseases, and if one falls sick, the healing process is more difficult or simply does not take place at all. He further listed the contributions of rest and relaxation as follow: Firstly, it allows the body to renew itself. Waste products are removed, repaired are effected, enzymes are replenished, energy is restored.

Secondly, it aids in the healing of injuries, infections and other assaults on human body, including stress and emotional traumas. It also strengthens human body immunes system, helping protect one from disease. Finally, it can increase longevity, as people who regularly sleep seven to eight hours each night will have lower death rates that those whose average are less than seven hours. The performance of individuals in human endeavour can sometimes rest solely on what they eat. Thus, it is very important to eat regularly to avoid ill-health. The type of food and the time they are consumed or eaten are very important. If a person intends to have good health, his/her meal should be regularly timed and distanced. There is much importance to be attached to the kind of food we take (Famayo & Adubi, 2008).

The onus of stress management also lies to some extent on the attitude of management at the job place to the one under stress. There has been extensive research on organisational commitment since there was a strong belief that commitment has relevant importance for both the organisation

and employees. For organisations, organisational commitment is believed to have significant relationship with performance, reduced turnover and absenteeism rate which will in turn contribute to productivity growth (Omolaro, 2008). From employees perspective, being committed to one's job and organisation represents a positive relationship that would potentially add more meaning to life, for instance, increase in self-worth and satisfaction (Maxon, 1999). However, excessive commitments, whether it is overtime at work, working on several projects at a time, or other working activity often creates anxiety and tension (Draker, 2005). It is, therefore, very important that activities are prioritised to avoid stressful situations.

What Institutions can do to Reduce Stress

Research by Blaug, Kenyon, and Lekhi (2007) indicates if organisations are to recognise and decrease work-related stress, it is important that they understand the exact work characteristics and situational factors that may contribute to a stressful working environment. For stress prevention programmes to be effectively implemented, it is vital that senior management within the organisation show long term commitment to stress management programmes and its goals. They further stated workplace interventions and strategies for stress management can be grouped into three, namely: primary, secondary and tertiary.

Primary Stress Management

Primary management strategies seek to prevent work-related stress happening, targeting the employee, the job or the interface between the worker and the workplace. The main intention is to prevent it from arising in the first

place by shifting the source of stress (Blaug Kenyon, & Lekhi, 2007). These approaches are classified into two types: reactive and proactive. The aim of the reactive method is to identify and change those aspects of either the workplace or the worker that are likely to encourage stress. Proactive strategies on the other hand focus on the workplace itself rather than on the individual employee and try to make the working environment as stress-free as possible (Murphy, Hurrell, Sauter, & Keita, 1995).

According to Jordan, Gurr, Tinline, Giga, Faragher, and Cooper (2003) a success example of primary management strategies is London Electricity where they use a primary stress intervention strategy called “Work-Life Solutions”, which is a programme designed to assist employees achieve a healthy work- life balance. It presents increased flexibility for employees whose lifestyle make working the traditional nine hour a day for five day in a week difficult. It is beneficial not only for the members of staff who are able to balance work with their other demands, but also for the organisation, which retains trained staff who might otherwise have stopped work. The programme choices available include part-time work, working from home, job sharing, term-time only work and a number of other flexible working provisions. Employees who wish to take advantage of these terms must apply to their manager, who then decides on the suitability of the policy in the specific case based on the worker work schedule, as well as those of the business and other employees.

Secondary Stress Management

Secondary approaches attempt to minimise the impact of stress and reduce the seriousness of its effects, and therefore focuses on the individual worker. It aims to treat the effects of a dysfunction or problem experienced by the individual worker. Usually, such strategies involve intervention by doctors, psychologists or counsellors, and there is frequently disagreement between the various providers of this level of management as to how best to deal with work-related stress (Clark, Salkovskis, Hackmann, Wells, Ludgate, & Gelder 1999). General practitioners are the main focal point of treatment for the worker suffering from the ill effects of stress. Unfortunately, most General Practitioners do not have any specialist expertise or knowledge in the area of occupational health, and therefore can prescribe treatments or courses of action that in the long term may prove harmful to the worker's recovery and delay their return to work (Blaug, Kenyon & Lekhi, 2007).

This buttresses earlier research by Toohey (1995) who argues that the 'medicalisation' of stress can delay recovery and the return to work by shifting power from the worker and the employer to the medical practitioner, who is given control over the methods and timescale by which the worker will return to health. According to him, Doctors often prescribe medication as a form of stress management, which may improve the crisis in the short term, but can have negative effects if the medication is habit or dependency forming. On occasion doctors may refer workers suffering from occupational stress to more specialist providers of treatment, such as psychologists, psychiatrists or counsellors (Blaug, Kenyon, & Lekhi, 2007).

Research by Jordan as cited by Martin (2014) on stress management strategies of various organisations indicated that a strategy called "counselling and life management", or the CALM programme has been developed. This programme provides staff with health and lifestyle education as well as confidential support to assist them in resolving problems that occur both in and outside of work. Information is made available to employees on a wide range of emotional topics, such as tackling stress, coping with bereavement, dealing with harassment at work, managing anxiety, maintaining close relationships, coping with depression and dealing with family problems.

Tertiary Stress Management

Tertiary stress management strategies entail recognising and treating the ill effects of stress once they have taken place, and rehabilitating the person under stress to enable them to return to work as quickly as possible. Tertiary approaches are used after the worker has been diagnosed as suffering from the ill effects of stress and aim to restore the individual and aid their return to work. The most common tertiary approach is case management, which aims to provide a return to work plan for the individual which is co-ordinated between the different treatment providers, and which is as cost effective as possible. Through the process of case management, the strategy for the individual's treatment and rehabilitation is developed, co-ordinated and monitored by professionals such as a medical practitioner in conjunction with both the worker and the employer. This process aims to achieve a mutually agreed upon decision as to the best combination of services and treatment for the individual to assist their return to work (Blaug, Kenyon, & Lekhi, 2007).

Studies by Jordan as cited by Martin (2014) stated London Electricity London Electricity operates an Employee Support Programme for rehabilitating workers who have been absent due to stress, and which is run by an external network of professional counsellors managed by a clinical psychologist. The employee who is referred to the counselling service is provided with up to seven sessions with the clinical psychologist, who then has to decide that the problems the individual is experiencing are work-related; if this is the case, a series of meetings involving the employee, the manager, the counselor and representatives from Occupational Health and Human Resources are organized. Based on these meetings a plan of action is agreed upon to assist the employee to return to work. It is only when stress at the workplace is well controlled by management and the employees themselves that job satisfaction will be increased.

Conceptual Framework

In this section, the conceptual framework of the study is presented and expounded. The main theoretical constructs identified from the stress and employee performance were combined to draw the dimensions of the framework. The diagram of the conceptual framework of the study is portrayed in the Figure 1. This framework is adapted from Tasbasi (2002) and Fay and Sonnentag (2002).

Fay and Sonnentag (2002) describe stress and its effect on performance in a simplified way as a linear relationship or as an inverted U-shaped curvilinear relationship. The linear relationship suggests that stress has a negative effect, and that the performance decreases when stress increases. The U-shaped relationship suggests that this is true after a certain optimal level of

stress, but that performance actually increases as the stress increase up to this level. Thus, stress has an activating function. Sommerville and Langford (1994) also imply that individuals may work most effectively at a certain optimal level of stress. “A moderate level of arousal is required to keep an individual alert and focused on the task. When there is too little arousal, performance is diminished” (Fay & Sonnentag, 2002, p. 222).

However, Fay and Sonnentag (2002) state that there is often more empirical evidence suggesting a linear negative relationship than an inverted U-shaped relationship, but emphasize that this may be due to the fact that the optimal level of stress is very depending on the individual and the task at hand and therefore hard to describe generally.

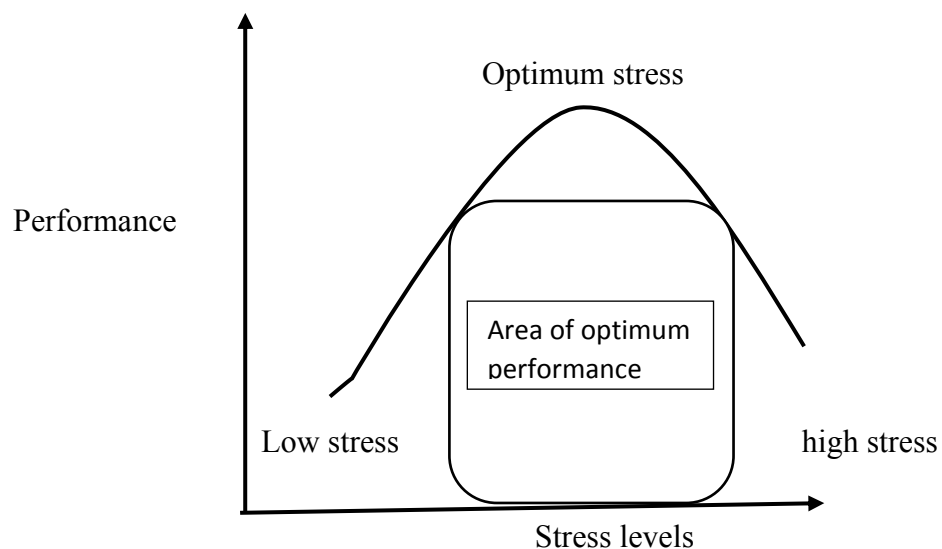


Figure 1: shows the relationship between stress and employee performance.

Where stress is low, people may become bored, less motivated, and therefore shows less performance. A little amount of stress must be induced to increase performance. On the other hand, where stress is too high, their performance may diminish. They may feel anxiety and may become unhappy because of suffering from all the symptoms of stress. If employees can keep

themselves within the area of optimum performance, then they may be sufficiently aroused to perform well. But, since stress is different from person to person, this graph and this zone of optimum performance may be different for people. Some people may operate most effectively at a specific level of stress, whereas another person may become either bored or unhappy at the same level of stress.

Therefore balancing all employees in the optimum performance area, at the same time, is an important point especially for managers and business executives. Since stress is different for people and their consequences are also different, managers must have the ability to manage their employees in optimum level. This is the point why some organizations failed, whereas others do not.

CHAPTER THREE

RESEARCH METHODOLOGY

Introduction

This chapter focused on the research methods used in the study. It provides in-depth details of the methodology chosen for this study and provides a justification for the use of such research methods. It described the research design, population, sample size and sampling procedures, and procedures for data collection and analysis of data. The aspect of the study organisation comprised a brief history of UT bank Ghana limited and their operations.

Research Design

This study was a descriptive survey design. The choice of research design for a particular study is based on the purpose of the study as indicated by Cohen, Manion and Morrison (2007). Since this study sought to explore they perception of how stress management can have some positive effects on employees of UT Bank employees in the Western Region of Ghana. Survey will be used for the study because it enabled the researcher to ascertain respondents' perceptions on the current practices for easy description of the situation and to make intelligent recommendations to improve the situation. Cohen, Manion and Morrison (2007), asserted that, surveys are appropriate for this type of research because they allow the collection of data which may be used to assess current practices and conditions and to make intelligent plans to improve them. Fraenkel and Wallen (2003) also stated that obtaining answers from a large group of people to a set of carefully designed and administered questions, lies at the heart of survey research.

Since stress in the financial services sector is a global phenomenon of which Ghana is no exception, the study was interested in finding how stress affects the performance of bank employees. As a result, the survey design considered was as the most appropriate design for the study. The major advantages that go with this type of design is that, it has the potentials to provide a lot of information obtained from quiet a large sample of individuals. It also provides more accurate picture of events and seeks to explain people's perceptions and behavior on the basis of data gathered at a point in time. However, there is the difficulty to ensure that the questions to be answered are clear and not misleading.

Profile of Study Organisation

UT Bank Ghana Limited, commonly known as UT Bank (UTB), is a commercial bank in Ghana. As of February 2011, the bank is one of the commercial banks licensed by Bank of Ghana, the national banking regulator. UTB is a medium-sized financial services provider headquartered in Ghana with subsidiaries in West Africa and Western Europe. UT Financial Services was a non-bank financial services provider (NBF), in Ghana, which was incorporated in 1997. Over time, the NBF acquired subsidiaries and was listed on the Ghana Stock Exchange, under its holding company, UT Holdings Limited. In 2008, UT (Unique Trust) Holdings Limited acquired majority shareholding in a Ghanaian commercial bank called BPI Bank. The bank was re-branded as UT Bank Ghana Limited and opened for business in May 2009. In June 2010, UT Bank and UT Financial Services merged into one new company called UT Bank Ghana Limited. Through a reverse listing on the GSE, the new bank's shares became listed and those of UT Holdings were de-

listed. Its shares trade under the symbol: UTB. The shares of the bank's stock are listed on the Ghana Stock Exchange, where they trade under the symbol: UTB. The study is necessary because it will explore the stress situation in UT Bank ltd.

Population

Population refers to the aggregate of cases about which a researcher would like to make generalizations. Nitko (2004) defined a population as the entire aggregation of cases that meet a designated set of criteria. The population for the study included all 65 employees of UT bank in the Western Regions of Ghana.

Sample and Sampling Procedure

A sample size, according to Cohen, Manion and Morrison (2007) can be determined in two ways, either by the researcher exercising prudence and ensuring that the sample represents the wider features of the population or by using a table which forms a mathematical formula. The purposive sampling technique was used to select all the heads of departments in the bank. Purposive sampling technique is a non-probability technique used when the researcher builds up a sample likely to satisfy certain specific needs (Cohen, Manion & Morrison, 2007). These participants were selected per the researcher's judgment of how useful they would be for the study. In selecting the employees for the study, the convenient sampling technique was also used. This technique was used based on the respondents' willingness to be part of the study. This sampling method was considered as the most appropriate because the study anticipated it was difficult in convince employees to

respond to the questionnaires because of their busy schedule. A sample size of 50 was used for the study.

Research Instrument

A questionnaire was used for the study. A questionnaire was used for the study because it offered the researcher the opportunity to sample the perceptions of a larger population. Questionnaires were particularly suitable since stress is a common issue; the participants were free to give their views without fear of victimization. It also provided large amounts of data, at relatively low cost, in a short period of time. The questionnaires were designed based on the findings of the literature review and the research objectives. According to Colin as cited by Martin (2014), in the design of questionnaires, care must be taken to make it as short as possible, questions asked should follow each other in a logical and sequential manner, the questionnaire should be divided into parts that correspond to the various issues under investigation, there is the need to ask the easier questions first and also the questionnaire should be designed to look attractive.

In designing the questionnaire all these were used as guiding principles. The first set of questions were intended to seek information about the demography of the respondent (i.e., sex, age, educational level, position, years of experience and years of working with the bank). The second part of the questions in the questionnaire related to the factors that cause work place stress. Part three of the questionnaire was on the effect of stress on employee job performance. Part four dealt with effectiveness of stress management strategies. The respondents were asked to rank the questionnaire using the Likert scale. Ranking with limited number of values usually agree

well enough for practical purposes. Participants were also assured of anonymity and so that they would be more truthful in responding to the questions than they would be for instance, a personal interview, particularly when it involves sensitive or controversial issues.

Validity and Reliability of the Instrument

According to Fielding and Gilbert (2000), validity is the extent to which an indicator accurately measures a concept. The focus of validity is not on the instrument itself but on the interpretation and meaning of the scores derived from the instrument (Ary, Jacobs & Razavieh, 2002). That is, an indicator of some abstract concept is valid to the extent that it measures what it is purported to measure. O'leary (2004) described reliability as related to internal consistency. Internal consistency meant that data collected, measured or generated remained the same under expect trials. It was therefore necessary to ensure that research instruments were reliable in case the research method was repeated elsewhere in different samples. Therefore, reliability was ensured through expect judgment and pre-testing.

According to Wallen and Fraenkel (1991), the content reliability and face validity of research instrument must be determined by expert judgment. Therefore, to ascertain the content validity and reliability, the items constructed in the questionnaires were shown to senior members in the School of Business, University of Cape Coast including mine supervisors. This was to examine: (a) whether they were related to the research questions; (b) whether they elicit the appropriate responses from the respondents; (c) whether the vocabulary structure were appropriate; (d) whether the items were properly arranged; (e) if items fitted into sections they had been placed in; and (g)

whether any of the items were ambiguous and misleading. The suggestions they gave were used to improve the instrument and thereby helped to establish the face and content validity.

Pilot of Research Instrument

The purpose of the piloting according to Oppenheim (1992), Morrison (1993), Wilson and McLean (1994) cited by Cohen, Manion and Morrison, (2007) was to increase the validity and reliability of the questionnaire. Cohen, Manion and Morrison (2007) opine that piloting involves checking for clarity of items, instructions and layout as well as to gain feedback on the questionnaire. Additionally, piloting fosters the elimination of ambiguities or difficulties in wording. The research instrument was pre-tested at Fidelity Bank, Takoradi in the Western Region of Ghana after series of discussions with mine supervisors and other lecturers who are experts in developing research instruments on August 16, 2016. The questionnaires generated a standardised Cronbach Alpha coefficient of .76. The pilot study was conducted to determine whether questionnaires would be understood by the sample to be surveyed. The pilot-test was essential because it helped to know the internal consistency of the instrument and also helped to reshape and restructure the items. For instance, it enabled the identification and correction of few ambiguities like clarity of expression and overloaded questions. It also enabled the researcher to identify and correct some research questions that were wrongly formulated and could have given some unintended results.

Data Collection Procedure

A letter of introduction was collected from the School of Business, University of Cape Coast, to seek permission at UT Bank, Takoradi. At each department, the respondents were met during their lunch time where most of the employees meet to take their lunch. A brief self-introduction was made by the researcher to explain the purpose of the study to the respondents before the questionnaires were distributed to them. The respondents were also interacted with and stayed with them when they were responding to the questionnaire. This would motivate the respondents to attend to the questionnaire and also asked for further clarifications on some of the items they needed more information on it. Also, the respondents were appealed to take their time to read the questionnaire and respond to it appropriately. The respondents were so co-operative during the administration of the questionnaire. This was as a result of the good relationship created with most of the employees of the bank.

Data Analysis

In every research, data collected becomes meaningful only when it is organized and summarized. This study adopted the survey design and as a result, descriptive statistics (frequencies and percentages) were used to analyze the data collected. The statistical software used for analysing data from this study was the Statistical Package for the Social Sciences (SPSS) Version 21. Ary and Jacobs (1976) noted that researchers use descriptive statistics to organize, summarize, interpret and communicate information obtained. Specific questions were formulated to allow for the investigation of the research problem. The questionnaires were coded, edited and categorized. Tables were constructed to represent the four likert type scaled response

subgroups of “strongly agree”, “agree”, “disagree”, and “strongly disagree” for analysis and discussion.

Ethical Consideration

Data was collected based on the guidelines of the school. Before data collection from respondents, the participants were introduced to the purpose of the study after which they were informed about their rights as a participant in the study. The participants were made aware that it was voluntary to participate in the study. In order to enhance confidentiality of the responses of participants, their names were not included in the questionnaire design. In addition to this, data was stored at a safe place

Chapter Summary

This chapter presents the methodological guidance used for the study. it specifically details the research design, the population of the study, the sampling procedure and sample size, the instrument used in the collection of the data and the means by which data was analyzed for this study.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

Introduction

This chapter presents and discusses the findings of the study. The findings of the study are presented in themes along the lines of the research questions posed, namely: causes of workplace stress, effects of stress and the effectiveness of stress management strategies at the UT Bank Ltd.

Background Characteristics of Respondents

Before the presentation and discussion of the research findings, the biographic information of the respondents are presented to help understand and appreciate the responses given by the participants regarding the issues explored in this study. The background characteristics of the respondents include sex, level of educational qualification, position, years of experience at current post, department and marital status of the respondents.

Gender of Respondents

This aspect of the analysis sought to find out the gender differences of respondents. Table 1 shows the gender differences of the respondents.

Table 1: *Distribution of the Respondents by Gender*

Gender	Frequency	Percent (%)	Valid Percent(%)	Cumulative Percent(%)
Male	22	44.0	44.0	44.0
Female	28	56.0	56.0	100.0
Total	50	100.0	100.0	

Source: Field Survey, Nordzro (2017)

Table 1 show the gender distribution of the respondents who participated in the study. As can be observed, out of the 50 respondents, 22 representing 44.0% were males whilst 28 representing 56.0% of the respondents were females. This indicates that there are more female respondents than male respondents and this is a fair reflection of male to female ratio of the company. This allows one to speculate that the number of male employees may be so low due to the level of perceived high level of stress that the work entails. This supports Bickford (2005) assertion that gender is an important factor in determining vulnerability to workplace stress, as research indicates that women are more likely than men to experience the negative effects of stress.

Educational Qualification of Respondents

Information on highest educational qualification was also obtained from respondents. This was to determine the academic and professional background of UT Banks employees. Table 2 captures this information.

Table 2: *Distribution of the Respondents by Highest Educational Qualification*

Highest Educational Qualification	Frequency	Percent (%)	Valid Percent (%)	Cumulative Percent (%)
SSCE	13	26.0	26.0	26.0
DIPLOMA	12	24.0	24.0	50.0
BA/BSC/BED	17	34.0	34.0	84.0
MBA/MA/MSC/MPHIL	8	16.0	16.0	100.0
Total	50	100.0	100.0	

Source: Field Survey, Nordzro (2017)

Tables 2 provide summaries of the highest educational qualification of the respondents. From Table 2, 26.0% of the respondents were SSCE holders as the lowest educational qualification, 24% are diploma holders, 34.0% are bachelor's degree holders while 16.0% had master's degree as their highest educational qualification. On the whole majority of the respondents have a baccalaureate degree or higher degree.

Positions held by Respondents

Information on the position held by the respondents was also obtained from respondents. This was to determine the categories of respondents involved in the study. Table 3 shows the positions held by the respondents.

Table 3: *Distribution of the Respondents by Position*

Position	Frequency	Percent (%)	Valid Percent (%)	Cumulative Percent (%)
Teller	3	6.0	6.0	6.0
Relationship Officer	7	14.0	14.0	20.0
Personal Banker	5	10.0	10.0	30.0
Vault Assistant	2	4.0	4.0	34.0
Mobile Banker	19	38.0	38.0	72.0
FSA	3	6.0	6.0	78.0
Branch Operations Manager	3	6.0	6.0	84.0
Customer Service Officer	8	16.0	16.0	100.0
Total	50	100.0	100.0	

Source: Field Survey, Nordzro (2017)

Table 3 shows that, 6.0% of the respondents were Tellers, 14.0% were Relationship Officers and 10.0% were Personal Bankers. Again, 4.0% of the

respondents were Vault Assistant whilst 19.0% of the respondents were FSA. Lastly 6.0% of the respondents were branch operations managers, whereas 16.0% were customer service officers. It can be inferred from the outcome of the results that more mobile bankers participated in the study than all other participants. The position of the respondents as holders of important positions at UT Bank, Ghana makes them knowledgeable and qualified enough as respondents for the study.

Department of the Respondents

It was of interest, to find out the departments in which the respondents were employed. Table 4 presents this finding.

Table 4: *Distribution of respondents by Department*

Department	Frequency	Percent (%)	Valid Percent (%)	Cumulative Percent(%)
operations	17	34.0	34.0	34.0
sales	25	50.0	50.0	84.0
consumer banking	8	16.0	16.0	100.0
Total	50	100.0	100.0	

Source: Field Survey, Nordzro (2017)

The departments of the company ranged from Bank operations, sales and consumer banking but the responses indicate most of the respondents have been working in the sales department (50%). It again revealed that 34% were working the operations department while 8% have been in the consumer banking department.

Marital status of the Respondents

It was of interest to find out the marital status of the respondents. Table 5 presents this findings.

Table 5: *Distribution of respondents by marital status*

Marital status	Frequency	Percent (%)	Valid Percent (%)	Cumulative Percent(%)
married	2	4.0	4.0	4.0
single	48	96.0	96.0	100.0
Total	50	100.0	100.0	

Source: Field Survey, Nordzro (2017)

A critical look at table 5 reveals that 2 of respondents representing 4.0% were married. While the other 48 of the respondents representing 96% of the respondents were not married.

Years of Experience at Current Post

It was important to find out the number of years of experience of employees at their current post. This was to help to determine the respondents' experience with regard to employee stress and management. The findings are presented in Table 6.

Table 6: *Distribution of respondents by years of experience at current post*

Years of experience at current post	Frequency	Percent (%)	Valid Percent (%)	Cumulative Percent (%)
1-10	32	64.0	64.0	64.0
11-20	8	16.0	16.0	80.0
21-30	10	20.0	20.0	100
Total	50	100	100	

Source: Field Survey, Nordzro (2017)

The years of experience at current post with the company ranged between under 1 year to more than 30 years but the responses indicate most of the respondents have been working between 1 year to 10 years (64%), 11 years to 20 years (16%). While 20% have been working between 21 years to 30 years.

Analysis of the Main Data

Factors that cause work place stress to workers at UT Bank Ltd.

This section of the study focusses on factors that cause workplace stress. Section II of the questionnaire for employees of UT Bank containing items 9-23 were used to obtain answers to the Research question 1. The results are presented in Tables 7. Table 7 depicts the responses of the respondents regarding workplace stress. The linkert scale used is ‘Strongly agree’ [SA], ‘Agree’ [A], ‘Disagree’ [D], ‘strongly disagree’ [DS},

Table 7 depicts the responses of the respondents regarding the factors that cause work place stress. It can be observed that 16% of the respondents agreed that they don’t have enough time to get my work done properly. This notwithstanding, 54 % of the respondents disagreed that they don’t have enough time to get my work done properly. Whilst 30 % of the respondents strongly disagreed that they don’t have enough time to get my work done properly. The data set demonstrates that respondents observed that they did not have enough time to get my work done properly.

Again, regarding the issue of whether they are exposed to unfavourable physical conditions at work 4% of the respondent strongly agreed, 66% also agreed that they were exposed to unfavorable physical conditions at work, 20% disagreed while 10% strongly disagreed.

Table 7: *Factors that cause work place stress*

Statement	Ratings				Total N(%)
	SD N(%)	D N(%)	A N(%)	SA N(%)	
I don't have enough time to get my work done properly	15(30.0)	27(54.0)	8(16.0)	0(0)	50(100)
I am not exposed to unfavourable physical conditions at work	5(10.0)	10(20.0)	33(66.0)	2(4.0)	50(100)
I can choose my own work methods, pace, and/or order	7(14.0)	31(62.0)	4(8.0)	8(16.0)	50(100)
I can decide when to take a break	8(16.0)	15(30.0)	24(48.0)	3(6.0)	50(100)
I receive support from my colleagues	3(6.0)	3(6.0)	31(62.0)	13(26.0)	50(100)
I am not isolated from others during work	3(6.0)	7(14.0)	23(46.0)	17(34.0)	50(100)
I am not treated differently, because of my race, gender, ethnicity or disability	3(6.0)	5(10.0)	32(64.0)	10(20.0)	50(100)
There is no friction or anger between colleagues	9(18.0)	8(16.0)	20(40.0)	13(26.0)	50(100)
I am not subjected to personal harassment in the form of unkind words or behaviour	7(14.0)	3(6.0)	31(62.0)	9(18.0)	50(100)
I am not subjected to bullying at work	3(6.0)	2(4.0)	21(42.0)	24(48.0)	50(100)
I have good job security	2(4.0)	5(10.0)	30(60.0)	13(26.0)	50(100)
It is likely that during the next couple of years I will be with my current employer	7(14.0)	31(62.0)	9(18.0)	3(6.0)	50(100)
I work long irregular hours	8(16.0)	20(40.0)	16(32.0)	6(12.0)	50(100)
I have no conflicting tasks/roles	3(6.0)	12(24.0)	30(60.0)	5(10.0)	50(100)
My work does not interfere with my family	7(14.0)	23(46.0)	12(24.0)	8(16.0)	50(100)

Source: Field Survey, Nordzro (2017)

On another issue, as to choosing of respondents own work schedules, methods, space and or order 16% strongly agreed, 8% agreed, 62% disagreed whilst 14% strongly disagreed. Again, regarding the issue of whether they can decide when to break 3% of the respondent strongly agreed, 48% also agreed, 30% disagreed while 16% strongly disagreed.

Also, though the responses indicated that 26% of the respondents strongly agreed that they received support from their colleagues, 26% agreed. However, 6% did strongly disagree while 6% disagree that they received support, satisfaction and pride in their job very strongly. The responses indicated an average satisfaction level. As far as factors which can isolate respondents from others during work are concerned 34% strongly agreed, 46% agreed whereas 14% disagreed and 6% strongly disagreed.

From Table 7, the responses of the respondents concerning the issue of whether they were not treated differently, because of race, gender, ethnicity or disability 20% strongly agreed, 64% agreed, 10% disagreed whilst 6% strongly disagreed. This indicates that the respondents were not treated differently, because of my race, gender, ethnicity or disability. Also, when asked whether there is no friction or anger between colleagues, 26% of the respondents strongly agreed, 40% of the respondents agreed, 16% of the respondents disagreed while 18% disagreed that there is no friction or anger between colleagues.

Furthermore, it can be observed that 18% of the respondents strongly agreed on the issue of whether they were not subjected to personal harassment in the form of unkind words or behavior whereas 62% agreed. This notwithstanding, 6 % of the respondents disagreed that there were not

subjected to personal harassment in the form of unkind words or behavior whilst 14% strongly disagreed. The data demonstrates that respondents observed that they were not subjected to personal harassment in the form of unkind words or behavior.

Moreover, when asked whether all employees are not subjected to bullying at work, 48% of the respondents strongly agreed, 42% agreed while 4% disagreed and 6% strongly disagreed that employees are not subject to bullying at work places. Again 13% of the respondents strongly agreed that they have good job security whereas 60% agreed. While 10% disagreed that have good job security and 4% strongly disagreed to same. The data further confirms that the respondents agreed that the employees have good job security.

With the issue of whether it is likely that during the next couple of years they would be with my current employer, undeniably 6% of the employees strongly agreed whilst 18% agreed. On the other hand, 62% disagreed while 14% strongly disagreed that it is unlikely that during the next couple of years they would be with their current employer. This indicates that the respondents are likely to move during the next couple of years they would be with their current employer. Involving the issue of whether the employees work long irregular hours, 12% strongly agreed, 32% agreed while 40% of the respondent disagreed, whereas 16% strongly disagreed that they work long irregular hours.

Moreover, relating to the issue of whether they have no conflicting tasks/roles, 10 % strongly agreed, 60% agreed, 26% disagreed while 4% of the respondents strongly disagreed that they had no conflicting tasks/roles. This

shows that the respondents accepted that I have no conflicting tasks/roles. Looking at the response of the employees on the issue of employees work does not interfere with that of their family engagements, 16% strongly agreed, 24% agreed, 46% disagreed whereas 14% strongly disagreed. This is a demonstration that the views of students confirms that their work engagement does not interfere with that of their families.

Discussions

According to the results of the survey, workers were finding it more difficult than ever to deal with or cope with the factors that cause workplace stress and job challenges due to the fact that employees are affected by both the stress employees take from home to work and the work based stress. This supports the assertion by Blaug, Kenyon and Lekhi (2007) that whilst there are many events in the workplace that can contribute to stress, this is not the sole cause as many of the causes may not be directly work-related.

It can be observed that 16% of the respondents agreed that they don't have enough time to get my work done properly. This notwithstanding, 54 % of the respondents disagreed that they don't have enough time to get my work done properly. Whilst 30 % of the respondents strongly disagreed that they don't have enough time to get my work done properly. This demonstrates that the respondents felt some levels of stress with regards the workplace related stress. This is because the respondents felt more stress as they are the employees who have deadlines to meet. This notwithstanding, respondents felt that stress is a normal part of life, they emphasised when excessive, it interferes with their productivity.

According to the respondents who have been working there for more than 20 years, initially most workers were afraid of letting colleagues know they were undergoing stress. This is because people didn't understand stress, but this no longer persists. Though the responses indicated that 26% of the respondents strongly agreed that they received support from their colleagues, 26% agreed. However, 6% did strongly disagree while 6% disagree that they received support, satisfaction and pride in their job. The responses indicated that respondents were not shy to share or receive support from their fellow employees. According to Blaug, Kenyon, & Lekhi, (2007) as the stress phenomenon has been popularised, less stigma has come to be attached to stress or inability to cope. According to Devi (2012) stress can cause anxiety, tension and depression due to demands by both intrinsic and extrinsic factors known as 'stressors'. Therefore, different stressors identified by earlier researchers like Bickford (2005) and Blaug, Kenyon, and Lekhi, (2007) were used to ascertain the factors that contribute to work related stress in UT Bank limited.

Most of the respondents disagreed they have enough time to get their work done properly. As a matter of fact, stress is, therefore, the reaction people have due to excessive pressures or other types of demand placed upon them. This affirms Raymond (2000) assertion that stress arises when employees worry that they cannot cope. He further states that stress occurs where demands made on individuals do not match the resources available or meet the individual's needs and motivation. Invariably stress will be the result if the workload is too large for the number of workers and time available they however disagreed they are exposed to unfavourable physical working

condition. Respondents also disagreed they can choose their own work method or pace or decide when to take a break. Therefore respondents are comfortable with their working environment, work methods, pace, order and breaks therefore making it the stressor that has the highest tendency of leading to stress among respondents who are all employees at UT Bank Ghana limited.

Undeniably employees must be seen as assets and not liabilities. This supports Akrani (2011) admonition that a conscious effort must be made to inculcate co-operation, kindness, respect, good manners and discipline among members of an organisation as it create a stress free and productive environment in a workplace. Interpersonal relationship among employees are stressors most of the respondents are happy was at its best at UT Bank. They therefore indicated that the responses of the respondents concerning the issue of whether they were not treated differently, because of race, gender, ethnicity or disability, 20% strongly agreed, 64% agreed, 10% disagreed whilst 6% strongly disagreed. This indicates that the respondents were not treated differently, because of my race, gender, ethnicity or disability.

Also, when asked whether there is no friction or anger between colleagues, 26% of the respondents strongly agreed, 40% of the respondents agreed, 16% of the respondents disagreed while 18% disagreed that there is no friction or anger between colleagues. According to Horwitz, Ellen, Melinda and Roberts (2010) anger and resentments are emotional symptoms of stress. This therefore makes it the least factor they believe will lead to workplace stress. What respondents are most happy about at the work place is the fact that they are not treated differently because of their race, gender, ethnicity or disability. The research indicated they are not subject to bullying or personal

harassment in the form of unkind words or behaviour. Respondents agreed they receive support from colleagues. Though they also agreed they are not isolated from others during working hours or have friction with colleagues, this was not strongly supported like the previous statements.

Career development and job security all over the world is one factor that gets many employees stressed up. Not knowing what the future holds is sometimes unnerving. Though respondents strongly agreed they receive enough information to do their work properly, they do not strongly agree they have job security or if they will be with the same employer during the next couple of years. Respondents also stated it was clear their work sometimes interferes with their family responsibilities or leisure time and they have to neglect some tasks because they have too much to do under unrealistic time pressures. All these among other factors have made the respondents career development and job security one of the major stressors. Interestingly according to this stressor they are happy with and believe will not lead to stress at

UT Bank.

Effects of stress on employees' performance at UT Bank Ltd

This section of the study focusses on effects of stress on employees' performance in the organisation. Section III of the questionnaire for employees of UT Bank containing items 24-32 were used to obtain answers to the Research question 2. The results are presented in Tables 8. Table 8 depicts the responses of the respondents regarding workplace stress.

Table 8 confirms that, regarding the issue of whether employees experience imbalance in their system, 14% of the respondents indicated fairly

often, 20% of the respondents indicated sometimes, 36% of the respondents indicated that it happens once in a while, while 30% indicated that it does not happen at all. The responses reveal that respondents acknowledged that they experience some imbalances in their system.

Again, regarding the issue of whether stress enables respondent to reach peak performance, 10% of the respondents indicated fairly often, 24% of the respondents indicated sometimes, 16% of the respondents indicated that it happens once in a while, while 25% indicated that it does not happen at all. The responses reveal that respondents acknowledged that stress enables they to reaches peak performance.

On another issue of whether excessive stress interferes with productivity and reduces physical and emotional health of the respondents, 16% of the respondents revealed that it happened frequently if not always, 12% of the respondents indicated fairly often, 14% of the respondents indicated sometimes, 36% of the respondents pointed out that it happens once in a while, while 22% indicated that it does not happen at all. The responses reveal that respondents recognized that excessive stress interferes with productivity and reduces physical and emotional health of the employees of the organization.

Interestingly, on the issue of whether stress leads to psychological problems amongst the respondents, 10% of the respondents revealed that it happened frequently if not always, 12% of the respondents indicated fairly often, 44% of the respondents indicated sometimes, 12% of the respondents pointed out that it happens once in a while, while 22% indicated that it does not happen at all.

Table 8: *Effects of stress on employees' performance*

Statement	Not at	Once in a	Sometimes	Fairly often	Frequently if	Total
	all N(%)	while N(%)	N(%)	N(%)	not always N(%)	
I experience imbalance in my system	15(30.0)	18(36.0)	10(20.0)	7(14.0)	0(0)	50(100)
Stress enables me reaches peak performance	25(50.0)	8(16.0)	12(24.0)	5(10.0)	0(0)	50(100)
Excessive stress interferes with productivity and reduces physical and emotional health	11(22.0)	18(36.0)	7(14.0)	6(12.0)	8(16.0)	50(100)
Stress leads to psychological problems	11(22.0)	6(12.0)	22(44.0)	6(12.0)	5(10.0)	50(100)
Stress leads to either a mental breakdown or depression	14(28.0)	3(6.0)	22(44.0)	9(18.0)	2(4.0)	50(100)
I have poor judgment	20(40.0)	14(28.0)	9(18.0)	5(10.0)	2(4.0)	50(100)
I experience chronic fatigue	33(66.0)	9(18.0)	6(12.0)	0(0)	2(4.0)	50(100)
I experience a sense of loneliness and isolation	28(56.0)	4(8.0)	13(26.0)	3(6.0)	2(4.0)	50(100)
I experience nausea and dizziness	14(28.0)	5(10.0)	24(48.0)	5(10.0)	2(4.0)	50(100)

Source: Field Survey, Nordzro (2017)

The responses reveal that respondents recognized that stress leads to psychological problems amongst the employees of the organization.

Moreover, with regards to this issue of whether stress leads to either a mental breakdown or depression amongst the respondents, 4% of the respondents revealed that it happened frequently if not always, 18% of the respondents indicated fairly often, 44% of the respondents indicated sometimes, 6% of the respondents pointed out that it happens once in a while, while 28% emphasized that it does not happen at all. The responses reveal that respondents recognized that stress leads to either a mental breakdown or depression amongst the employees of the organization.

Again, though on the statement of whether employees have poor judgment, 4% of the respondents identified that it happened frequently if not always, 10% of the respondents indicated fairly often, 18% of the respondents indicated sometimes, 28% of the respondents pointed out that it happens once in a while, whereas 40% emphasized that it does not happen at all. The findings reveal that respondents recognized that there is poor judgment amongst the employees of the organization.

As far as the statement relating to whether employees experience chronic fatigue was concerned, 4% of the respondents identified that they experienced that frequently if not always, 10% of the respondents indicated that they experienced it fairly often, 18% of the respondents indicated that they sometimes experienced it, 28% of the respondents pointed out that they experienced it once in a while, whereas 40% emphasized that it does not happen at all. The responses reveal that respondents recognized that they experience chronic fatigue amongst the employees of the organization.

Again, regarding the issues of whether employees experience loneliness and isolation, 4% of the respondents acknowledged that they experienced that frequently if not always, 6% of the respondents indicated that they experienced it fairly often, 26% of the respondents indicated that they sometimes experienced it, 8% of the respondents pointed out that they experienced it once in a while, whereas 56% emphasized that it does not happen at all. The responses reveal that respondents recognized that they experience a sense of loneliness and isolation amongst the employees of the organization.

Lastly, as far as the statement of whether employees experience nausea and dizziness was concerned 4% of the respondents acknowledged that they experienced that frequently if not always, 10% of the respondents revealed that they experienced it fairly often, 48% of the respondents indicated that they sometimes experienced it, 10% of the respondents pointed out that they experienced it once in a while, whilst 28% emphasized that it does not happen at all. The responses reveal that respondents recognized that they experience nausea and dizziness amongst the employees of the organisation.

Discussion

Some participants indicated that they could not focus on their work due to imbalances they experienced in their system. This confirms Bickford (2005) assertion that stress at the workplace is directly or indirectly responsible for many early and untimely deaths through heart attacks, stroke, imbalance in the system and high blood pressure among other illnesses. Others also implied that they would rather flee from the stress, instead of fighting it. This is confirmed by the results of research by Blaug, Kenyon and Lekhi (2007) that

the flight or flee responses are the two natural reactions of people in stressful situations. The control of emotions appeared to be a problem for some participants. Melinda, Ellen & Jeannel (2010) suggests that the learning of social skills (e.g. controlling emotional outbursts) is part of stress management interventions. Again other respondents also indicated the experience of depression. Similar research findings Baqutayan, (2011) indicate that depression is one of the results of psychological strain.

Further on the participants referred to the fact that eustress (positive/good stress) caused him to be more productive in his work. Other participants confirmed that distress (negative stress) caused them to be tired and less productive. According to the results of the research, and as agreed by Jeanne, Melinda and Lawrence (2010), stress can cause a person to be either productive or less productive. In order for an organisation to be profitable and to have a productive workforce, it is necessary that organisations get an engaged and positive approach from their employees. If UT Bank does not obtain this approach, they will not be able to elicit a positive reaction from their workforce, and will then be less effective. In order to reach such a positive approach, the individual's energy should be directed and sustained. Consequently, this supports Gautam, Sarto and Kai (2007) claim that, the less stressed employees are, the more positive and productive they'll be.

In a study by Donald, Taylor and Johnson (2005) a model was suggested indicating that higher employee productivity is associated with better psychological wellbeing, an experience of greater commitment from the organisation, and more access to resources and information. This reinforces the convictions of Donald, Taylor, Johnson, Cooper, Cartwright and

Robertson, (2005) that these positive factors reduce the amount of stress that employees experience and prompt them to be more productive.

On the issue of whether the participants experience chronic fatigue and nausea and dizziness, some of the respondents indicated that they had levels of fatigue nausea and dizziness, once. Stress is often related to a significant amount of health- related problems. These findings correspond with those of Sheena, Cooper, Cartwright, Donald, Taylor & Millet (2005) that the reduction of stress improves health. Bickford (2005) found similar results and identified how time-flexible work policies reduced stress and improved health. Again, this reaffirm Akrani (2011) assertion that a worksite stress management interventions programme resulted in better health for employees.

Effectiveness of stress management strategies at UT Bank Ltd

This section of the discussion focused on how effective stress management strategies were at UT Bank Ltd. Items 33-43 under Section IV of the questionnaire were used to obtain information from the respondents to answer the research question. Tables 9 present the responses with respect to the perception of the research participants of the regarding the effectiveness of stress management strategies in the Western Region of Ghana.

Table 9 shows the responses of the participants regarding how effective stress management strategies. A careful look at Table 9 confirms that, regarding the issue of whether stress management obligations of management are clearly defined, 8% of the respondents revealed that it happened frequently if not always, 28% of the respondents indicated fairly often, 36% of the respondents indicated sometimes, 12% of the respondents indicated that it happens once in a while, while 16% indicated that it does not

happen at all. The responses reveal that respondents acknowledged that management clearly defines their stress management obligations to the employees in the organisation.

Again, regarding the issue of whether interventions are put in place to check stress, 4% of the respondents revealed that it happened frequently if not always, 22% of the respondents indicated fairly often, 28% of the respondents indicated sometimes, 30% of the respondents indicated that it happens once in a while, while 16% indicated that it does not happen at all. The responses reveal that respondents acknowledged that interventions are put in place to check stress.

On another issue of whether employees report of being under stress by the respondents, 4% of the respondents revealed that it happened frequently if not always, 12% of the respondents indicated fairly often, 34% of the respondents indicated sometimes, 26% of the respondents pointed out that it happens once in a while, while 30% indicated that it does not happen at all. The responses reveal that respondents recognized that employees report of being under stress in the organization.

Interestingly, on the issue of whether there is any way employees undergoing stress can be identified, 4% of the respondents revealed that it happened frequently if not always, 6% of the respondents indicated fairly often, 48% of the respondents indicated sometimes, 16% of the respondents pointed out that it happens once in a while, while 18% indicated that it does not happen at all. The responses reveal that respondents recognized that there are ways employees undergoing stress can be identified of the organization.

Table 9: *Effectiveness of stress management strategies*

Statement	Not at all N(%)	Once in a while N(%)	Sometimes N(%)	Fairly often N(%)	Frequently if not always N(%)	N(%)
Stress management obligations of management clearly are defined	8(16.0)	6(12.0)	18(36.0)	14(28.0)	4(8.0)	50(100)
Interventions are put in place to check stress	8(16.0)	15(30.0)	14(28.0)	11(22.0)	2(4.0)	50(100)
Employees report of being under stress	15(30.0)	13(26.0)	17(34.0)	3(12.0)	2(4.0)	50(100)
Is there any way employees undergoing stress can be identified	8(16.0)	8(16.0)	29(58.0)	3(6.0)	2(4.0)	50(100)
We have a well-defined strategy as to how stress problems are to be tackled	14(28.0)	13(26.0)	15(30.0)	8(16.0)	0(0)	50(100)
Management conduct periodic stress review	10(20.0)	16(32.0)	12(24.0)	9(18.0)	2(4.0)	50(100)
Employees undergoing stress choose their own treatment (stress management)	11(22.0)	14(28.0)	18(36.0)	7(14.0)	0(0)	50(100)
Company set aside a special amount of money towards stress management of employees	18(36.0)	12(24.0)	8(16.0)	10(20.0)	2(4.0)	50(100)
Company pay for the treatment charges for stress management	13(26.0)	16(32.0)	13(26.0)	4(8.0)	4(8.0)	50(100)
Company ensure continuous improvement and new technique utilisation in the stress management strategy of employees	8(16.0)	16(32.0)	17(34.0)	7(14.0)	2(4.0)	50(100)
Employees are made aware of the cost of stress management to the company	21(42.0)	8(16.0)	14(28.0)	5(10.0)	2(4.0)	50(100)

Source: Field Survey, Nordzro (2017)

Moreover, with regards to this issue of whether we have a well-defined strategy as to how stress problems are to be tackled amongst the respondents, 16% of the respondents indicated fairly often, 30% of the respondents indicated sometimes, 26% of the respondents pointed out that it happens once in a while, whereas 28% emphasized that it does not happen at all. The responses reveal that respondents recognized we have a well-defined strategy as to how stress problems are to be tackled amongst the employees of the organization.

Again, though on the statement of whether management conducts periodic stress review, 4% of the respondents indicated that management conducted it frequently if not always, 18% of the respondents indicated that it was conducted fairly often, 24% of the respondents indicated sometimes, 32% of the respondents pointed out that it was conducted once in a while, whereas 20% emphasized that it wasn't conducted at all. The responses reveal that respondents recognized that management conducts periodic stress review amongst the employees of the organization.

As far as the statement relating to whether employees undergoing stress choose their own treatment was concerned, 14% of the respondents indicated that they fairly often choose their own treatment, 36% of the respondents indicated that they sometimes choose it, 28% of the respondents pointed out that they chose it once in a while, whereas 22% emphasized that it does not happen at all. The responses reveal that respondents recognized that the employees undergoing stress choose their own treatment within the organization.

Again, regarding the issues of whether the company sets aside a special amount of money towards stress management of employees, 4% of the respondents acknowledged that they set aside money frequently if not always, 20% of the respondents indicated that they set aside money fairly often, 16% of the respondents indicated that they sometimes set aside money, 24% of the respondents pointed out that they experienced it once in a while, whereas 36% emphasized that it does not happen at all. The responses reveal that respondents recognized that company set aside a special amount of money towards stress management of employees of the organization.

Furthermore, as far as the statement of whether company pay for the treatment charges for stress management for employees was concerned 4% of the respondents acknowledged that they paid frequently if not always, 4% of the respondents revealed that they paid it fairly often, 26% of the respondents indicated that they sometimes paid it, 32% of the respondents pointed out that they paid it once in a while, whilst 26% emphasized that it does not happen at all. The responses reveal that respondents recognized that the company paid for the treatment charges for stress management of the employees in the organization.

More so, regarding the issues of whether the company ensure continuous improvement and new technique utilisation in the stress management strategy of employees, 4% of the respondents acknowledged that they did if not always, 14% of the respondents indicated that they fairly often did, 34% of the respondents indicated that they sometimes did, 32% of the respondents pointed out that they did that once in a while, whereas 16% emphasized that it does not happen at all. The responses reveal that

respondents recognized that company ensured continuous improvement and new technique utilisation in the stress management strategy of employees of the organization.

Further to the issue of whether employees are made aware of the cost of stress management to the company, 4% of the respondents acknowledged that they did if not always, 10% of the respondents indicated that they fairly often did, 28% of the respondents indicated that they sometimes did, 16% of the respondents pointed out that they did that once in a while, whereas 42% emphasized that it does not happen at all. The responses reveal that respondents recognized that the 4% of the respondents acknowledged that they did if not always, 14% of the respondents indicated that they fairly often did, 34% of the respondents indicated that they sometimes did, 32% of the respondents pointed out that they did that once in a while, whereas 16% emphasized that it does not happen at all. The responses reveal that respondents recognized that the company ensured continuous improvement and new technique utilisation in the stress management strategy of employees of the organization.

Discussion

The third objective of the study was to find out how effective the stress management strategies being used at UT Bank are. It is therefore not surprising that according to those engaged, management has an obligation to ensure that stress at UT Bank is reduced to the barest minimum. Management therefore has put in place certain immediate interventions to check stress. This includes monitoring and evaluation of the performance of the various employees to ensure that they are performing well and ensuring that those

not performing well are contacted to ascertain if they are under any stress either at the work place or at home. A plan is put in place to check it, so that the employee under stress will not feel that management is imposing anything on them. Before this could be done, it was necessary to find out if whether stress management obligations of management of UT Bank are clearly defined.

Based on the responses, 8% of the respondents revealed that it happened frequently if not always, 28% of the respondents indicated fairly often, 36% of the respondents indicated sometimes, 12% of the respondents indicated that it happens once in a while, while 16% indicated that it does not happen at all. The responses reveal that respondents acknowledged that management clearly defines their stress management obligations to the employees in the organisation. This confirms Mills (2013) assertion that stress management in the workplace is about helping employees to cope with stress that cannot be avoided, and about reducing opportunities for employee stress wherever possible. Also this is an attestation to the fact that the company has a stress management strategy to aid stress management among workers. Further checks indicated the company had a strategy, though it could not be given out.

In an attempt to find out whether the stress management strategy were effective, respondents were asked whether interventions are put in place to check stress or the company sought to prevent or manage stress. Out of this, 4% of the respondents revealed that it happened frequently if not always, 22% of the respondents indicated fairly often, 28% of the respondents indicated sometimes, 30% of the respondents indicated that it happens once in a while, while 16% indicated that it does not happen at all. The responses

reveal that respondents acknowledged that interventions are put in place to check stress. This support Clark, Salkovskis, Hackmann, Wells, Ludgate, & Gelder (1999) statement that such strategies involve intervention by doctors, psychologists or counsellors, and there is frequently disagreement between the various providers of this level of management as to how best to deal with work-related stress. Again, affirms Clark (2002) contention that change must come from the top, and it is therefore imperative for managers to recognize that they have a legal and moral responsibility to protect the physical and mental wellbeing of their workers

The respondents however admitted that this is not only the duty of the employer but also the duty of all managers to be each other's keeper and help colleagues who confide in them of being under stress but are not ready to make it official. Though some of the respondents stated management conduct periodic stress review, the others were of the view that it is not done frequently and went further to state that it will be in the interest of the company if this is done more frequently as they believe it will check stress and lead to more satisfied employees who will have good attitude towards their work, thereby increasing productivity. Others also stated that though practiced once in a while, it is important that more well-defined strategy as to how stress problems are tackled or work based leisure activities must be introduced to help reduce stress buildup. This support Ericksen & Brunsgaard (2004) statement that comprehensive work-based leisure-time activities can yield promising health behavioural changes.

All the participants shared the view that employees undergoing stress one way or the other have a choice as to how their stress should be managed.

That aside, the company always recommends the need to see a doctor. The problem however is that most of the employees who undergo stress most often than not live in self-denial and not all of them are ready to see a doctor or go through the medical treatment. Another problem which according to the respondents was raised is whether it should be management who determines when someone who reports of being under stress should resume work or whether it is a medical doctor who should determine when one is fit to resume work. This supports Blaug, Kenyon, and Lekhi, (2007) statement that general practitioners are the main focal point of treatment for the worker suffering from the ill effects of stress. Unfortunately, they can prescribe treatments or courses of action that in the long term may delay their return to work.

Though the response made it clear that the company has not set aside a special amount of money towards paying bills for stress management of employees, all the interviewees however indicated the company has a policy of paying for the medical bills of employees and they believe that caters for everything. To ensure continuous improvement and new technique utilization in the stress management strategy of employees, UT Bank has a policy of using consultants to periodically run seminars not only specifically on stress, but on other job related topics which when utilized will help increase job satisfaction and productivity of employees and indirectly also help them identify stressors at the workplace and help manage stressful situations.

This is very important as according to Akrani (2011) management needs to understand emotional aspect of their workers as it plays a key role in determining how successful an organisation will be. In addition to that management members are to a very large extent involved in the decision

making process. This according to the respondent is with the sole aim of letting them feel things are not being imposed on them.

Though all the respondents agreed it will be difficult to quantify the amount of money UT Bank spends solely on stress management, some of them agreed that based on the cost of the medication some managers quoted for their stress management treatment which was eventually borne by the company, they believe the cost of stress management to the company is expensive.

Chapter Summary

This section is the chapter four of the entire work. It seeks to answer the three key objectives of this study. The first objective sought to examine the causes of stress at UT bank. The study found that one of the main causes of stress was inadequate time for the job. The second objective sought to investigate the effects of stress on employees' performance at UT bank. The study found out that stress had an effect on their performance in terms of productivity. The third question sought to examine the effectiveness of stress management strategies at UT bank. The study found that management has put some stress management techniques in place although such strategies were not all that effective.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMENDATIONS

This chapter provides a summary of the study, provides key findings, draws conclusions from the key findings and makes recommendations. The chapter also provides suggestions for further research.

Summary

The overall issue of stress management in UT Bank limited, Ghana is so essential that it plays a critical role in ascertaining and ensuring a stress free financial services industry. Though it is the ultimate dream of every employer to have a stress free job environment with employees who are satisfied. Thus have the right attitude to execute the job in order to increase productivity, this has not always been the case. In effect, the purpose of the research was to establish how stress management can have effect on employees, as effective stress management can improve productivity at the work place. Specifically, the study sought to explore the views of employees at UT Bank regarding the issue of stress, its impact on employee performance and its management.

Descriptive survey design was adopted as the most appropriate design for the study. The purposive sampling technique was used to select all the heads of departments in the bank while in selecting the employees for the study, the convenient sampling technique was also used. The survey results indicated that employees of UT Bank Ghana limited believe that there is the need for a well thought through stress management policy to ensure that employers are able to plan their stress management prudently to preserve their reputation as it is a vital key to a successful work environment. Employees on

the other hand would benefit when they are able to work in the right environment with reduced stress.

A sample of 50 respondents participated in the study. A questionnaire was designed made up of a four point and five point Linkert Scale was used in data collection. The questionnaire was designed for all the participants. The questionnaires was pilot tested in the Fidelity Bank, Takoradi in the Western Region of Ghana and after the analysis, the instrument generated a standardized Cronbach's Alpha coefficient of .76 indicating a high statistical reliability of the instrument.

The questionnaires were administered personally and as anticipated, all the questionnaires were retrieved from respondents. The Statistical Package for the Social Science (SPSS) version 21 was employed to analyse the main data. Percentages were used to analyse Research Questions 1, 2 and 3. This chapter highlights the summary of findings and conclusion of the study. The chapter further gives in-depth recommendation on how stress can be well managed.

Summary of Key Findings

The study revealed a number of findings with respect to stress management and employees performance in UT Bank in the Western Region of Ghana. The following findings emerged from the study:

1. The research indicated that though all the respondents are at different levels of responsibility and working in the same place under similar conditions, they all respond to the pressure of the work in different ways. In other words, work place stressors at UT Bank, Ghana limited does not have the same effect on all the

employees who participated in the study. The four main stressors that negatively affected respondents were "not having enough time and unfavourable physical environment", "friction amongst employees" and "conflicting roles".

2. Respondents admitted every work place has a certain degree of stress. That notwithstanding, respondents indicated the research findings revealed that stress has an effect on employees performance at the UT Bank. This they believe their job performance will increase and have a positive effect on their productivity if stress is reduced and the right working environment is created for them.
3. Effective stress management in a working environment can enhance workers physical and psychological health. To achieve this, the choice of which stress-management technique to use should be based on the specific job in question. The research indicated that regarding the issue of whether stress management obligations of management are clearly defined 8% of the respondents revealed that it happened frequently if not always, 28% of the respondents indicated fairly often, 36% of the respondents indicated sometimes, 12% of the respondents indicated that it happens once in a while, while 16% indicated that it does not happen at all. Therefore based on the findings of the research, it can be stated the stress management strategies being practised at UT Bank Ltd., Ghana is effective.

Conclusions

This study was carried out with the objective of establishing the factors that causes work place stress, investigating the effect of stress on employees' performance work and examining the effectiveness of stress management strategies at UT Bank Ltd. The researcher has examined relevant models with respect to employee performance and stress and as well as formulated the research problem. The researcher also scrutinized the available literature with respect to employee stress and its impact on employee performance as well as conceptualizing the frame work of the study.

The findings of the study confirmed the main stressors that negatively affected respondents were "not having enough time and unfavourable physical environment", "friction amongst employees" and "conflicting roles". Again, the research findings revealed that stress has an effect on employee's performance in UT Bank. The role of management in reducing the job related stress of employees by introducing the necessary effective stress management strategies in a working environment can enhance employees' physical and psychological health.

The research again indicated that stress management obligations of management are clearly defined by management but employees in UT Bank in the financial services sector in Ghana are facing so many problems. Thus, the problem of stress is inevitable and unavoidable in the banking sector. A majority of the workforce face severe job related stress and a lot of psychological issues. It should be noted that the productivity of the work force is the most crucial factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychological wellbeing of the

employees. The innovative behavior of employees is also important especially in service organizations. On the basis of results, it is concluded that stress has significant impact on employee performance in UT Bank resulting in reducing employee performance and productivity.

Recommendations

The findings of the study have provided the necessary information about stress management and its effect on employee performance in UT Bank limited Ghana. From the findings and conclusions of the study, the following are recommendations to employees, managers, board of directors of UT Bank, the government and other stakeholders as a whole to ensure quality and efficient stress management.

1. The study revealed the main factors that cause stress at UT Bank Ghana Limited. Therefore, it is recommended that there is the need for management to show they take stress seriously and therefore understand towards employees who admit to being under stress. There is also the need for the employer to have improved communication by sharing information with employees to reduce uncertainty about their jobs security and future prospects and also by clearly defining employees roles and responsibilities. Furthermore, the employer should reassure employees by providing opportunities for their career development and also give employees more control over their work.
2. According to the research, some employees agreed stress had a negative effect on their performance and their attitude towards work. To help address these, the employer must take seriously what employees say about the pressures of their work. The signs of stress must also be taken

seriously. The employer also needs to ensure employees have the skills, training and resources they need, so they will be able to work in a relaxed atmosphere and not feel too pressured. To prevent stress, it is necessary to vary working conditions and ensure flexibility in the work environment. Managers on the other hand, must know the effects of stress and attach the necessary urgency, because if stress is not checked it will have a negative effect on their job satisfaction and attitude to work.

3. Though the research indicated most of the respondents were happy with the stress management strategies of the company, it is still important for the employer to continue to develop further strategies that will make managers continually see the stress management strategies as being effective. At their level, employees must be consulted for them to have opportunities to participate in decisions or changes that affect their jobs. In addition to that, the workload given to employees must match their abilities and resources whilst unrealistic deadlines must be avoided. Furthermore, managers should cultivate a friendly social climate through providing opportunities for social interaction among themselves both at work and out of the workplace. This will encourage managers to recognise the individual contributions of other managers and the benefits of the whole management team coming together. Lastly managers should be provided with regular appraisals and given constructive, supportive advice and positive feedback.

Suggestions for Future Research

There must be ongoing research towards establishing strategies that could bring stress level at the workplace to the barest minimum in order to facilitate improving quality work and increasing efficiency of employees. It is also recommended that though it is very difficult getting information on such vital and sensitive issue as stress, future research should focus on using a qualitative approaches to give an understanding on the causes of stress, the effects of stress and how stress management strategies are working. As well as an in depth qualitative study for respondents to provide raw data as a way of tackling the lack of information. This will at best help regulate stress management at the workplace in the larger financial services sector.

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APPENDIX A

UNIVERSITY OF CAPE COAST

COLLEGE OF HUMANITIES AND LEGAL STUDIES

SCHOOL OF BUSINESS

QUESTIONNAIRE FOR EMPLOYEES

This questionnaire is designed to collect relevant information about stress and its effect on employee performance in Banks, Ghana. Your response to the items of this questionnaire will remain confidential and the results will be used to examine the effects of stress on the performance of employees in Banks, Ghana. We hope you will be able to take time and carefully complete this questionnaire. You can use a mark (✓) to indicate your responses for items with alternative responses.

I. BIOGRAPHIC DATA

1. Name of Bank: _____
2. Branch: _____
3. Department: _____
4. Sex: Male Female
5. Educational qualification:
SSSCE Diploma BA/B.Sc. / B.Ed.
M.BA./ MA/M.Sc./M.Phil.
6. Position _____
7. Years of experience at current post: 1-5 [] 6-10 []
11-15 [] over 16 []
8. Marital status: Married [] Single [] Divorced []

II. FACTORS THAT CAUSE WORK PLACE STRESS

Please rate the statements below concerning the factors which cause work place stress.

Key: SA- strongly agree, A- Agree, D- disagree, SD- strongly disagree

Statement	1	2	3	4
	SD	D	A	SA
1. I don't have enough time to get my job done properly	1	2	3	4
2. I am not exposed to unfavourable physical conditions at work	1	2	3	4
3. I can choose my own work methods, pace, and/or order	1	2	3	4
4. I can decide when to take a break	1	2	3	4
5. I receive support from my colleagues	1	2	3	4
6. I am not isolated from others during work	1	2	3	4
7. I am not treated differently, because of my race, gender, ethnicity or disability	1	2	3	4
8. There is no friction or anger between colleagues	1	2	3	4
9. I am not subjected to personal harassment in the form of unkind words or behaviour	1	2	3	4
10. I am not subjected to bullying at work	1	2	3	4
11. I have good job security				
12. It is likely that during the next couple				

of years I will be with my current employer				
13. I work long irregular hours				
14. I have no conflicting tasks/roles				
15. My work does not interfere with my family				

III. EFFECT OF STRESS ON EMPLOYEES' PERFORMANCE

Please rate the statements below concerning the effect of stress on employee's performance.

Key: not at all, once in a while, sometimes, fairly often, frequently if not always

Item	1	2	3	4	5
	Not at all	Once in a while	Sometimes	Fairly often	Frequently if not always
16. I experience imbalance in my system	1	2	3	4	5
17. stress enables me reaches peak performance	1	2	3	4	5
18. excessive stress interferes with productivity and reduces physical and emotional health	1	2	3	4	5
19. stress leads to	1	2	3	4	5

psychological problems					
20. stress leads to either a mental breakdown or depression	1	2	3	4	5
21. I have poor judgment	1	2	3	4	5
22. I experience chronic fatigue	1	2	3	4	5
23. I experience a sense of loneliness and isolation	1	2	3	4	5
24. I experience nausea and dizziness	1	2	3	4	5

IV. EFFECTIVENESS OF STRESS MANAGEMENT STRATEGIES

Please rate the statements below concerning the effectiveness of stress management strategies.

Key: not at all, once in a while, sometimes, fairly often, frequently if not always

	1	2	3	4	5
Item	Not at all	Once in a while	Sometimes	Fairly often	Frequently if not always
25. stress management obligations of management clearly defined	1	2	3	4	5

26. interventions are put in place to check stress	1	2	3	4	5
27. employees report of being under stress	1	2	3	4	5
28. is there any way employees undergoing stress can be identified	1	2	3	4	5
29. we have a well-defined strategy as to how stress problems are to be tackled	1	2	3	4	5
30. management conduct periodic stress review	1	2	3	4	5
31. employees undergoing stress choose their own treatment (stress management)	1	2	3	4	5
32. company set aside a special amount of money towards stress	1	2	3	4	5

management of employees					
33. company pay for the treatment charges for stress management	1	2	3	4	5
34. company ensure continuous improvement and new technique utilisation in the stress management strategy of employees	1	2	3	4	5
35. employees are made aware of the cost of stress management to the company	1	2	3	4	5