

ATTITUDE AND CHOICE OF STRESS MANAGEMENT STRATEGIES: STUDY OF SELECTED BANKS IN OWERRI, IMO STATE, NIGERIA

Dr Okuu Kalu Okwuagwu.

Department of Management, Faculty of Business Administration, Abia State University,
Uturu, Nigeria.

and

Paul Chinedu Agu

Department of Management, Faculty of Business Administration, Abia State University,
Uturu, Nigeria.

Abstract

Occupational stress is considered as a harmful part of the work environment. It is an increasing problem in organizations and people from all works of life are ravaged with stress. In order to cope with the environment and be able to achieve both individual and organizational goals, different employees adopt different strategies; and one's choice of strategy differs from another. This study therefore sought to find out the extent to which employees' attitudes influence their choice of stress management strategies. The cross-sectional survey design which is a variant of the survey (descriptive) research design was adopted to obtain data from the employees of the selected banks in Owerri, Imo State of Nigeria. A sample size of 176 was studied from a population of 313 bank employees. 152 copies of the questionnaire were retrieved with 86% success rate. The generated quantitative data in this study were tested using the Multiple Regression Analysis and applying the SPSS version 20. The study revealed that there is significant relationship between attitudes of employees and their choice of stress management strategies. Whereas employees' level of job involvement and organizational commitment were revealed to be significant predictor of choice of stress management strategy, the study disclosed that job satisfaction was not a significant predictor of choice of stress management strategy among the bank employees in Owerri, Imo State. Based on these findings, we suggest that organisations look for ways to improve workplace culture and, by association, job satisfaction and workplace morale and that, employers should still ensure that their workers remain satisfied through improved pay system and organizational structure.

Key words: Occupational Stress, Attitude, Satisfaction, Involvement, Commitment

Introduction

It is a general belief among management scholars that the world is in a constant state of flux, and this demands rapid adaptation behaviours from all (Paoli & Merllie, 2001; Paoli & Parent-Thirion, 2003; Ivancevich, Matteson & Edward, 1999; Shahid, Latif, Sohail & Ashraf, 2015). As noted by Nayak (2008), modern living has brought with it not only innumerable means of comfort, but also a plethora of demands that tax human body and mind. As observed by Thompson (2002) and Adjei and Amofa (2014), technology is changing. Also, social habits, values, social structure and people are changing. Everybody has to cope with these changes, not only individuals, but organizations and government as well. According to Robbins and Sanghi (2006), stress is a “dynamic condition in which an individual is confronted with an opportunity, constraints, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important”. Kahn and Quinn (1970) as cited in Shahid et al. (2015), saw stress as the outcome of cachet of the assigned work role that cause harmful effect for individuals.

Occupational stress, according to Shahid, et al (2015), is considered as a harmful part of the work environment. It is an increasing problem in organizations. Thus, Onoh (2009) observed that organizational executives, and indeed people from all works of life, are ravaged with stress. The workplace, according to Jamshed, Muhammad, Ayaz, Muhammad and Amjad (2011), is potentially an important source of stress for bankers because of the amount of time they spend in their respective banks. Shahid, et al (2015), noted that the basic causes of stress in the banking sector include lack of administrative support from the boss (manager), work overload and time pressure, riskiness of job, poor relationship with customers and coworkers, work-family balance, reduction in staff, change at work, shift work, lack of supervision, inadequate training, inappropriate working conditions, too heavy responsibilities, and poor relationship with colleagues. All these determine how laborious the work can be and its effect on employees’ physical and mental health as well as organizational performance.

Statement of the Problem

Workers of all environments are exposed to stress. However, the bankers in Nigeria and Owerri in particular, may be said to be exposed to greater stress than their counterparts in other parts of the world. This is due mainly to the kinds of challenges they experience in their daily activities. As pointed out by Agu (2017), the bankers live in a complex and dynamic environment with high rate of political instability, ineffective and corrupt legal and judicial system, race and class conflicts, residential or community disharmony, social upheavals, changes in technology, and noise. From these outside environment, these bankers come into the organization where different individuals from different backgrounds and cultures, with different ideologies, experiences, aspirations and expectations, abilities and skill, come together to achieve a common goal – organization’s effectiveness.

In order to subject these differences to a pattern of operation, the management of various organizations provide some guidelines in the form of policies, which in most cases, result in unattainable goals, unfair or arbitrary performance appraisals, pay inequalities, inflexible rules and standards, rotator/shift works, and ambiguous procedures. Sometimes,

amidst the crowded and excessively noisy work environment with poor lighting, bankers must carry out a variety of tasks without adequate machinery and staff strength, and under close supervision. Among these tasks in most cases is the handling of customers who have come from different backgrounds, with different individual 'problems' and with the notion that, "My problem is the most crucial". Above all, these bankers come from families where they are expected to carry out certain obligations both in the immediate and the extended families. Meanwhile, the individual's income in most cases may be inadequate to meet up with such demands. All these no doubt, call for stress (Agu, 2017).

While some work stress is normal however, Nayak (2008) posited that excessive stress can interfere with one's productivity and impact one's physical and emotional health. A large number of studies such as Scheleifer, Ley and Spalding (2002), Sanne (2005), Wang, Schnnitz, Dewa and Stanfeld (2009), Gadinger, Fischer, Schneider, Fischer, Frank and Kromm (2009), Donald, et al (2005) and Martin, Luceno, Taen, Rubio and Relacion (2007), link occupational stress to other health problems such as anxiety, depression, burnout and insomnia; and these affect firm's performance, innovation, commitment, and organization leadership. Onoh (2009) observed that job-related stress could cause job-related dissatisfaction. Stress can be shown in other psychological states such as profound irritability, severe anxiety, tension, boredom, fatigue, depression, frustration, inertia, nervousness, inability to concentrate and make decisions, feeling of insecurity, spells of dizziness, inability to cope well in conflict situations, and reacting emotionally when confronted with problems at work.

To cope with the arduous environment and be able to achieve both individual and organizational goals, it is needful that employees adopt rapid adaptation behaviours. Thus, different employees adopt different stress management strategies. The techniques adapted, to a great extent, depend on the attitudes of the employees which differ from person to person.

Objectives of the study

This study therefore, seeks to study the impact of employee attitude on choice of stress management strategies.

Review of Related Literature

For the purpose of this study, areas reviewed include the concept, types, causes, effects, strategies for tackling occupational stress, among others.

Concept of Occupational Stress

Many scholars have come with different meanings of "stress" based on their understanding. Thus, Koontz, Cannice and Weihrich (2008) observed that as a very complex phenomenon, it is no surprise that stress has no commonly accepted definition. However, the concept of stress is never complete without recognizing Salye. According to Selye (1964), stress is the physical and psychological response to adverse conditions or influences in the workplace setting or environment. Similarly, Nwadiani (2006) defined

stress as a disruption of the emotional stability of the individual that induces a state of disorganization in personality and behaviour. Ryhal and Singh (1996) noted that stress is the state of an organism when it perceives that its well-being is endangered and that it must direct all its energies to its protection.

Austin (2005) contends that stress is the totality of the responses to the individual's environmental demands and pressures. A widely used working definition of stress, according to Koontz et al (2008), is the definition put up by Ivancevich and Matteson (1993), which maintains that "an adaptive response, mediated by individual differences and/or psychological processes, that is a consequence of any external (environmental) action, situation, or event that places excessive psychological and/or physical demands on a person. In Onchwari's (2009) view, stress is the non-specific response of a human body to any demand made upon it. Stress must be understood as that unavoidable aspect of our everyday work life and even the individual's domestic situations.

Considering the above definitions, it can be concluded that stress is a condition which develops when the demands made on people exceed their adaptive or coping abilities. These demands can be physical, social, or psychological demands. Therefore, Agu (2017) sees occupational stress as a state of psychosomatic or behavioural abnormality resulting from substantial imbalance between job demands and response capability which is caused by constraints imposed on an individual's ability to attain a desired outcome. This serves as a working for this study.

Types of Stress

Stress can either be positive or negative. In its positive aspect, stress may help a person concentrate, focus and perform, and can often help a person to reach peak efficiency. Thus, many people, in fact work better when under pressure. On the other hand, when stress becomes constant, health and well-being may suffer. That is to say that stress becomes negative when a person stays geared up and does not or cannot relax after meeting a challenge (Agu, 2015).

According to Powell (1990), there are two types of stress, namely: eustress and distress. Onoh (2009) stated that eustress refers to the level of stress which motivates a person to perform well, solve problems, be creative, and grow in confidence. For Looker and Gregson (1997), eustress can be experienced when a person's perceived ability to cope outweighs his or her perceived demands. This situation gives rise to a feeling of confidence, of being in control and being able to tackle and handle tasks, challenges and demands.

Distress, on the other hand, is where a person's performance deteriorates, the adaptive bodily functioning becomes disrupted, the response, whether physiological, cognitive, emotional, or behavioural becomes maladaptive. Distress, according to Looker and Gregson (1997), may also arise from having too few demands to stimulate a person, resulting in boredom and frustration. In this case the perceived ability to cope outweighs the demands. Having too little to do or too few demanding tasks can be just as distressful as having too much to do or tackling complex jobs. It is therefore evident from the

foregoing that eustress is regarded as positive stress and distress as negative stress. Both positive and negative stresses have their effects on both the employees and the firm.

Causes of Occupational Stress

Onoh (2009) categorized the various causes of stress into three: environmental stressors, individual stressors and organizational stressors. Figure 1 below summarizes these sources of stress:

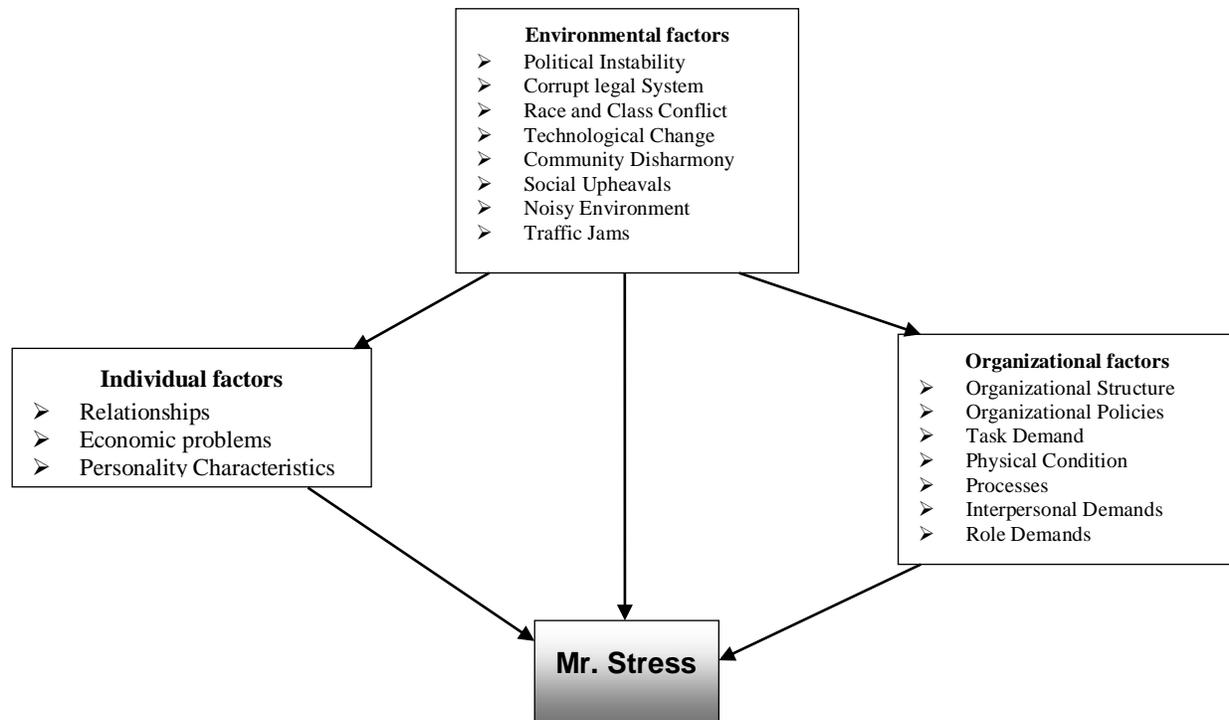


Fig. 1: Causes of Stress

Source: Adaptation from Onoh, A. N. (2009). The Dynamics of Organizational Behaviour, Enugu: Guzon Ventures. Pg. 164 – 177.

Effects of Occupational Stress on Employees

Stress can have various effects on the individual as well as on the organization. There are psychological effects that may be linked to a variety of illnesses. Then there are psychological effects such as burnout or boredom (Koontz et al, 2008). Various kinds of behaviours such as drug and alcohol abuse, inordinate food consumption, accident or withdrawal from the stressful situation (absenteeism, excessive labour turnover), may be a reaction to stress (Agu, 2015). Clearly, not only does the individual suffer, but the organization may also be affected by the turnover or impaired decision making of its managers and non-managers alike. However, Adjei and Amofa (2014) identified the following specific consequences associated with stress:

a. **Burnout:** Burnout is a condition of emotional exhaustion and negative attitudes (Buelens, 2002 cited in Adjei & Amofa, 2014). Schultz (2003) further expand on this theory by defining occupational burnout as a condition where the employee's coping resources have been consumed by work and life demands, to the point of poor job performance and exhaustion. Dessler (1997) looks at a different angle and mention that burnout involves a total depletion of physical and mental resources caused by excessive striving to reach an unrealistic work-related goal. It can therefore be concluded that burnout is the result of too much job stress, especially when that stress is combined with a preoccupation of attaining unattainable work-related goals.

b. **Aggression:** According to Chapman and O'Neill, (1999) aggression is always a consequence of frustration. The occurrence of aggressive behaviour always presupposes the existence of frustration and the existence of frustration always leads to some form of aggression. Frustration can be defined as an interference with the occurrence of an instigated-goal response to its proper time in the behaviour sequence. Whenever a barrier is interposed between persons and their desired goals, an extra amount of energy is immobilized. Such energy mobilization, if continued and unsuccessful, tends to flow over into generalized destructive behaviour. The strength of the instigation to aggression can be expected to vary with (1) the strength of instigation to the frustrated response; (2) the degree of interference with the frustrated response; and (3) the number of frustrated response-sequences.

Schultz (2003) in Adjei and Amofa (2014) identified the following four aggressive ways of reaction:

i. **Verbal Aggression:** A person may verbally lash out at another person. This is most common in workplace meetings and group discussions.

ii. **Physical Aggression:** Involving violence towards others and sometimes damage to work equipment.

iii. **Internalized Aggression:** Occurring when the hurt and frustration repress the feelings that a person have, leading to an explosion of emotions at a later stage. Later, depression and anxiety may occur.

iv. **Corporate Aggression:** Referring to aggression towards the company a person works for. This may not really be directed to colleagues or peers, but rather at the company itself. An employee may develop a negative external locus of control against the company and end up with counterproductive anger.

As noted by Agu (2015), occupational stress can transcend the workplace and also endanger the general wellbeing of the worker. A large number of studies like Leino (1989), Houtman, Bongers, Smulders and Kompier (1994) and Schleifer, Ley and Spalding (2002) link occupational stress to other health problems such as musculoskeletal disorders, cardiovascular disease, anxiety and depression (Sanne et al, 2005), burnout (Wang, Schmitz, Dewa, Stansfeld, 2009) and insomnia (Gadinger, Fischer, Schneider, Fisher, Frank, Kromm, 2009). Stress also has an important effect on the firm's performance, in

particular on creativity (Talbot, Cooper and Barrow, 1992), productivity (Wilke, Gmelch, Lovrich, 1985, Donald, Taylor, Johnson, Cooper and Cartwright, 2005) innovation (Martín, Luceño, Jaen, Rubio, Relación, 2007), commitment, and leadership.

Tackling Occupational Stress

Things that influence employees' stress tolerance level have been identified by Helthguide.org (2015) as recorded in Agu (2017) to include the following:

- i. **Your support network** – A strong network of supportive friends and family members can be an enormous buffer against life's stressors. On the flip side, the more lonely and isolated you are, the greater your vulnerability to stress.
- ii. **Your sense of control** – It may be easier to take stress in your stride if you have confidence in yourself and your ability to influence events and persevere through challenges. If you feel like things are out of your control, you're likely to have less tolerance for stress.
- iii. **Your attitude and outlook** – Optimistic people are often more stress-hardy. They tend to embrace challenges, have a strong sense of humor, and accept that change is a part of life.
- iv. **Your ability to deal with your emotions** – You're extremely vulnerable to stress if you don't know how to calm and soothe yourself when you're feeling sad, angry, or overwhelmed by a situation. The ability to bring your emotions into balance helps you bounce back from adversity and is a skill that can be learned at any age.
- v. **Your knowledge and preparation** – The more you know about a stressful situation, including how long it will last and what to expect, the easier it is to cope. For example, if you go into surgery with a realistic picture of what to expect post-op, a painful recovery will be less traumatic than if you were expecting to bounce back immediately.

However, our main focus in this study is to find out the extent to which employees' attitudes influence their choice of stress management practices.

Attitude of Employees

As thinking, feeling persons, we experience reactions to virtually everybody, everything, and every idea or issue that we encounter during our daily lives (Onoh, 2009). Attitude plays an important role in human behaviour and inevitably on organizational behaviour. Attitude has been defined by Fishbein and Ajzen (1975) in Onoh (2009) as a person's disposition to respond in a favourable or unfavourable way to an object (in this case an object can be a person or an idea as well as physical object). It could equally be described as relatively lasting cluster of feelings, beliefs and behaviour tendencies directed towards specific persons, groups, ideas or objects. It could be deduced that attitude relates to the tendency to respond to the target in a relatively stable manner. These reactions vary in scope, according to Onoh (2009) and most fall within three major categories

(components) – affective, cognitive and behavioural.

However, for the purpose of this study, employees' attitudes are viewed from their level of job satisfaction, job involvement and organizational commitment relative to the experience of occupational stress. As noted by Brooke and Price (1989), Job satisfaction, job involvement and organizational commitment are considered to be related but distinguishable employee attitudes. Job satisfaction represents an affective response to specific aspects of the job or career and denotes the pleasurable or positive emotional state resulting from an appraisal of one's job or career (Locke, 1976; Porter et al., 1974; Williams and Hazer, 1986). Organizational commitment is an affective response to the whole organization and the degree of attachment or loyalty employees feel towards the organization. Job involvement represents the extent to which employees are absorbed in or preoccupied with their jobs and the extent to which an individual identifies with his/her job (Brooke et al., 1988 in Ongari, 2007). The degree of commitment and loyalty can be achieved if management they enrich the jobs, empower and compensate employees properly.

The Job Characteristics Model

The present study adopted the Job characteristics model as was propounded by Hackman and Oldham in the year 1980. The model focuses on important aspects of job characteristics, such as skill variety, task identity, task significance, autonomy, and feedback. These characteristics are proposed to lead to 'critical psychological states of experienced meaningfulness, and experienced responsibility and knowledge of outcomes. It is proposed that positive or negative work characteristics give rise to mental states which lead to corresponding cognitive and behavioural outcomes, e.g. motivation, satisfaction, absenteeism, etc.

In conjunction with the model, Hackman and Oldham (1980) developed the Job Diagnostic Survey, a questionnaire for job analysis, which implies key types of job-redesign including combining tasks, creating feedback methods, job enrichment, etc. Moreover, Kompier (2003) stated that there is an impressive literature relating the outcome variables to the core job characteristics. The model is also well integrated with the Job Diagnostic Survey; however there is limited variety in the core job characteristics, with only a small number of key psychological states considered.

Proposed Model of Attitude and Choice of Stress Management Strategy

Following our discussions so far, it could be deduced that employee's attitude is a function of his level of job satisfaction, job involvement and organizational commitment. It is proposed that these three factors will influence the employee's choice of stress management practice. This relationship is presented in figure 2:

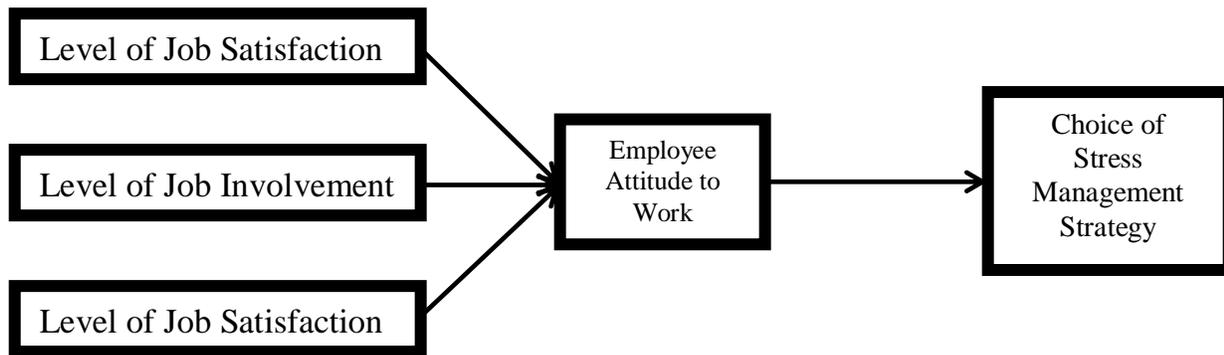


Figure 2: Model of Attitude and Choice of Stress Management Strategy

Source: Researchers' Conceptualization, 2017.

Empirical Review

This gives the hypothesis of the study:

H₀: There is no significant relationship between attitudes of bank employees in Owerri and their choice of stress management strategies.

H₁: There is significant relationship between attitudes of bank employees in Owerri and their choice of stress management strategies.

Research Methodology

The cross-sectional survey design which is a variant of the survey (descriptive) research design was adopted to obtain data from the selected banks in Owerri, Imo State of Nigeria. Data for this study were gathered from both primary and secondary sources. The primary data for this study were sourced through the use of questionnaire.

The questionnaire for this work was of two sections: section 'A' (for personal data) and section 'B' (research questions). The five point Likert Scale was used in the questionnaire distributed to respondents. The Yamane (1967) formula as quoted by Botes (2009) and Alugbuo (2005), with a confidence level of 95%, was used to determine the sample size of 176 from a population of 313 bank employees. 152 copies of the questionnaire were retrieved with 86% success rate.

The validity of the research instrument in construct was tested using factor analysis. The content validity was validated by the constructive adjustments and guidelines of experts in the field of research. A pilot survey was conducted on 20 bank employees (11% of the sample). The test-re-test yielded a correlation of 80% as there were 16 positive votes and 4 negative votes on the questions raised by the researcher about the effect of employee attitude on choice of stress management strategies. The generated quantitative data in this study were tested using the Multiple Regression Analysis and applying SPSS version 20.

Data Analysis and Results

Our analyses of the demographic variables revealed that 82 (54%) respondents and

70(46%) respondents were males and females respectively. This implies that there was an appropriate representation of the both genders. In terms of their age brackets, 30 (20%) respondents, 35(23%) respondents, 50(33%) respondents and 37 (24%) respondents were within 18-25, 26-35, 36-45 and 46 years and above respectively. That is to say that majority of the bank employees in Owerri are below 46 years. Also, it was revealed that 20 (13%) respondents, 98(64%) respondents, 30(20%) respondents and 4 (3%) respondents had O'Level/ND, B.Sc./HND, Masters and above and other educational qualifications respectively. This shows that the respondents were literate enough to understand and correctly respond to the questions contained in the questionnaire. Moreover, it was revealed that 78 (51%) respondents, 62 (41%) respondents and 12 (8%) respondents were married, single and others respectively. This shows that there was a high level of maturity and disposition among the respondents. It was equally revealed that 60 (39%) respondents, 51 (34%) respondents and 41 (27%) respondents had worked in their various firms for a period of 0 to 5 years, 6 to 10 years and 11 years and above, respectively. With majority of the employees having worked for more than five years in their respective firms, it is an indication that they should have had enough experiences that would enable them respond accurately to the questions contained in the questionnaire.

Table 1: Experience of Stress at Work

Option	Frequency	Percentage
Yes	152	100.00
No	00	00.00
Total	152	100.00

Source: Field Survey, 2017

The table1 shows that all the respondents, representing 100%, had at one point or the other experienced work stress.

Table 2: Overriding Environmental Stressors

Option	Frequency	Percentage	Ranking
Political Instability	112	74.00	Sixth
Corrupt Legal and Judicial Systems	95	63.00	Seventh
Race and Class Conflict	90	59.00	Eighth
Technological Change	130	86.00	Third
Community Disharmony	145	95.00	Second
Social upheavals	116	76.00	Fifth
Noisy Environment	147	97.00	First
Traffic Jams	120	79.00	Fourth

Source: Field Survey, 2017

From table 2 above, respondents were given the opportunity to identify some of the overriding environmental factors that cause stress in Owerri. Multiple choices were encouraged. Of the eight factors identified, noisy environment had the highest number of votes (147 responses). It was followed by community disharmony (145 responses).

Technological change, traffic jams, social upheavals, political instability, corrupt legal and judicial systems and race and class conflict took the third, fourth, fifth, sixth, seventh and eighth positions with total votes of 130, 120, 116, 112, 95 and 90 respectively.

Table 3: Overriding Individual Stressors

Option	Frequency	Percentage	Position
Number of Dependants	121	80.00	Second
Economic Problems	146	96.00	First
Personality Characteristics	119	78.00	Third

Source: Field Survey, 2017

From the responses as presented in the table 2, three individual stressors were identified. Of the three factors, “economic problems” took the first position following the highest number of 146 respondents identifying it as a stressor. Although the percentages of both “Number of Dependants” and “personality characteristics” are the same (31%) when presented on a pie chart, the former occupied the second position with the total of 121 votes; while the later recorded 119 votes to occupy the third position.

Table 4: Overriding Organizational Stressors

Option	Frequency	Percentage	Position
Organizational Structure	152	100.00	First
Organizational Politics	132	87.00	Sixth
Task Demand	152	100.00	First
Physical Conditions	117	77.00	Eighth
Processes	122	80.00	Seventh
Interpersonal Demands	150	99.00	Fourth
Role Demands	152	100.00	First
Working Long Hours	150	99.00	Fourth

Source: Field Survey, 2017

As shown in table 4, eight organizational factors were identified as stressor. All the respondents representing 100% of the responses identified organizational structure, task demand and role demands as stressors. Also, 150 respondents (99%) identified interpersonal demands and working long hours. 132 votes (87%), 122 votes (80%) and 117 votes (77%) were generated for organizational politics, processes and physical conditions respectively.

Table 5: Responses on the Negative Effects of Occupational Stress on Employees

Option	Frequency	Percentage
Health Problems	149	98.00
High employee turnover	119	78.00
Accidents	117	77.00

Low job satisfaction	133	88.00
Poor internal communication	148	97.00
Low quality products	122	80.00
Low motivation and morale	136	89.00
Organizational conflicts	150	99.00
Total	1074	
Average Total	134	88.00

Source: Field Survey, 2017

Table 5 revealed that on the average, a total number of 134 (88%) respondents identified the negative effects of occupational stress to include health problems, high employee turnover, accidents, low job satisfaction, poor internal communication, low quality products, low motivation and morale and organizational conflicts.

Table 6: Responses on the Positive Effects of Occupational Stress on Employees

Option	Frequency	Percentage
Makes an employee to be more Creative	120	79.00
Leads to greater productivity	110	72.00
Creates room for Innovation	125	82.00
Leads to greater Commitment	117	77.00
Leads to improvement in leadership efficiency	122	80.00
Leads to improved concentrate	97	64.00
Builds employee confidence	108	71.00
Help a person to reach peak efficiency	131	86.00
Total	930	
Average Total	116	76.00

Source: Field Survey, 2017

Table 6 revealed that on the average, a total number of 116 (76%) respondents identified the positive effects of occupational stress to include it makes an employee to be more creative, leads to greater productivity, creates room for innovation, leads to greater commitment, leads to improvement in leadership efficiency, leads to improved concentrate, builds employee confidence and help a person to reach peak efficiency.

Table 7: Responses on the Stress Management Practices Adopted by Respondents.

S/N	Statement	SA	A	UN	D	SD	Mean	STD	T	PV
(a)	To manage the negative effects of stress, I try hard to identify stressors as early as possible.	130	15	7	-	-	4.81	0.50	29.78	0.000
(b)	I maintain high sense of	115	25	6	4	2	4.63	0.80	41.96	0.000

	awareness of my personalities and capabilities.										
(c)	I create positive outlook towards others and the environment.	134	14	2	2	-	4.84	0.49	25.23	0.000	
(d)	I try to maintain emotional stability to avoid the negative effects of work stress.	126	19	7	-	-	4.78	0.51	34.18	0.000	
(e)	I create an effective work-home tasks' management.	148	4	-	-	-	4.97	0.61	10.97	0.000	
(f)	I constantly avoid unpromising stressful practices just to manage stress.	96	11	20	15	10	4.11	1.32	16.97	0.000	
(g)	I constantly seek support and advice from friends and family members.	108	29	8	5	2	4.55	0.84	28.66	0.000	
(h)	I engage in some exercises in order to manage work stress.	130	22	-	-	-	4.86	0.35	18.48	0.000	
(i)	I eat quality food to keep myself fit for work challenges.	98	14	15	13	12	4.14	1.35	18.48	0.000	
(j)	I take out time to relax when I experience stress.	143	8	1	-	-	4.93	0.27	17.78	0.000	
(k)	I take on to tourism when faced with stress.	124	26	-	1	1	4.78	0.54	24.91	0.000	

Source: Field Survey, 2017

From the SPSS outputs of the information contained in table 7, it could be seen that all the variables tested recorded p-value of 0.000 which is less than alpha (0.05) and their t-values are greater than t-value from the table (1.960). This means that all the variables recorded positive results and therefore are seen as the stress management practices adopted by the bank employees.

Table 8: Responses to the Effect of Employees' Attitude on their Choice of Stress Management Strategies.

S/N	Statement	SA	A	UN	D	SD	Mean	STD	T	DW	Total
(a)	The level of satisfaction I have with my job determines my choice of stress	140	7	3	1	1	4.79	0.75	0.696		152

	management practices.										
(b)	I consider the level of my involvement in the job to make choice of stress management practices.	121	22	5	2	2	4.70	0.72	5.089		152
(c)	My level of commitment to the organization affects my choice of stress management practices.	123	18	8	2	1	4.71	0.69	12.518		152
	Total	384	47	16	5	4				1.464	456

Source: Field Survey, 2017

Table 8 shows that an average of 128 (84%) respondents, 16 (11%) respondents, 5 (3%) respondents, 2 (1%) respondents and 1 (1%) respondent strongly agreed, agreed, had not decided, disagreed and strongly disagreed respectively on statements about the effect of attitude on their stress management practices.

The SPSS output is presented thus:

Descriptive Statistics

	Mean	Std. Deviation	N
choice of stress mgt practice	4.6776	.78565	152
Employee Satisfaction	4.7895	.75144	152
Employee Involvement	4.6974	.71908	152
Employee Commitment	4.7105	.68698	152

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.983 ^a	.966	.965	.14714	1.464

a. Predictors: (Constant), Employee Commitment, Employee Satisfaction, Employee Involvement

b. Dependent Variable: choice of stress mgt practice

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	90.000	3	30.000	1385.601	.000 ^b
	Residual	3.204	148	.022		
	Total	93.204	151			

a. Dependent Variable: choice of stress mgt practice

b. Predictors: (Constant), Employee Commitment, Employee Satisfaction, Employee Involvement

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.604	.087		-6.924	.000
	Employee Satisfaction	.016	.023	.015	.696	.488
	Employee Involvement	.310	.061	.283	5.089	.000
	Employee Commitment	.797	.064	.697	12.518	.000

a. Dependent Variable: choice of stress mgt practice

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.5179	5.0052	4.6776	.77203	152
Residual	-.88337	.48214	.00000	.14567	152
Std. Predicted Value	-5.388	.424	.000	1.000	152
Std. Residual	-6.003	3.277	.000	.990	152

a. Dependent Variable: choice of stress mgt practice

Interpretation

The R value in the model summary table shows a simple correlation of 0.983 which shows a very strong positive correlation. The R² value shows how much of the total variation in the dependent variable (choice of stress management strategy) that can be explained by the independent variable (attitude of employee). The table shows that 96.5% variation in the attitude of employee can be explained by the choice of stress management practice. This is equally high. With a sig (p-value) of (0.000) which is less than Alpha (0.05) and a t-value of 6.966, the overall regression model, therefore, statistically predicts the outcome of the variables (That is, it is a good fit).

On the individual variables, employee level of satisfaction recorded a sig (p-value) of 0.488 which is greater than Alpha (0.05) and t-values of 0.696; while both employee involvement and employee commitment recording a sig (p-value) of 0.000 which is less

than Alpha (0.05) and t values of 5.089 and 12.518 respectively.

Decision

Since the p-value (0.000) is less than Alpha (0.05), that is $0.000 < 0.05$, and t calculated (6.924) is greater than t tabulated (1.960), we therefore reject the null hypothesis and accept the alternative hypothesis which implies that there is significant relationship between attitudes of bank employees in Owerri, Imo state and their choice of stress management practices. However, statistically speaking, employee level of satisfaction was not a significant predictor of choice of stress management strategy.

Discussion of Findings

Our study disclosed that there is significant relationship between attitudes of bank employees in Owerri, Imo state and their choice of stress management practices. This was supported by the Job Characteristics Model which proposed that positive or negative work characteristics give rise to mental states which lead to corresponding cognitive and behavioural outcomes, such as motivation, satisfaction, absenteeism, etc. It was further validated by the study of Kumar, Vaidya and Prasad (2015) which concluded that occupational stress had moderate impact on the employees' performance, the job related stress in general and the stress factor job security in particular. The employees' reaction to the stress – physiological factors also had moderate effect on the performance of an employee. Also, the study of Bewell, Yakubu, Owotunse and Ojih (2014) concluded by saying that the concept of work-induced stress, and workers effectiveness and productivity are relatively inseparable.

However, our study disclosed that employee level of satisfaction was not a significant predictor of choice of stress management strategy. This finding is against the conclusion by Kumar, Vaidya and Prasad (2015). It is equally against the findings of Yaacob and Long (2015) which revealed that there is a significant relationship between occupational stress and job satisfaction. That notwithstanding, the result of some studies such as Sweeney and Quirin (2009) and Lambert et al. (2009) showed that there is a strong negative relationship between occupational stress and job satisfaction.

Summary of Findings

The following major findings were made in this study:

1. There is significant relationship between attitudes and choice of stress management strategies.
2. Level of job involvement is a significant predictor of choice of stress management strategy.
3. Organizational commitment is a significant predictor of choice of stress management strategy.
4. Job satisfaction is not a significant predictor of choice of stress management strategy.

Conclusion and Recommendations

Based on the results of our study, we hereby conclude that employees' attitudes have significant effects on their choice of stress management practices. However, on specific terms, job satisfaction is a not significant predictor of bank employees' choice of stress management practices Owerri, in Imo State, Nigeria. Following these conclusions, we suggest that organisations look for ways to improve workplace culture and, by association, job satisfaction and workplace morale. Although the work revealed that "employee level of satisfaction" was not a significant predictor of bank employees' choice of stress management practices in Owerri, we recommended that employers still ensure that their workers remain satisfied through improved pay system and organizational structure.

References

Adjei, H. and Amofa, K. A. (2014). Assessing Strategies For Managing Work Related Stress At Barclays Bank Limited, Takoradi. *European Journal Business And Innovation Research*. Vol.2, No. 2, pp. 51- 69, May 2014

Agu, P. C. (2015). "Gender Differences in Stress Management" *Seminar in Management*, Abia State University, Uturu, Abia State.

Agu, P. C. (2017). Psychological Variables And Choice Of Stress Management Strategies: Study Of Selected Banks In Imo State. *A Dissertation Presented to the Department of Management, Faculty of Business Administration, Abia State University, Uturu, in Partial Fulfillment of the Requirements for the Award of the Degree of Master of Science (M.Sc.) in Management*.

Alugbuo, C.C (2005). *Practical Guide to Project Writing*. Owerri: Credo Press.

Bewell, H., Yakubu, I., Owotunse, D. and Ojih, E. E. (2014). Work-Induced Stress and Its Influence on Organizational Effectiveness and Productivity among Nigerian Workers, *An International Multidisciplinary Journal, Ethiopia* Vol. 8 (1), Serial No. 32, January, 2014:112-125 ISSN 1994-9057.

Botes, V. L. (2009). Presentation and Analysis of the Research Findings www.uir.Unisa.za/bitstream.

Brooke PP, Price JL (1989). "The determinants of employee absenteeism: An empirical test of a causal model". *J. Occup. Psychol.* 62 :1-19.

Donald, I., Taylor, P., Johnson, S., Cooper, C., Cartwright, S. and Robertson, S. (2005) Work environments, stress, and productivity: An examination using ASSET. *Int. J. Stress Manage.* 2005;12:409–423. doi: 10.1037/1072-5245.12.4.409.

Gadinger M., Fischer J., Schneider S., Fisher G., Frank G., Kromm W. (2009) Female executives are particularly prone to the sleep-disturbing effect of isolated high-strain jobs: A cross-sectional study in German-speaking executives. *J. Sleep Res.* 2009;18:229–237. doi: 10.1111/j.1365-2869.2008.00715.x.

Houtman I., Bongers P., Smulders P., Kompier M. (1994) Psychosocial stressors at work and musculoskeletal problems. *Scand. J. Work Environ. Health.* 1994;20:139–145. doi: 10.5271/sjweh.1419.

Ivancevich, J. M., Matteson, M. T. and Edward, P. R. (1999). Who's Liable for Stress on the Job? *Harvard Business Review*, From the March 1985 Issue

Jamshed K. Khattak, Muhammad A. Khan, Ayaz Ul Haq, Muhammad Arif & Amjad A. Minhas.(2011).Occupational stress and burnout in Pakistan's banking sector. *African Journal of Business Management*, 5(3), pp810-817.

Kumar, V. A., Vaidya, R. and Prasad, K. D. V. (2015) A Study on Causes of Stress among the Employees and Its Effect on the Employee Performance at the Workplace in an International Agricultural Research Institute, Hyderabad, Telangana, India, *European Journal of Business and Management*, Vol.7, No.25, ISSN 2222-1905 (Paper) ISSN 2222-2839 (Online)

Lambert, E.G., Hogan, N.L., Elechi, O.O., Jiang, S., Laux, J.M., Dupuy, P. & Morris, A. (2009). A further examination of antecedents of correctional staff life satisfaction. *The Social Science Journal*, 46, 689-706.

Leino P. (1989) Symptoms of stress predict musculoskeletal disorders. *J. Epidemiol. Community Health*. 1989;43:293–300. doi: 10.1136/jech.43.3.293.

Locke E (1976). "The nature and causes of job satisfaction", in Dunnette. MD (Eds). *Handbook of Industrial and Organizational Psychology*, Rand McNally, Chicago, IL, pp. 1297-1349.

Looker, T. & Gregson, O. 1997. *Managing stress*. Chicago: NTC/Contemporary Publishing Company.

Martín J.M., Luceño L., Jaen M., Rubio S. (2007) Relación entre factores psicosociales adversos, evaluados a través del cuestionario multidimensional Decore, y salud laboral deficiente. *Psicothema*. 2007;19:95–101.

Nwadiani, M. (2006). Level of perceived stress among lectures in Ni-gerian universities. *Journal of Instructional Psychology*. URL (last checked 2 June 2008). <http://www.thefreelibrary.com/>

Onchwari J. (2009). Early childhood in-service and preservice teachers' perceived level of preparedness to handle stress in their students. *Early Childhood Education Journal*, 37: 391-400.

Ongari, H. (2007). A review of the literature on employee turnover. *African Journal of Business Management* pp. 049-054, June 2007, Available online <http://www.academicjournals.org/ajbm>, ISSN 1993-8233 © 2007 Academic Journals

Onoh, A. N. (2009), *The Dynamics of Organizational Behaviour*, Enugu: Guzon

Paoli, P. & Merllie, D., *Third European Working Conditions Survey 2000*, European Foundation for the Improvement of Living and Working Conditions, Office for Official Publications of the European Communities, Luxembourg, 2001. <http://>

Paoli, P. & Parent-Thirion, A., *Working Conditions in the acceding and candidate countries*, European Foundation for the Improvement of Living and Working Conditions, Office for Official Publications of the European Communities, Luxembourg, 2003. <http://>

Porter LW, Steers RM, Mowday RT, Boulian PV (1974). "Organizational commitment, job

satisfaction, and turnover among psychiatric technicians", *J. Appl. Psychol.* 59: 603-609.

Robbins, P.R. and Sanghi, S. (2006). *Organizational Behaviour* (11th ed.). India: Dorling Kindersley.

Sanne B., Mykletun A., Dahl A., Moen B., Tell G. (2005) Testing the job demand-control-support model with anxiety and depression as outcomes: The Hordaland health study. *Occup. Med.* 2005;55:463–473. doi: 10.1093/occmed/kqi071.

Schleifer L.M., Ley R., Spalding T.W. (2002) A hyperventilation theory of job stress and musculoskeletal disorders. *Amer. J. Ind. Med.* 2002;41:420–432. doi: 10.1002/ajim.10061.

Shahid, M. N., Latif, K., Sohail, N. and Ashraf, M. A. (2015). Work Stress and Employee Performance in Banking Sector Evidence from District Faisalabad, Pakistan. *Asian Journal of Business and Management Sciences*. ISSN: 2047-2528 Vol. 1 No. 7 [38-47]

Sweeney, J.T. & Quirin, J.J. (2009). Accountants as layoff survivors: A research note. *Accounting, organizations and society*, 34, 787-795.

Talbot R., Cooper C., Barrow S. (1992) Creativity and stress. *Create. Innovate. Manage.* 1992;1:183–193. doi: 10.1111/j.1467-8691.1992.tb00052.x.

Wang J., Schmitz N., Dewa, C. and Stansfeld S. (2009) Changes in perceived job strain and the risk of major depression: Results from a population-based longitudinal study. *Amer. J. Epidemiol.* 2009;9:1085–1091.

Wehrich, H., Cannice, M.V. and Koontz, H. (2008) *Management (12th ed.)*. New Delhi: Mc Graw Hill.

Wilke P., Gmelch W., Lovrich N. (1985) Stress and productivity: Evidence of the inverted U function. *Public Prod. Rev.* 1985;9:342–356. doi: 10.2307/3379944.

Yaacob, M. and Long, C. S. (2015). Role of Occupational Stress on Job Satisfaction. *Mediterranean Journal of Social Sciences*, Vol 6 No 2 S1, March 2015 .