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Effect of stress management strategies on employee Job performance in deposit money banks in Nigeria

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Abstract

The study examined the effect of stress management strategies on performance of employee of deposit money banks in Enugu State Nigeria. Specifically, the sought to: determine effect of counselling services strategy on employee efficiency of deposit money banks and examine effect of flextime programmes strategy on employee quality service delivery of deposit money banks, The research design was descriptive survey methods. The sample size of 394 was drawn from population of 25,275 employees of 25 Banks that achieved the recapitalization requirement as at December 2021. Research questions of the study were answered using mean score and standard deviation. The hypotheses stated will be tested using regression analysis. The empirical results show that counselling services strategy has significant effect employee efficiency of deposit money banks in Enugu State Nigeria (t-statistics = 7.312; P-value =

0.000 < Sig-value 0.005); flextime programmes strategy has significant effect on employee quality service delivery of deposit money banks in Enugu State Nigeria (t-statistics = 6.491; P-value = 0.000 < Sig-value 0.005), The study concluded that there was positive and significant effect of stress management strategies on performance of employee of deposit money banks in Enugu State Nigeria. The study recommends that: management of deposit money banks should design task and jobs in ways that would make for effectiveness and efficiency and bring about improvement in the performance of their work force and that flexible job schedules should be incorporated into human resource management strategies, policies and plan of deposit money banks to enhance easy employee performance and commitment that will increase corporate survival.

Keywords: Counselling Services Strategy, Flextime Programmes Strategy, Stress Management Strategies

Background of the Study

Workplace stress is a continuous problem facing the deposit money bank employees in Nigeria Workplace stress is normal, excessive stress can interfere with employees' productivity and impact negatively on their physical and emotional health. The ability to deal with it can mean the difference between success and failure (Segal, Smith, Robinson, & Segal, 2016) [24]. Stress is defined as a psychological and physical reaction to prolonged internal and/or environmental conditions in which individual's adaptive capabilities are over extended. It is an adaptive response to conscious or unconscious threat and can affect an individual emotional, physical and social wellbeing as well as pose a threat to one's health if not dealt with or managed well (Orji, 2017) [21].

Stress significantly affects performance and service delivery of workers (Kihara & Mugambi, 2018) [15]. Work stress is recognized world-wide as a major challenge of workers' health and the healthiness of their organizations. Workers who are stressed are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. Their organizations are less likely to be successful in a competitive market (Cox, Griffiths, & Leka, 2015). Stress at work is an ever-increasing problem in contemporary societies resulting in enormous cost both for the corporate organizations involved and the individual employees. These realities have led to Nigeria employers looking into stress management techniques that can help reduce stress levels among employees and in turn enhance corporate performance (Hoboubi, Choobineh, Ghanavati, Keshavarzi & Hosseini, 2017) [13].

Workplace stress has been increasing so rapidly that it is now termed as a 'global epidemic' by the International Labor Organization. High levels of stress at the workplace make the environment and ambience extremely tense. Stress impacts the overall business performance since the business actually comprises of individuals who run the show (Chapman, 2016) [9]. The experience of work stress is a challenge to the health and safety of workers and to the healthiness of their organizations. Unhealthy organizations do not get the best from their workers and this may affect not only their performance in the

increasingly competitive market but eventually even their survival. Organizational level strategies for managing existing work stress focus on combating the risk at source (Balaji & Gopal, 2021) [4].

A number of factors have to be considered in the study of stress, it is useful to clarify that stressors can be derived from any component of the quality of life, whether economic, physical, emotional, social, intellectual or spiritual (Yakubu, 2020) [28]. Stress can influence individual behaviour either negatively or positively. Many researchers such as Orji and Makubu, (2020) [22]; Manjunatha and Renukamurthy (2017) [5] believe that work place stress is one of the most important factors affecting productivity because of a direct relationship between individual behaviour and the stress experienced. Among the factors causing stress in Nigeria banking industry are work demands, excessive work load, long duty hours, financial problems, conflict between professional and personal life, problem with patients and those related to the occurrence of death, lack of opportunities for promotion, bullying and sexual harassment (Yakubu, 2020) [28]. All these can be summarised under physical stress, psychological stress, emotional stress, environmental stress and economic stress. And in the light of them this study intends to assess the effect of stress management strategies on performance of employee of deposit money banks in Enugu State Nigeria.

Statement of the Problem

The experience of work and stress is certainly not new in Nigeria banking industry. Nigerians continue to experience stress as a result of poor environmental conditions, political uncertainty, poor working conditions and extreme levels of poverty (Sucharitha & Shaik, 2020) [26]. Stress in the workplace reduces productivity, increases management pressures, and makes people ill in many ways, evidence of which is still increasing. Workplace stress affects the performance of the brain, including functions of work performance, memory, concentration and learning (Chapman, 2016) [9].

Stress has a major impact on both organizations and their employees ranging from an increase in workers' compensation claims to reduced productivity. For example, the American Institute of stress estimated that one million workers miss work each day because of stress, costing companies an approximately \$602 per employee per year. In Nigeria, companies employ a number of stress management strategies which include, paying their employees on time, role modeling, good communication channels, welfare programs, training and development among others, despite all these efforts, there are still reported stress related issues that pose challenges in service delivery (Abonyo, 2020) [1]. This highlighted ineffectiveness of the stress management strategies to curb labour turnover and therefore enhance on employees' performance have not been eradicated in deposit money banks in Enugu State.

Again, Nigeria deposit money banks has had numerous challenges such as expensive ticketing which has led to reduced revenue, poor investment practices leading to loss of money as well as poor human practices leading to industrial unrest. Such challenges have threatened emotional fitness of employees because they worry about being laid off. Studies that have looked at stress management and employee performance have not zeroed in on mediation programme, counseling service programme, relaxation

techniques strategies as well as flexible work scheduling. It is against this background that this study sought to establish the effects of stress management strategies on performance of employee of deposit money banks in Enugu State Nigeria.

Objectives of the Study

The broad objective of this study is to examine the effect of stress management strategies on employee job performance in deposit money banks in Enugu State Nigeria. The specific objectives are to:

- 1. Determine effect of counselling services strategy on employee efficiency of deposit money banks in Enugu State Nigeria.
- 2. Examine effect of flextime programmes strategy on employee quality service delivery of deposit money banks in Enugu State Nigeria.

Conceptual Literature Workplace Stress

Bennett (1994) cited in Orji and Makubu, (2020) [22] defines workplace stress as a wide collection of physical and psychological symptoms that result from difficulties experienced by an individual while attempting to adapt to an environment. According to Bowin and Harvey (2019), stress occurs with the interaction between an individual and the environment which produces emotional strain affecting a person's physical and mental position. Stress is caused by stressors, which are events that create a state of disequilibrium within an individual.

Types of Stress

For the purpose of this study, stress will be categorized into five. They are:

- 1. Physical stress: There are many physical sources of stress such as work overload, irregular work hours, loss of sleep, noise, improper lighting, trauma (injury, infection, surgery), intense physical labor/over-exertion, environmental pollution (pesticides, herbicides, toxins, heavy metals, inadequate light, radiation, noise, electromagnetic fields), illness (viral, bacterial, or fungal agents), fatigue, inadequate oxygen supply, hypoglycemia (low blood sugar), hormonal and/or biochemical imbalances, dietary stress (nutritional deficiencies, food allergies and sensitivities, unhealthy eating habits), dehydration, substance abuse, dental challenges, and musculo-skeletal misalignments /imbalances (Yakubu, 2020) [28].
- 2. Psychological stress: when we have psychological stress we can experience a variety of symptoms including anxiety and nervousness, panic attacks, physical sensations.
- 3. Emotional stress: Emotional stress can be considered to be processed by way of an 'inhibition-implosion' dimension (to implode means to collapse or cause to collapse inwards in a violent manner as a result of external pressure), modulated by dispositional factors (innate, personality and socialization). It can produce marked elevations of BP that can outlast the stimulus. Feelings of tension, conflicted relationship, irritability, restlessness, worries, inability to relax, depression, anxiety, low sex drive, mood swings, compulsive behavior, memory and concentration problems. One can cope with emotional stress by practicing mindfulness,

distract yourself, block off time, practice meditation, talk to a therapist, etc.

- Environmental stress: Stressors that are found in our surroundings are called environmental stressors. Everyday life is full of environmental stressors that cause minor irritations. If you use an alarm clock to wake up, the loud noise from your alarm is an environmental stressor. Extreme temperatures are also environmental stressors and can lead to discomfort. common environmental stressors include: environment uncertainties, political, technological uncertainties that influence the organization's structure as well as the employees in that organization. Recent research has linked extreme temperature, crowding and noise with increased levels of discomfort and aggression. The political threats and changes induce stress among employees. New innovations can make an employee's skill and experience obsolete in a very short period of time. (Yakubu, 2020) [28].
- 5. Economic stress is the feeling of stress due to the current state of one's personal finances and/or due to fear about the economy. Although some stress can be healthy, in the way that it can give someone the energy and initiative to take needed actions or encourages the person to challenge him/herself (Yakubu, 2020) [28].

Stress Management Strategies

Stress management can be defined as "interventions aimed at mitigating the impact of occupational stresses." It is up to the individual to recover from stress. There are numerous therapeutic measures that can be used to alleviate stress. They can do so using biofeedback, meditation, and massage. Management is responsible for arranging for counselling for affected individuals. They are aware of and prefer the most appropriate programme for the concerned individual. Workplace stress is a significant factor in the development of stress in individuals (Balaji & Gopal, 2021) [4]. Stress management as defined by Lumley and Provenzano (2003) cited in Abonyo, (2020) [1] is an approach, process or step taken by organization or individual employee to scale down or eliminate stressors that contribute to organization stress and thereby ensuring organizational well-being and the wellbeing of the organizational employees. Boss, Bryant, and Mancini (2017) [7] define stress management as provision of psychologically conducive work environment that helps employees of the organization to cope with stress.

Employee Job Performance

Employee job performance means work performance or actual achievement achieved by an employee. Employee job performance is the work quality and quantity achieved by an employee in carrying out his function in accordance with the responsibilities given to him. Employee job performance refers to the degree of employee's achievement of the goal as well as the range of measurements of efficiency in workplaces. In general, employee performance is indicated by data that represents effectiveness such as productivity, goal achievement levels, customer satisfaction index, and attachment (Orji & Makubu, (2020) [22]. In the view of Kihara and Mugambi, (2018) [15], employee performance focuses directly on employee productivity by assessing the number of units of acceptable quality produced by an employee, within a specific time period. The success of business or an organization depends on employees"

performance. One of the most effective ways to increase organizational performance and profit is to increase the performance of employees, from the lowest levels of the organization to the senior management levels.

Contextual Literature Counselling Services

According to Lee (2010) counseling aims at changing the perception of stress allowing an individual to cope with situations that were previously triggering problems. Counseling helps one to evaluate threats and then provide resources to deal with them. Being able to control the environment around is a major part in developing selfconfidence which enables an individual to face the challenges ahead. Counseling can help in managing stress and get on with life. Counselors have to deal with stress on a personal level. When discussing stress and how it affects people, counselor will talk about the relationship between the causes of the stress, and the effect of stress. The causes of stress are known as stimulus and the effects are the response. Identifying the cause and effect of stress is a key to stress management and the first step into building a coping mechanism. As Bamba, (2016) [5] points out, work place counselling, which is mostly offered through employee assistance programs, helps employees to deal with stress in a relationship framework. The counselor must therefore balance the needs of the employee and the overall goal of the organization.

Cognitive behavioral interventions are designed to educate employees about the role of their thoughts and emotions in managing stressful events and to provide them with the skills to modify their thoughts to facilitate adaptive coping (Assibey-Ankrah, 2021) [3]. These interventions are intended to change individuals' appraisal of stressful situations and their responses to them. For example, employees are taught to become aware of negative thoughts or irrational beliefs and to substitute positive or rational ideas (Petreanu, Lordache & Seracin, 2020) [23]. Meditation, relaxation, and deep breathing interventions are designed to enable employees to reduce adverse reactions to stresses by bringing about a physical and/or mental state that is the physiological opposite of stress (Abonyo, 2020) [1]. Typically, in meditation interventions, the employee is taught to focus on a single object or an idea and to keep all other thoughts from his or her mind, although some programs teach employees to observe everything that goes through their mind without getting involved with or attached to them.

Flexitime Programmes

According to Friedman (2012) [12], flexibility is a way to define how and when work gets done and how careers are organized. It is a critical ingredient to overall workplace effectiveness. Companies use it as a tool for improving recruitment and retention, for managing workload, and for responding to employee diversity. Studies show that flexibility can also improve employee engagement and job satisfaction and therefore reduce stress due to work-life balance. Flextime reduces stress and burnout. All forms of stress have been found to lead to other problems that affect productivity and are potentially costly to business. Earlier study has shown that workers who use work-life balance and flexibility programs are more committed and less burned out than those who do not use any of the programs. Employees

who feel burned out tend to have less commitment and focus on when to leave the organization due to stress related circumstances. Job stress and burnout reduce productivity and flextime is a solution to managing the same (Friedman & Oprea, 2012) [12].

As Brande, Baillien, Elst, Witte, Broeck and Godderis, (2017) [8] observes, flexible work arrangement mitigates work place stress depending on how it is leveraged. Work schedules that give employees autonomy and employees can work from home has the potential to reduce stress, yet if employees are not discipline to finish their work on time, it increases stress. As Kim, Barry and Don, (2016) [16] contends, individual intervention strategies are all those strategies such as exercise, eating right, prioritization of activities, time management and more that an individual employee cold leverage to deal with stress at an individual level. Stress audits as Kim, Barry and Don, (2016) [16] argues, helps organization to identify possible stressors for purposes of elimination in the greater scheme of stress management. Flexible work schedule is also relevant in stress management in the work place.

In the study on 'Flex-time as a Moderator of the Job Stresswork Motivation Relationship', it highlights that job stress has a wide-ranging, negative impact on employees performance and has also been known that proving employees with autonomy control over their work environment results to deleterious consequences of stress. The study also reveals that employees report that they are more productive and more engaged in their work when they are able to balance the demands of work with other aspects of their lives improvements in physical and mental health are also associated with workplace flexibility. Study shows that flexible work arrangements may reduce stress because employees working flexibly are more satisfied with their jobs, more satisfied with their lives, and experience better work-family balance. Employees who have a high work-life fit far much better than employees who have moderate or low level of work-life fit and they are more highly engaged and less likely to look for new jobs, they enjoy better overall health, better mental health and lower level of stress (Chet & Steven, 2010).

Theoretical Foundation of the Study Motivation and Work-Family Perspectives Theory

Kossek and Michel (2010), who borrowed from Vroom's expectancy theory holds that individuals are more likely to be motivated to exert effort to perform for valued goals they think they can achieve. Under a motivation theoretical perspective, flexible work schedule users are assumed to be more likely to exhibit high performance because they would have greater resources which would enable them to perceive greater expectancy that they can perform both work and family roles well. A key issue to measure is the degree to which perceptions of efforts to perform are increased because of use of flexible work schedule. The individual perceives reduced constrained to performing well and increased expectancy to stay in the labor force that means employees with access to work-family benefits are more likely to exhibit higher organization citizenship behavior (Chew, Girardi, & Entrekin, 2015) [10].

Psychoanalytic Theory on Counselling

Psychoanalytic theory typically uses methods to bring unconscious material out in the open. Its main focus is

leaned towards the development of the individual in the earlier years. where experiences are discussed, reconstructed, interpreted and analyzed. With the help of transference relationship with the therapist, both client and therapist explores the past of the client, which will then, lead to character change. The primary tools of the trade of the psychoanalytic therapy are the analytic framework, free association interpretation and dream analysis, analysis of resistance and analysis of transference. This theory holds that there are inner forces outside of individual's awareness that are directing our behavior (Russell, 2013).

Empirical Review

Dwamena, (2022) [11] conducted a study to examine the effect of stress on employees productivity in Ghana Ports and Habours Authority, Takoradi. The specific objectives of the study were; ascertain the causes of stress in GPHA, Takoradi, find out whether stress has any effect on the productivity of employees in GPHA, Takoradi and find out how employees at GPHA, Takoradi handle stress. The sample size of 100 was drawn out of a population of 326. The data analytical technique was mean, standard deviation and simple percentage methods. Empirical results show that there were many stress factors that the respondents endured, and the enquiry proved that stress had an effect on productivity. Majority of the respondents reported to work under pressure and that they feel uncared for by the organization. The fact that majority of respondents thought of leaving their job, and felt that the organization did not care about them was a reflection of huge dissatisfaction that undoubtedly lowered productivity. It was recommended that Management must conduct an analysis of the organizational mood and climate by assessing the reasons why the employees think GPHA, Takoradi does not care about its employees and what they can do to change it.

Nordzro, (2021) [20] conducted a study to examine the effects of stress on employee's performance in UT Bank in the Western Region of Ghana. Specifically, this study seeks to; examine the factors that cause workplace stress at UT Bank Ltd, investigate the effect of stress on employees' performance at UT Bank Ltd and examine the effectiveness of stress management strategies in improving employee performance at UT Bank Ltd. The study involved 50 participants, comprising 10 managers and 40 employees. The methods of data analysis were frequencies and percentages. 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. 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.

Uchechukwu and Ogah, (2020) [27] examined the impact of stress management on employee performance of selected deposit money bank in Osogbo, Osun State, Nigeria. The specific objectives of this study were to: determine the effect of work-life balance on employees' performance; examine the relationship between work overload and employees' performance and evaluate the effect of organizational change on performance of employees. The sample size of 200 of employees was taken out 225 population of the study.

The data analytical techniques were linear regression and correlation analysis. The findings showed there is relationship between work-life balance and employees' performance, work overload and employees' performance and organizational change on employee's performance. The study recommended that management of selected deposit money banks should design task and jobs in ways that would make for effectiveness and efficiency and bring about improvement in the productivity of their work force.

Solomon, Mohammed and Ali-Baba, (2020) [25] investigated stress effect on employee performance using selected banks in Federal Capital Territory Abuja. The specific objectives of the study were to examine chronic stress, traumatic stress and acute stress on employee performance in the banking sector in Nigeria. The date analytical technique was regression statistics. The sample size of 79 employees was drawn from a total of 105 population in selected banks. This study carried out a Pearson correlation analysis at 5% level of significance to determine the relationship which showed a negative significant correlation between the study variables. The regression analysis indicates that R squared (coefficient) was 0.669 which simply implies a 66.9% change in employee performance is accounted for by the different stress dimensions such as traumatic stress, chronic stress, acute stress and role ambiguity. The result of the findings reveals that stress has a negative significant effect on employee performance. The study recommends that organizations should invest in stress management strategy and introduce stress management techniques that will help handle the different stress dimension so as to improve employee performance.

Orji and Makubu, (2020) [22] conducted a study to evaluate the effect of stress management on employee productivity in the Nigerian public institutions with particular emphasis on National Gallery of Arts, Abuja. The specific objectives of the study were to examine the effect of emotional stress management; environmental stress management, physical stress management and economic stress management on employee productivity. The sample size of 171 determined using Taro Yamane's formula. The data analytical technique was regression method. The findings revealed that there is a significant impact of physical stress management on employee productivity. Furthermore, the results also revealed that there is an insignificant impact of psychological stress management on the employee productivity. Equally there is a significant impact of emotional stress management; environmental stress management and economic stress management on employee productivity. The study recommends that adequate stress management should be incorporated into the fabric of Nigerian public institutions to improve the health of workers and intrapersonal relationships; ergonomic factor that reduces physical stress on a worker's body should be taken into consideration to which in turn can improve productivity.

Adim, Ibekwe and Odunayo, (2018) [2] conduct a study to examine the relationship between stress management and employee performance of deposit money banks in Port Harcourt, Nigeria. Specifically, the study investigated the relationship between stress management and employee efficiency and evaluated the relationship between stress management and employee effectiveness. The sample size of 188 employees of seven (7) selected Deposit Money Banks was taken out of 168 population of the study. The

data analytical technique was Spearman's rank correlation analysis. Findings revealed that stress management has a significant relationship with employee efficiency and effectiveness. The study thus concluded that stress management bears a positive and significant influence on employee performance. The recommends that management of deposit money banks should design task and jobs in ways that would make for effectiveness and efficiency and bring about improvement in the performance of their work force and that flexible job schedules should be incorporated into human resource management strategies, policies and plan of deposit money banks to enhance easy employee performance and commitment that will increase corporate survival.

Ibtisam, Gichinga and Anwar, (2015) [14] conducted a study to examine the impact of stress on the performance of employees of the County Government of Kilifi. The specific objectives were to examine the effects of Job demand of the job, salary, job security and time pressure on employees' performance. The sample of 590 was drawn from 2300 employees of Public Service department research design was a descriptive survey design and the target population research was the 2300 employees of Public Service department. The data analytical technique was correlation and regression methods. A strong positive correlation existed between performance and Job demand. Time pressure was a major stressor as most employees felt due to working for long hours was a major challenge in that dual responsibility of dividing their time as working long hours denies them time with their family and this posed as a big challenge. It is therefore concluded that workplace stress affects the performance of Kilifi County employees especially time pressure. The study recommends that Kilifi County government should organize for burnout sessions for its employees and create sufficient time for them to be with their families.

Gaps in Literature

Dwamena, (2022) [11] that conducted a study to examine the effect of stress on employees productivity in Ghana Ports and Habours Authority, Takoradi failed to concentrate in stress management strategies and also was not done in Nigeria but in Ghana. The study conducted by Uchechukwu and Ogah, (2020) [27] examined the impact of stress management on employee performance of selected deposit money bank in Osogbo, Osun State, Nigeria failed to concentrate in stress management strategies but on types of stress which are chronic stress, traumatic stress and acute stress and its effect on employee performance in the banking sector in Nigeria. The study covered literature gaps by adding extra variables like counselling services strategy, flextime programmes strategy.

Methodology

The research design was descriptive survey methods. Study Area was Enugu State. Enugu State, South-East of Nigeria. The sample size of 378 respondents was drawn from the population of 25275, 000 employee of 25 Banks that achieved the recapitalization requirement as at January 2006. The selected banks in the study were first bank of Nigeria, Zenith Bank, Fidelity Bank and United Bank of Africa. Research questions of the study were answered using mean score and standard deviation. The hypotheses stated were tested using regression analysis which comprises of t-

statistic, f-statistic and correlation analysis.

Presentation and Analysis of Data

Table 1: Comprehensive Demographic Distribution of Respondents

Title	Frequency	Percentage			
Questionnaire Distributed	378	100%			
Returned Questionnaire	358	95%			
Not Returned Questionnaire	20	5%			
Gende	r				
Female	213	59.5%			
Male	145	40.5%			
Age Bracket					
20-30 years	153	42.7%			
31-40 years	111	31.0%			
41-50 years	66	18.4%			
51 Years and above	28	7.8%			
Educational Qualification					
NCE/ND	9	10.0%			
HND/B.sc	193	53.9%			
MBA/M.Sc	125	34.9%			

Ph.D	2	1.2%
Work Experience		
1-5 Years	111	31.0%
6-10 Years	153	42.7%
11-20 Years	66	18.4%
21-35 Years	28	7.8%

Sources: Field Survey, 2023

Three hundred and seventy-eight (378) copies of questionnaire were designed and distributed to the respondents. Out of the 378 Questionnaires distributed, 358 (95%) were completed and returned while 20 (5%) were not returned. Therefore, 95 percent respondents were a good representation. The table showed the respondents profile in frequency and percentage distribution of gender, age bracket, educational qualification, and working experience.

Data Analysis

Question One: What is the extent to which counselling services strategy affects employee efficiency of deposit money banks in Enugu State Nigeria?

Table 2: Mean rating of responses of respondents on the extent to which counselling services strategy affects employee efficiency of deposit money banks in Enugu State Nigeria

S. No	Question Items	VGE (5)	GE (4)	ME (3)	LE (2)	VLE (1)	Total	Mean	SD
	Counseling program provides employees with coping skills in the work place	780	496	174	24	8	1475		
1		156	124	58	12	8	358	4.14	0.0029
		44%	34%	16%	3%	2%	100%		
	Work place counciling provides applicates with pucklem solving	620	624	144	40	10	1438		
2	Work place counseling provides employees with problem solving	124	156	48	20	10	358	4.02	0.0027
skills	SKIIIS	35%	44%	13%	5%	2%	100%		
		1065	364	126	18	3	1576		
3	work place counseling program helps employees uncover	213	91	42	9	3	358	4.40	0.0034
3	underlying causes of stress	59%	25%	12%	2%	0.8%	100%		
	Wll	985	416	111	24	8	1544		
4	Work place counseling program helps employees develop effective	197	104	37	12	8	358	4.31	0.0032
	solution to Problems	55%	29%	10%	3%	2%	100%		
	Grand Mean							4.218	0.0031

Source: Field Survey, 2023

This table showed the opinion of respondents on the extent to which counselling services strategy affects employee efficiency of deposit money banks in Enugu State Nigeria. The research items 1,2,3,4 have mean score of above 4.0 point respectively and it was rated great extent by respondents. The study thereby revealed that counselling services strategy has significant effect employee efficiency

of deposit money banks in Enugu State Nigeria since work place counseling program helps employees uncover underlying causes of stress (Grand-mean 4.218 was greater than the cutoff point 3).

Question Two: What is the extent to which flextime programmes strategy affects employee quality service delivery of deposit money banks in Enugu State Nigeria?

Table 3: Mean rating of responses of respondents on the extent to which flextime programmes strategy affects employee quality service delivery of deposit money banks in Enugu State Nigeria

S. No	Question Items	VGE (5)	GE(4)	ME (3)	LE (2)	VLE (1)	Total	Mean	SD
	Employees are allowed flexible work hours as a way of providing	780	496	174	24	8	1475		
1		156	124	58	12	8	358	4.14	0.0029
2 Employees are allowed autonomous selections flexible work sch	Hexiole work schedule	44%	34%	16%	3%	2%	100%		
	Employees are allowed autonomous self, scheduling as a way of	620	624	144	40	10	1438		
2		124	156	48	20	10	358	4.02	0.0027
	Hexible work schedule	35%	44%	13%	5%	2%	100%		
		1065	364	126	18	3	1576		
3	Employees are allowed teleworking as a way of flexible work schedule	213	91	42	9	3	358	4.40	0.0034
1 flexible work 2 Employees are allowed autonomout flexible work 3 Employees are allowed teleworking as Employees are given flexible term flexibility of		59%	25%	12%	2%	0.8%	100%		
	Employees are given flexible terms of employment as a way of	985	416	111	24	8	1544		
4	flexibility of work	197	104	37	12	8	358	4.31	0.0032
		55%	29%	10%	3%	2%	100%		
	Grand Mean							4.218	0.0031

Source: Field Survey, 2023

This table showed the opinion of respondents on the extent to which flextime programmes strategy affects employee quality service delivery of deposit money banks in Enugu State Nigeria. The research items 1,2,3,4 have mean score of above 4.0 point respectively and it was rated great extent by respondents. The study thereby revealed that flextime programmes strategy has significant effect on employee quality service delivery of deposit money banks in Enugu State Nigeria since employees are allowed teleworking as a way of flexible work schedule (Grand-mean 4.218 was greater than the cutoff point 3).

Test of Hypotheses Test of Hypothesis One

 H_0 = Counseling services strategy has no significant effect on employee efficiency of deposit money banks in Enugu State Nigeria.

Model Summary							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate			
1	.917ª	.840	.840	.40781			
a	a. Predictors: (Constant), Counseling service strategies						

	ANOVAa									
	Model	Sum of Squares	Df	Mean Square	F	Sig.				
	Regression	30.758	1	30.758	5.954	$.000^{b}$				
1	Residual	1844.262	357	5.166						
	Total	1875.020	358							
	a. Dependent Variable: Employee efficiency									
	b. Predictors: (Constant), Counseling service strategies									

	Coefficients ^a								
Model		Unstandardized		Standardized					
		Coefficients		Coefficients	t	Sig.			
		В	Std. Error	Beta					
	(Constant)	.640	.113		5.645	.000			
1	Counseling	.182	.025	.917	7.312	000			
	service strategies	.102	.023	.917	7.312	.000			
	a. Dependent Variable: Employee efficiency								

In testing this hypothesis, counseling service strategies was regressed against employee efficiency. The result of the single-regression analysis showed the model to determine effect of counseling services strategy on employee efficiency of deposit money banks in Enugu State Nigeria.

Employee efficiency = 0.640 + 0.182 Counseling service strategies

The empirical result showed that the coefficient of counseling service strategies has positive effect on employee efficiency; it means that counseling service strategies has positive and direct effect on employee efficiency. The result of the t – statistics denotes that the coefficient of counseling service strategies was statistically significance because the observed values of t – statistics (7.312) is greater than its P-values (0.000). The result of the F – statistical test showed that the overall regression of the hypothesis one was statistically significance because the observed value of the F – statistics (5.954) was great than its P-value (0.000). Again, our empirical result showed that the Pearson product moment correlation analysis (r) was 0.917. The strength of relationship between the two variables was high. However, we rejected the null hypothesis and conclude that counseling

services strategy has positive and significant effect on employee efficiency of deposit money banks in Enugu State Nigeria (t-statistics = 7.312; P-value = 0.000 < Sig-value 0.005).

Test of Hypothesis Two

 H_0 = Flextime programmes strategy has no significant effect on employee quality service delivery of deposit money banks in Enugu State Nigeria.

Model Summary							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate			
1	.932ª	.869	.868	.37028			
a	a. Predictors: (Constant), Flextime programme strategies						

ANOVAa								
	Model	Sum of Squares	df	Mean Square	F	Sig.		
	Regression	17.818	1	17.818	8.338	.000b		
1	Residual	762.909	357	2.137				
	Total	780.727	358					
a. Dependent Variable: Employee quality service								
	b. Predictors: (Constant),	Flextime	e programn	ne strateg	ies		

	Coefficients ^a									
		Unstandardized		Standardized						
Model		Coef	ficients	Coefficients	t	Sig.				
		В	Std. Error	Beta						
П	(Constant)	0.391	.089		4.401	.000				
1	Flextime									
1	programme	0.149	.023	.932	6.491	.000				
	strategies									
	a. Dependent Variable: Employee quality service									

In testing this hypothesis, flextime programme strategies was regressed against employee quality service. The result of the single-regression analysis shows the model to examine the effect of flextime programmes strategy on employee quality service delivery of deposit money banks in Enugu State Nigeria.

Employee quality services = 0.391 + 0.149 Flextime programme strategies

The empirical result showed that the coefficient of flextime programmes strategy has positive effect on employee quality services; it means that employee quality service has positive and direct effect on employee quality services. The result of the t - statistics denotes that the coefficient of flextime programmes strategy is statistically significance because the observed values of t – statistics (6.491) was greater than its P-values (0.000). The result of the F – statistical test showed that the overall regression of the hypothesis one was statistically significance because the observed value of the F – statistics (8.338) was great than its P-value (0.000). Again, our empirical result showed that the Pearson product moment correlation analysis (r) was 0.932. The strength of relationship between the two variables was high. However, we rejected the null hypothesis and concluded that flextime programmes strategy has positive and significant effect on employee quality service delivery of deposit money banks in Enugu State Nigeria (t-statistics = 6.491; P-value = 0.000 < Sig-value 0.005).

Summary of the Findings

The following are the major findings of the study:

- 1. The study revealed that counselling services strategy has significant effect employee efficiency of deposit money banks in Enugu State Nigeria since work place counseling program helps employees uncover underlying causes of stress (t-statistics = 7.312; P-value = 0.000 < Sig-value 0.005).
- 2. The study revealed that flextime programmes strategy has significant effect on employee quality service delivery of deposit money banks in Enugu State Nigeria since employees are allowed teleworking as a way of flexible work schedule (t-statistics = 6.491; P-value = 0.000 < Sig-value 0.005).

Conclusion

The study concluded that there was positive and significant effect of stress management strategies on performance of employee of deposit money banks in Enugu State Nigeria. The study identify that major stress management strategies are counselling services strategy, flextime programmes strategy. Counseling program provides employees with coping skills in the work place, provides employees with problem solving skills, work place counseling program helps employees uncover underlying causes of stress and work place counseling program helps employees develop effective solution to problems. Employees are allowed flexible work hours as a way of providing flexible work schedule, employees are allowed autonomous selfscheduling as a way of flexible work schedule, employee are allowed teleworking as a way of flexible work schedule and employees are given flexible terms of employment as a way of flexibility of work.

Recommendations

The study recommended that:

- Management of deposit money banks should design task and jobs in ways that would make for effectiveness and efficiency and bring about improvement in the performance of their work force and that flexible job schedules should be incorporated into human resource management strategies, policies and plan of deposit money banks to enhance easy employee performance and commitment that will increase corporate survival.
- 2. Management of deposit money banks should ensure that employees receive the necessary instructions, guidelines, and policies that clearly define their work roles, with no contradictions or ambiguity to warrant ambiguity in job execution.

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