

The Place of Job Stress in Labour Turnover of the Banking Sector in the Nigerian Economy

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ABSTRACT: *The study was designed to investigate the place of job stress in labour turnover of the banking sector in the business environment of Nigerian economy. The study identified some variables of job stress to include work materials, work pressure, personal problems, organisational policies, job security, work environment and institutional policies with a view to improving organisational workforce stability. The research work employed the use of open and close ended questionnaires in order to elicit relevant information from the respondents, the open ended questionnaire was used during the pilot study with 435 respondents chosen from the existing 23 banks in Nigeria while the close ended questionnaire was developed in line with Likert five point rating scales. The research work used random and purposive sampling techniques in the course of administering the questionnaires to 600 respondents who were the employees of the banks. Out of the 600 questionnaires administered, 533 questionnaires were considered to be adequate for analytical purpose representing 89% respondent's rate. Descriptive statistics, correlation and regression analyses were used to analysis and test the hypothesis at 0.05 level of significance. It was found that the result showed that labour turnover was significantly influenced by job stress variables with strong positive correlation in relationship and thus, suggested that a pragmatic review of the human resources management policies as well as organisational policies to induce serene atmospheric conditions where no one is carrying out responsibilities in fear or operating under duress. i.e a family like work environment.*

Keywords: *Job Stress, labour turnover, banking environment, Nigeria, workforce stability.*

I. INTRODUCTION

In Nigeria today, the world of work is constantly changing as a result of different challenges emanating from the political, legal as well as the technological environments of business and these explains why the nature of work is changing at whirlwind speed (Oginni, 2011). Work itself is a natural phenomenon which is fundamental to human existence and survival, in a nutshell, the environment in which man works is a major factor to be considered in man's reaction to work for existence and survival as some environments are conducive while some are not conducive (Ehigie, 2002). In the work of Akinnusi, (1995) on related work, found that the work environment of bankers in Nigeria has not been stressful as may be expected. He however, exempted few areas such as involvement in decision making, differences in opinion with supervisors and management interruption of work schedules and concluded that the environment of the bankers in Nigeria is perceived as relatively conducive. However, the trends of activities in the business environment of Nigerian economy in the last two decades most especially the banking sector of the economy made the work setting to be somewhat affected by these trends leading to unconducive work environment and in the views of Ehigie (2002) when the work setting is unconducive to man, the end result is impaired physical, psychological and physiological burdens on the man which will invariably manifest in form of stress. On the basis of research evidences on all the stress experienced in individuals' life, job stress is the leading causes of stress which is dociled at the workplace (Seyle, 1976, Lazarus and Forkman's, 1984, Luthan, 1985, Bakare, 1986, Watts and Cooper, 1992, Jones and Bright, 2001 and Oke, 2006). The workplace has thus become a great source of extreme stress to employees more so that employees relatively spent more time in their place of work than their respective houses.

1.1 STATEMENT OF THE PROBLEM

Majority of scholars that had contributed to the study of stress were of the opinion that job stress was as a result of the interaction of workers and the condition of work although views differs about the causes and effect however, it was established that stress is a function of personal characteristics and working conditions

(Jones and Bright, 2001). The differences in individual characteristics such as personality and coping style are the most important factors in predicting whether certain job conditions will result in stress or not. In other words, what is stressful to one person may not be stressful to someone else. In the same vein, some employers assume that stressful working conditions are the necessary ingredients organisations must use to turn on pressure on workers and set asides health concern to remain productive and profitable in today's economy although studies associated with this mind set and belief projected negative effect such as absenteeism, tardiness, intention to quit etc which cannot be productive or profitable in today's economy. The implication is that job stress poses threat to the health of workers and in the long run the productivity of the organisations as well as the survival of the organisations and considering the fact that banking environment is exposed to many work features as well as contact with different categories of people cumulate to inherent danger that can be considered as stressors. Hence, the study into the place of job stress in the labour turnover with reference to the banking sector of the economy.

1.2 OBJECTIVE OF THE RESEARCH

The main objective of the research was to examine the place of job stress in the labour turnover of the banking sector of Nigerian economy which was achieved through these stated specific objectives which include to:

1. identify existing job stress variables in the banking business environment
2. examine the relationship between job stress and labour turnover
3. examine the role of job stress in labour turnover

1.3 RESEARCH QUESTIONS

The following research questions were used as a guide in the research work to include;

1. What are the existing job stress variables in the banking business environment?
2. Of what significance is the relationship between job stress and labour turnover?
3. What is the role played by job stress and labour turnover?

1.4 SIGNIFICANCE OF THE STUDY

The significance of the study was found to be in the area of provision of insight into the various elements that could be regarded as components of job stress, implication of job stress on work environment and personality characteristics as well as level job satisfaction, absenteeism, morale, productivity and anxiety. In addition, a way out of the wood was enumerated.

1.5 SCOPE OF THE STUDY

The scope of the study was job stress and labour turnover while the study was conducted using the employees in the banking sectors of Nigerian economy which were drawn from all the twenty three (23) banks in Nigeria as duly represented in Lagos.

II. LITERATURE REVIEW

It is crystal clear that stress is a common phenomenon in the workplace. However, Seyle (1936) reported that like success, failure or happiness means different things to different people so also is the term stress and that no one has really tried to define it although it has become part of our daily vocabulary. In the views of Lazarus and Folkman (1984) stress is described from transactional perspective to mean a process where strain occurs when demands in the environment are perceived to exceed the resources of the individual. To them stress is the product of particular relationship between the person and the environment that is appraised by the person as taxing or exceeding his or her resources and endangering their wellbeing. In a nutshell, stress is viewed to reside neither solely in the individual nor in the environment but in the transaction between the two. Ehigie (2002) described stress as an adaptive response to an external situation that results in physical, psychological and behaviour deviation for people. According to Schuler (1980), stress is a dynamic condition in which an individual is confronted with an opportunity, constraint, or demand related to what he or she desire and for which the outcome is perceive to be both certain and important. Arnold, Cooper and Robertson (1995) carpet the description of stress as a person's response to disturbance.

Adaji (1997) in his study of stress among accountants, identified lack of relaxation overwork, egomania tendency, sitting position, lack of exercise, pressure, personal behaviour such as smoking and alcohol consumption and the role of conflicts as the major sources of stress to the accountants. The work of Obadeji (1998) among accountants corroborated the outcome of the findings of Adaji (1997). Mabadeje (1998) in a related work among executives in Nigeria found out that stress arises as a result of emotional conflict, social work tension, lack of dietary control, lack of relaxation/vacation and lackadaisical attitude of executives to annual vacation. In a study of job stress in service and manufacturing organisations conducted by Parkington and Schneider (1979), they reported that from the technological stressors (as a result of office automation with

the use of computer through the use of e-mail, facsimile etc) in the work place. The service organisations were not left out, they were also vulnerable to job stress simply because of their closeness to the physical and psychological feelings of their clients who bombarded them with one demand or the other, aggression transfer as well as the dictate of the climatic condition in the work environment. Ovuorie (1998) believed that the tension arising from long standing emotional conflict or distress will result into physical illness and if not timely controlled may result in lost of mind thus aggravating concentration level. The work of French and Chaplan (1972) on the perennial problems of job stress found that working long hours, work pressure, workloads and pressure from customers etc were elements of job stress which can lead to tension, hypertension, sleep disorder, coronary diseases, headache etc which is quite relevant to the current situation confronting the employees in the banking sector of Nigerian business environment.

The banking environment of Nigeria is highly characterised by these elements as a result of changes in terms of structures, management techniques, banking deregulation policy, new competitive repositioning, technological innovation in communication and information processing, increase in robbery rate, high level of fraudulent practices, academic qualifications and unstable monetary policy (Obikoya, 2008). The implication of this is multidimensional which perhaps reflect the true situation in the operational framework of the bank thus, require employees to resume for work early and close very late, introduction of weekend banking, updating of academic qualifications within a specified time frame, using connection to source for customers, banking sales target, fear of losing job etc the presence of these in the work place is evident enough to create dissatisfaction, tension, anxiety and other physiological consequences. This further requires investigation into the place of stress in labour turnover.

2.1 Labour turnover

Labour turnover is the rate at which employee leaves or enters into the organisation. In the views of Flippo (1986) labour turnover is the movement into and out of the organisation by the workforce. These simple movements signify the index of the stability of that force. Although Obisi (1996) was of the opinion that organisations are expected to have a certain degree of labour turnover without which the organisation would be moribund or remain stagnant. Therefore, an organisation where nobody leaves or enters is said to be non existence (Obisi, 1996). It is logical that there should be concerted effort that those who will leave should be based on risk analysis and not on account of man – made organisational problems (Armstrong, 2004).

Labour turnover can be voluntary or involuntary and causes are many ranging from salary issues, poor training, superior and subordinate relationship, labour relations, marital status, religion, work integration, alternative job, relocation, expectation and work reality to weak leadership etc (Oginni, 2011). Olaiya (2011) in a related work on the job stress and absenteeism, it was concluded that absenteeism was the foundation upon which labour turnover revolves. i.e job stress generated in the workplace would compel employees to sometimes deliberately stay away from the workplace without recourse to the likely consequences. Akindele, (1999) in his work on how to motivate Nigerian workers to remain in an organisation drew a line between alternative job and employees movement where he singled out job stress as a factor that made employees to show intention to quit their present jobs however, the absence of alternative job forced them to stay pending the time there would be slightest opportunities. The implication of this is that employees will remain with an organisation as long as there is no alternative job as a result of slow economic development in Nigerian business environment because job stress is evident in the business environment of Nigeria most especially the banking sector. This was equally supported by the views of Lincoln and Kalleberg (1996).

The Person-Environment Fit theory proposed by French and Chaplan (1970) which emphasises the match between the characteristics of the individuals and the characteristics of the environment is found to be appropriate to the work at hand. One aspect of the fit is the extent to which the person's skills and abilities match the demand and requirements of the job and the other aspect of the fit is the extent to which the job environment provides supplies to meet the individual needs. According to this theory, any kind of disequilibrium will result in job stress that might result to labour turnover most especially the individual's abilities in relation to the demands and requirements of the job. This theory is thus a true reflection of the description of job stress as adduced forward by Arnold, Cooper and Robertson (1995) i.e job stress is a person's response to disturbance. The job characteristics model of Hackman and Oldman (1975) that was based on the idea that the task itself is vital to employees' motivation. For instance, a boring and monotonous job stifles motivation to perform well whereas a challenging and lively job will enhance motivation. A distinction was drawn between job stress and challenges. Challenges energies psychologically and physically thus motivate to learn new skills and willingness to excel and this explain why when a challenge is met, there is need to relax and get satisfaction. However, the situation becomes different when challenge turns to job demands that cannot be met, relaxation turns to exhaustion and a sense of satisfaction turns into feelings of stress.

III. METHODOLOGY

The research work employed the use of open and close ended questionnaires in order to elicit relevant information from the respondents. The open ended questionnaire was used during the pilot study where the 435 respondents chosen from the existing 23 banks in Nigeria were asked to list out job stress being encountered in their present place of work and on this basis, the close ended questionnaire that was developed in line with Likert five point rating scales to validate the relationship and role of job stress in labour turnover so as to establish the place of job stress in labour turnover. The research work made use of random and purposive sampling techniques in the course of administering the questionnaires to 600 respondents who were the employees of the banks. The essence of the purposive sampling technique was to ensure that all the banks were duly represented while random was to prevent sentiment. Out of the 600 questionnaires administered, 570 were returned while 37 were found to be wrongly filled and were discarded in the course of sorting and collating. At the end, 533 questionnaires were considered to be adequate for analytical purpose representing 89% respondent's rate. Descriptive and inferential statistics were used to analysis and test the hypothesis at 0.05 level of significance, in addition to the use of frequencies distribution tables.

IV. DATA ANALYSIS AND INTERPRETATION

Table 1: Demographical information of the respondents

Variables	Frequency distribution	Percentage
Gender		
• Male	345	65%
• Female	188	35%
Total	533	100%
Marital status		
• Single	156	29%
• Married	279	52%
• Divorced	58	11%
• Widow	31	6%
• Widower	09	2%
Total	533	100%
Educational level		
• M.Sc / MBA	103	19%
• B.Sc/HND	245	46%
• CIBN/ICAN	178	33%
• ND/NCE	07	1%
Total	533	100%
Work experience		
• Less than 1 year	45	8%
• 1-3 yrs	122	23%
• 4-6 yrs	138	26%
• 6 yrs and above	228	43%
Total	533	100%
Age limit		
• Less than 30 years	104	20%
• 31-40 years	131	25%
• 41-50 years	189	35%
• 51 and above years	109	20%
Total	533	100%

Source: Survey 2012

Table 1 has demographical information of the respondents. It is evident that the majority of the respondents were male with 345 representing 65% in the same category of majority are married respondents, respondents with first degree, respondents with over 6 years working experience and respondents whose age were between 41 and 50 years. This is followed by respondents that were single, respondents with professional qualifications, respondents that had been on the job between 4 and 6 years and also respondents whose age were between 31 and 40 years. The implication is that the respondents are matured, educated, qualified to understand what the questions in the questionnaire are all about and can be deduced that the respondents are emotionally stable going by the ratio of divorce and married respondents. The percentage recorded for age and work

experience showed that the respondents can adequate comment on the issue at stake with reference to their daily activities.

Table 2: Existing Job Stress Variables in Banking Environment

From the pilot study that was conducted prior to the main study twenty five different but related items were highlighted which were subsequently categorised into seven variables namely work materials, work pressure, personal problems, organisational policies, job security, work environment and institutional policies.

Job Stress variables	N	Mean	Std. Dev	Mean rank
Work materials	533	5.51	1.03	02
Work pressure	533	4.86	2.21	04
Personal problems	533	4.62	1.06	07
Organisational. Policies	533	4.95	2.03	03
Job security	533	5.65	1.16	01
Work environment	533	4.75	1.04	05
Institutional policies	533	4.63	2.20	06

Source: Survey 2012

Table 2 showed the descriptive statistical result for variables of job stress that was found in the banking environment of Nigerian business environment. The result revealed that job security (mean = 5.65) is the most source of job stress to Nigerian bankers, this is followed by work materials made available by management of the institutions (mean = 5.51), next is organisational policies that guides the activities and decisions of employees (mean = 4.95), coming after this is work pressure (mean = 4.81) which can be said to be a follow up to the organisational policies. Work environment (mean = 4.75), institutional policies (4.63) and personal problems (4.62) are also important sources of stress to bankers. It is evident from the table that the high mean scores showed that bankers in banking environment are experiencing job stress in their place of work. The low standard of deviations showed that there is no wide variation in their responses and that the results are constantly consistent across bankers.

Table 3: Relationship between Job Stress and Labour Turnover

Job Stress variables	N	Mean	Std. Dev	Mean rank	T
Work materials	533	5.51	1.03	02	7.55
Work pressure	533	4.86	2.21	04	8.78
Personal problems	533	4.62	1.06	07	13.23
Organisational. Policies	533	4.95	2.03	03	5.77
Job security	533	5.65	1.16	01	12.63
Work environment	533	4.75	1.04	05	4.48
Institutional policies	533	4.63	2.20	06	8.45

Source: Survey 2012

In table 3, aside the mean and standard deviations, the table shows the correlations between the items in job stress and the significance levels of the correlations in parenthesis. The result showed that labour turnover was significantly influenced by job security ($t = 12.63, p < 0.05$), work materials ($t = 7.55, p < 0.05$), organisational policies ($t = 5.77, p < 0.05$), work pressure ($t = 8.78, p < 0.05$), work environment ($t = 4.48, p < 0.05$), institutional policies ($t = 8.45, p < 0.05$), personal problems ($t = 13.23, p < 0.05$).

Table 5: Regression analysis measuring extent of Relationship between JS and LT

Variables	Coefficient				
	R	R ²	Fcal	Ftab	t-sig
JS and LT	0.758	0.48	1.196	1.069	0.547

Source: survey 2012 (JS = Job Stress and LT = Labour Turnover)

The use of SPSS model reveals the following predictors and variables for explanation. **R** explains the existing linear correlation of coefficient, **R²** represents coefficient of determination which explains the amount variation in the variables, and **F** statistic of ANOVA explains the effect of the variables while **t**- significance measures the extent of the relationship. Therefore, **R = 0.758, R² = 0.48, Fcal = 1.196, Ftab = 1.069 and t – sig. = 0.547**. The model summary shows that there is linear correlation relationship between the variables (independent and dependent) because the **R** which is the predictor variable is 0.758 therefore there is a positive correlation between job stress and labour turnover. i.e an increase in the job stress will increase labour turnover.

Since the positive correlation in relationship has the value of $R = 0.758$ this suggests that the positive relationship is very strong and this was further confirmed by R^2 which is the coefficient of multiple determination. The $R^2 = 0.48$ indicated that job stress has only been able to explain 48% of the total variation in labour turnover this percentage is believed to very high. The remaining 52% is explained by other variables not mentioned in the model. This further confirms that the linear relationship is very strong as R was 0.758 at $t = 0.547$. ANOVA F_{cal} is 1.196 and F_{tab} is 1.069 the F statistic explains the effect of the variables i.e it indicated that the combination of the predictor variable significantly predict the dependent variables. Therefore, F_{cal} is 1.196 and F_{tab} is 1.069 which means that the F_{cal} is greater than the F_{tab} , the implication is that the null hypothesis is rejected while alternative hypothesis is accepted. It shows that there is significant relationship between the independent variables (job stress) and dependent variables (labour turnover).

IV. DISCUSSIONS

The demographic information provided a good framework to understand the respondents in terms of gender, educational qualifications, work experience, age limit and marital status. The information obtained through the demographic information confirmed that the respondents are competent to interpret and answer those questions contained in the questionnaire correctly using their sentiment as well as feelings. It was revealed that the majority of the respondents were male, married and that most of the bankers were having additional qualifications outside their first degree. It was therefore, believed that the respondents perfectly understood what comfort zone is and were able to identified various forms of job stress as it is evident in the banking environment to include work materials, work pressure, personal problems, organisational policies, job security, work environment and institutional policies.

Overall, the result obtained in table 2 showed that job security is the most source of job stress this may be as a result of changes in terms of structures, management techniques, banking deregulation policy, new competitive repositioning, technological innovation and invention in communication and information processing, increase in robbery rate, high level of fraudulent practices, academic qualifications and unstable monetary policy as pointed out by Obikoya, (2008). The end result of these changes is downsizing, restructuring, rightsizing, or reorganisation etc thus creating tension on employees which will constitute job stress and manifest inform of dispensary visit (Fajana, 2002), this view was also supported by Ryan etal (1988). The implication of these changes was that employees in the banking environment perceived these changes as job insecurity and the authors were of the opinion that it was these changes that heralded other job stress variables identified in the study from which job security is the main anchor. i.e if there is job security, employees would not perceive the work pressure or organisational policies etc as too demanding rather it would be seen as challenges spurring them to excel or achieve a specific objective.

It is interesting to note that work materials, work pressure, personal problems, organisational policies, job security, work environment and institutional policies showed a strong and significant relationship with labour turnover. These job stress variables are important indicators which must be linked with the labour turnover in order to control for the purpose of stability of the workforce and productivity (Abang etal, 2009). The study has proven strong positive correlation values for job stress determinants with labour turnover.

V. CONCLUSION

The study addresses important issue among employees in the banking sector of Nigerian economy with respect to job stress and labour turnover. It was found that work materials, work pressure, personal problems, organisational policies, job security, work environment and institutional policies were the main sources of job stress to bankers in Nigeria propelling bankers to show intention to quit the job but the absence of alternative jobs prevents many from quitting but just waiting for opportunities. This provides a more sensitive understanding of the context within which job stress occurs with useful insight and opportunities to tackle issues involved in workplace stress especially in related situations of productivity, morale and absenteeism, thus, clarifying the relationship between job stress and labour turnover in the work place. It was on this basis, that the authors concluded that job stress is evident in the banking environment and the place of job stress in labour turnover is central and sensitive to all activities in the organisation with all the implications discussed above.

VI. RECOMMENDATIONS

From the outcome of the research work, the following recommendations are made;

1. Bank management should understand that stressors in the banking environment is unique and different from other forms of stressors that may be available in business environment of Nigeria, therefore, efforts should be made by these management of banks to organise stress management to educate them about the danger and how to reduce the negative impact from time to time and the need to undergo routine medical check up.

2. The government regulations through the institutional policies and frameworks should be carefully examined and developed to reflect the prevailing economic situations in the country in order to facilitate investment in the banking sector without political prejudice of any kind.
3. Attention should be paid to the end result of job analysis which should be conducted thoroughly without sentiment or bias in order to ensure that the job characteristics and the individual characteristics are relatively matched with respect to the work environment.
4. There should be a pragmatic review of the human resources management policies as well as organisational policies to induce serene atmospheric conditions where no one is carrying out responsibilities in fear or operating under duress. i.e a family like work environment.
5. Management of banks in Nigeria to institutionalise counselling unit for staff members whose major activity shall be to provide necessary assistance to staff members on work and domestic related matters.

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