

## The Influence of Job Stress, Commitment, Job Experience and Employees Performance in Selected Banks in Enugu

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### ABSTRACT

The study set out to examine the influence of stress, commitment and job experience of employee performance in selected banks in Enugu metropolis. Three research questions were stated in the study. Questionnaire titled: Influence Of Stress, Commitment and Job Experience of Employee Performance in Selected Nigerian Banks (ISCJEPSNB) was designed and used as the instrument for data collection. Descriptive survey research design was employed for the study while a combination of quota and random sampling techniques were used to select two hundred and forty-four (244) respondents from three selected banks in Enugu metropolis. Mean and standard deviation were used to answer the research questions. The findings revealed that There is a significant positive relationship between role conflict, ambiguity and job stress in some selected banks in Enugu metropolis. Furthermore, lack of participation in decision-making significantly contributes to job stress in some selected banks in Enugu metropolis. More so, the study found that there is a significant positive relationship between job experience and productivity in some selected banks in Enugu metropolis. Finally, we found that manpower training and development significantly enhance employee commitment in some selected banks in Enugu metropolis. Based on this, we recommended among others that Non-Governmental Organizations (NGOs), governmental organizations, banks, public and private sector employers should give priority attention to the development and management of stress. Particularly, bank employees should observe the mental and stress levels of older employees because there is close relationship between age and job performance.

Keywords: Influence of job stress, commitment, and job experience and employee performance.

### INTRODUCTION

In a free-market economy such as Nigeria, banks are expected to be critical drivers of the economic sectors. In order to help drive an economy, every organization must hire, train, pay, motivate, maintain and ultimately separate employees. Unarguably, productivity in any banking organization is determined by the effect of job stress on employee performance. Employee performance is also determined by the ability of human resource managers to measure the threats and opportunities within a working environment. Equally, threats and opportunities within a working environment can be attributed to job stress.

Psychologists consider job performance as one of the most vital tools in the field of psychology because of its role in understanding how employees are productive and efficient on their job. They see job performance as the behaviour or actions that are relevant to organizational effectiveness and goals. In banking context, the problem on increasing productivity and making the work environment more pleasant have been approached through the creation of a conducive working environment (Green, 2011).

Job stress levels are critical in the job performance levels of any employee. It is an important component in assessing the organizational effectiveness (doing the right thing) and organizational efficiency (doing the right thing well) of employees. Therefore, the performance capacity and productivity of any organization (in this case, selected banks in Enugu state) is determined by the psychological constructs of the employees.

Immensely, the situation in Nigeria shows that on daily basis organizations, executives, managers and professionals are saddled with frustrating employee related job stress challenges.

Although, job stress have been defined by Murphy and Sauter (1999) as the “harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources or need of the worker”. On the one hand, Mead (2000) asserts that pressure at work can positively lead to increased work performance and productivity. On the other hand, he stress that excessive job pressure can lead to work absence, hence, negatively dwindling work performance and productivity. In this context, bank employees may see themselves as incapable of coping and lacking the requisite skills to combat their stress.

Consequent upon the foregoing, it could be deduced from the above that there is a lot of contention by scholars on what job stress and job performance should be. It is important to note that job performance and managing job stress is a vital component to organizational outcomes and success. It is also important to note that factors such as job experience, job stress management and appropriate human resources management is a vital tool for increased job performance of bank workers in Enugu metropolis.

### ***Objectives of the Study***

To determine whether role conflict and ambiguity contributed to job stress in some selected banks in Enugu metropolis.

To establish whether job experience increased productivity in some selected banks in Enugu metropolis.

To establish whether manpower training and development enhanced employee commitment in some selected banks in Enugu metropolis.

### ***Research Questions***

Does role conflict and ambiguity contribute to job stress in some selected banks in Enugu metropolis?

What is the impact of job experience on increased productivity in some selected banks in Enugu metropolis?

To what extent does manpower training and development enhance employee commitment in some selected banks in Enugu metropolis?

## **LITERATURE REVIEW**

### ***The Concept of Stress and Job Stress***

The World Health Organization (2001) predicts that by 2020, mental illness will be the second leading cause of disability worldwide, after heart disease. The International Labour Organization ((ILO), Report (2000) says mental illness affects more human lives and gives rise to a greater waste of human resources than all other forms of disability. Mental disorders are one of the three leading causes of disability. Cameron and Heidel (2000) and Paoli (1997) provide an instance with the European Union (EU). They report that mental health disorders are a major reason for granting disability pensions. Five of the 10 leading causes of disability worldwide are mental health

problems – major depression, schizophrenia, bipolar disorders, alcohol use and obsessive-compulsive disorders – and account for 25-35% of all disability. Employers are greatly affected by their employees' mental health, and employers affect – positively or negatively – their employees' mental health. The incidence of stress within European society is on the increase and accounts for over 30% of all absence from work.

Africa is a large continent, prone to strife, especially south of the Sahara. Most of its countries are characterized by low incomes, high prevalence of communicable diseases and malnutrition, low life expectancy, and poorly staffed services. Mental health issues often come last on the list of priorities for policy-makers. Where mortality is still mostly the result of infectious diseases and malnutrition, the morbidity and disablement due to mental illness receive very little attention from the government. Health in general is still a poorly funded area of social services in most African countries, and compared to other areas of health, mental health services are poorly developed. Indeed, most African countries have no mental health policies, programmes or action plans (UNDP Report, 1995; World Bank Report, 1998/1999; Desjarlais, 1995; Uznaski & Ross, 1997). Occupational Health and Safety Management

The response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope.

- Stress occurs in a wide range of work circumstances but is often made worse when employees feel they have little support from supervisors and colleagues, as well as little control over work processes.
- There is often confusion between pressure or challenge and stress and sometimes it is used to excuse bad management practice.

Also, the report adds that work-related stress can be caused by poor work organization (the way we design jobs and work systems, and the way we manage them), by poor work design (for example, lack of control over work processes), poor management, unsatisfactory working conditions, and lack of support from colleagues and supervisors. Furthermore, the report explains job-related stress and hazard as divided into work content and work context.

1. Work contents includes - job content (monotony, under-stimulation, meaningless of tasks, lack of variety, etc) - work load and work pace (too much or too little to do, work under time pressure, etc.) - working hours (strict or inflexible, long and unsocial, unpredictable, badly designed shift systems) - Participation and control (lack of participation in decision-making, lack of control over work processes, pace, hours, methods, and the work environment).

2. Work context includes - career development, status and pay (job insecurity, lack of promotion opportunities, under- or over-promotion, work of 'low social value', piece rate payment schemes, unclear or unfair performance evaluation systems, being over- or under-skilled for a job) - role in the organization (unclear role, conflicting roles) - interpersonal relationships (inadequate, inconsiderate or unsupportive supervision, poor relationships with

colleagues, bullying/harassment and violence, isolated or solitary work, etc) -organizational culture (poor communication, poor leadership, lack of behavioural rule, lack of clarity about organizational objectives, structures and strategies) - work-life balance (conflicting demands of work and home, lack of support for domestic problems at work, lack of support for work problems at home, lack of organizational rules and policies to support work-life balance).

### ***Stress Commitment and Job Experience in the Banking and Finance Industry in Nigeria***

Tuttle and Butcher (2015) associate career-related stress with investment banks and other financial services sector. To ascertain the stress levels in this sector, they conduct an informal survey of a host of recruiters and actual employees in each field to rank them based on the stress levels employees tend to face leaving it up to each voter to qualify “work stress” as they see it. Below are their composite results:

#### ***1. Most stressful job in finance: Investment Banker (Capital markets professional)***

Jobs in the Investment Banking Division (IBD) were the runaway choice for the most stressful job on Wall Street and in all of financial services, finishing in the top three of every ballot in all financial services. The main reason is that investment bankers are confronted with the two main triggers for career stress: the difficulty of the work coupled with the sheer amount of it, particularly for analysts and associates and despite banks’ attempts to mitigate the strain.

#### ***2. Second most stressful job in finance: Marketers***

Marketers may not work quite the crazy hours of investment bankers, but they have a sharper, more acute level of stress.

#### ***3. Third most stressful job in finance: Risk management & Compliance***

If you think a risk or compliance role will be a less stressful option, you might be right – but only just. Market risk and credit risk management roles are particularly stressful. It’s not just the stress. It can also be the feeling of disempowerment. Compliance is a soulless job. Most compliance managers end up keeping your head down, collecting your money and destroying your principles.

#### ***4. Fourth most stressful job in finance: Wealth Manager/Private Bankers***

Finishing near the top on some surveys and further down on others, wealth managers and financial advisors deal with one particular vehicle for stress: they eat only what they kill. Wealth managers get fired nearly as often as they get hired. It’s a sales job, and your target is often friends and family. They start with a barely livable wage and you need to sell to remain employed. But, at its core, wealth management is a relationship business. Their survey discovers that wealth manager/private bankers see this job as a job where you try to protect the assets you have from other preying bankers and run around preying on the assets of other bankers.

**5. Fifth most stressful job in banking and finance: Institutional sales**

Any role that focuses on sales causes stress. Couple this with the fact that the job security and the ceiling on salary aren't what they used to be, and institutional sales can be a grind. Their survey attributes to situation in which technology automates much of the function, hence less need for a human interface. The pressure on sales people has the potential to increase as banks shift to 'low touch' business models. Here, all but the most important clients are encouraged to trade using electronic systems that eliminate the need for human beings. However, there will still be a need for talented salespeople to interact with the most demanding and important clients.

**6. Sixth most stressful job in finance: Management Consulting**

Management consulting really is a stressful career. Management consultants typically travel frequently.

**7. Seventh most stressful job in finance: Private equity**

Private equity jobs are some of the most desirable in finance. They're also some of the most difficult to get into. Private equity funds are investors and they're in it for the long term. This can help relieve the pressure on a day-to-day basis – except when a new investment is being made, at which point working in PE can be pretty similar to working in Investment Banking Division (IBD).

**8. Eighth most stressful job in finance: Equity Research**

Time was, equity researchers were the academics of the finance world. They got to study a stock or sector in detail and to write their considered opinion about that sector in their own good time. These days, they're under a lot more pressure.

**9. Ninth most stressful job in finance: Fund Manager**

In theory, fund management isn't that much of a stressful career. Long only managers invest for the long term and have time to ponder their decisions. In reality, it's not *that easy*.

**10. Tenth most stressful job in finance: Technology**

The survey discovers that like risk and compliance, technology professionals get yelled at – a lot. They take plenty of blame, even when things are out of their hands, and they constantly have to re-educate themselves and take courses.

**11. Eleventh most stressful job in finance: Accounting**

Finishing last on every ballot is accounting. On the one hand, accounting was tagged as virtually stress-free as long as you like routine and are willing to work long hours on a seasonal basis. On the other hand its heavy focus by regulators on capital requirements makes the role of the accountant become more important.” Accounting jobs in product control can be stressful simply because they require interaction with traders on a daily basis. Similarly, management and regulatory reporting roles can be stressful as deadlines come near. The least stressful accounting

jobs in banks are those which involve forecasting and budgeting. These are still business critical, but they're also more qualitative and not subject to the pressure of an external review.

Akrani (2011) adds that stress can be positive or negative:

Stress is good when the situation offers an opportunity to a person to gain something. It acts as a motivator for peak performance.

Stress is negative when a person faces social, physical, organizational and emotional problems.

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### ***The Concept of Organisation/Job Commitment***

Organizational commitment is defined as the degree of an individual's relations and experiences as a sense of loyalty toward one's organization. In addition to loyalty, organizational commitment encompasses an individual's willingness to extend effort in order to further an organization's goals and the degree of alignment the organization has with the goals and values of the individual (Mowday, et al.1979). Allen and Meyer (1996) have defined organizational commitment as a psychological link between an employee and his or her organization that makes it less likely that the employee will voluntarily leave the organization. Organizational commitment is related to job satisfaction in that both deal with the nature of workers' emotional reactions to work. However, commitment can be applied to the entire organization, whereas satisfaction is applied to the specific job. Organizational commitment is viewed as more stable than satisfaction. An individual also relates commitment to job involvement and the level of job involvement.

Organizational commitment refers to the extent to which an employee develops an attachment and feels a sense of allegiance to his or her employer (PSUWC, 2013). The emotional attachment that one may form with their company would help to build a stronger commitment. Within this theory, the concepts that are applied to commitment to an organization are the work ethics of individual and the intensity of participation by said individual. These concepts can determine the level of commitment to an organization. However, the application of these concepts can be directed by several variables such as age, culture, emotions, personality traits, desires, and individual differences among other factors and can be present to a certain degree in many situations. These theories are not strict categories of commitment. Often times there are overlap among them.

Given that the nature of organizational commitment is layered in terms of one's possible commitment level, three specific commitment types have been identified:

***Affective Commitment*** – Refers to one's feelings of loyalty to a company or organization because he or she believes in the organization. This is the most common type studied and refers to "an employee's emotional



attachment to and identification with the organization" (PSUWC, 2013). Because of this loyalty, one is fully willing to accept the company's goals and values as his/her own. Affective commitment can enhance job satisfaction because employees agree with the organization's objectives and principles, because employees feel they are treated fairly in terms of equity, and because employees receive organizational care, concern, and support (Hawkins 1998). Affective commitment involves staying with the organization because you *want* to (PSUWC, 2013). This type of commitment is typically the result of a supportive work environment in which individuals are treated fairly and the value of individual contributors is embraced.

***Continuance Commitment*** - Refers to an employee feeling that he/she has to stay with the company because the costs of leaving are too great. This is manifested by an individual who maintains commitment to the organization because he/she is unable to match salary and/or benefits with another employer. Continuance commitment involves staying with the organization because you *have* to (PSUWC, 2013). For example, an employee that has already vested many years in a company, building up years of leave, employee benefits (such as pension) and salary. If the employee were to leave the company, he/she may lose the time vested, as well as seniority and pension loss. It would not be beneficial for this employee to leave, so he stays because he has to, not because he wants to stay loyal to the company. While employees may remain with an organization, they do not necessarily feel compelled to perform at a high level.

***Normative Commitment*** – Of the three types of commitment, normative is the least researched of all of them and refers to the employee that feels that he/she owes it to the employer to stay out of a perceived obligation. These feelings of obligation may come because the employer took a chance on the employee when nobody else would. In turn, the employee feels indebted to the employer. Therefore, by a show of loyalty and duty, it would be difficult to leave. Normative commitment involves staying with the organization because you *ought* to (PSUWC, 2013). For example, an employee may feel a sense of obligation to stay with their employer during its time of need even though it is no longer advantageous to do so. They may fear the potential disappointment in their employer or teammates.

### ***Concept of Job Experience***

Harvey (1998) defines job experience as *"a period of work that is designed to encourage reflection on the experience and to identify the learning that comes from working."*

He identifies eight types of work experience that form part of the academic study programme. These are- sandwich course, professional experience, work experience element, overseas placement, work-linked individual project, work-linked group project, work-place visit, and simulated case studies. 12 types of organized work experiences are also identified. They are relevant to work but do not form part of the academic study programme. These consist of: structured vacation work, work-experience vacation placement, organized world-wide placements, short vacation courses, work shadowing and mentoring, traditional vacation work, term-time part time work, working in

family business, voluntary work during term-time, voluntary work during vacations, time off during programme, gap year before or after the programme.

### ***Concept of Employee Performance***

Employee performance is a process for establishing a shared workforce understanding about what is to be achieved at the organizational level. Employee performance is all about aligning the organizational objectives with the employees' agreed measures, skills, competency requirements, development plans and the delivery of results.

### ***Different Ways of Measuring Employee Performance.***

Productive employees are the lifeblood of every recruiting business, but how do you assess their performance levels? Do they understand your goals and expectations? Are they meeting their personal objectives? Every company and organization should continually monitor and evaluate their employees; some of the ways in which an organization can be summarized as follows: Punctuality, review of personal presentation, carryout a check survey and random checks and quality of work life.

### ***Theoretical Framework***

#### ***Structural Functionalism***

The study reviewed the Structural Functional theory. Functionalism views society as a system. It views the society as a set of interconnected parts which together form a whole. Various parts in the society according to this paradigm are understood in terms of their relationship to the whole social institution which are analyzed as part of the social system rather than as related unit (Haralambos, 1980). Functionalism argues that all societies share the same norms and values. These norms and values are embodied in the law and that the social order comprises of the internalization of these norms and values through the roles performed by traditional rulers in their communities. The evolution of this theory, owes much to the works of August Comte (1798-1857) who in the period of tumultuous change sought to promote social integration while Herbert Spencer (1820-1903) argued that society is like a human body with parts and each contributing to the survival of the entire organism. However, the third pioneer, Emile Durkheim (1858-1917) developed his work more on how the structures that formed society can hang together. Talcott Parson (1902-1979) is seen as the father of the functionalist school of thought due to his immense contribution which will apply to this study. According to Parson (1964) for any social system which the community is part to survive, there are four basic functional pre-requisites: Adaptation, Goal attainment, Integration and Pattern maintenance. These can be seen as problems that communities must solve if they are to survive and progress.

According to the functionalist perspective, various departments contribute to the maintenance of the organizations/institutions. Such functions include the contribution of their quota in the effective administration of the organizations/institutions which is the only way development can take place. They help in the day-to-day running and development of the organizations/institutions.



The functionalist perspective has been widely criticized. Critics argued that this type of explanation states that the parts of the system exist because of their beneficial consequences for the system as a whole and that in so doing it treats an effect as a cause. However, despite these criticisms of functionalism, it remains a very useful tool for understanding how organizations/institutions functions effectively as a result of the roles of different units within the organizations/institutions. This theory presents the staff as a structure within a given system which has functions to perform efficiently for the properly functioning of the organizations/institutions.

To make up for the identified inadequacies in the structural functionalist theory, this study situates its analysis in the basic propositions derived from the Expectancy theory. The Expectancy theory is traced to Victor Vroom and supported by Edward Lawler and Lyman Porter. Basically, the theory deals with motivation and management and recognizes that behaviour results from conscious choices among alternatives whose purpose is to maximize pleasure and minimize pains. Particularly, Vroom realized that an employee's performance is based on individual factors such as personality, knowledge, skills, abilities and experience (Vroom, 1964).

Vroom (1964) sees the basic proposition of the Expectancy theory as revolving around analyzing the positive correlation between efforts and performance. It also sees favorable performance as given room to desirable result. Equally, it sees reward as satisfying an important need and the desire to satisfy the need will make the effort worthwhile.

However, the Expectancy theory is a well established body of knowledge which explains the following three beliefs

1. Valence: (Valence refers to the emotional orientations people hold with respect to outcomes [rewards]. The depth of the want of an employee for extrinsic [money, promotion, time-off, benefits] or intrinsic [satisfaction] rewards). Management must discover what employees value.
2. Expectancy: (Employees have different expectations and levels of confidence about what they are capable of doing). Management must discover what resources, training, or supervision employees need.
3. Instrumentality: (The perception of employees whether they will actually get what they desire even if it has been promised by a manager). Management must ensure that promises of rewards are fulfilled and that employees are aware of that.

Furthermore, Vroom suggests that an employee's beliefs about Expectancy, Instrumentality, and Valence interact psychologically to create a motivational force such that the employee acts in ways that bring pleasure and avoid pain. This force can be 'calculated' via the following formula:  $\text{Motivation} = \text{Valence} \times \text{Expectancy} \times \text{Instrumentality}$ . This formula can be used to indicate and predict such things as job satisfaction, one's occupational choice, the likelihood of staying in a job, and the effort one might expend at work.

Table 1: The Extent Role Conflict and Ambiguity Contribute to Job Stress in Some Selected Banks in Enugu Metropolis

S/No.	Items	$\bar{x}$	SD	Remarks
1	My role is ambiguous and conflicts with other roles in the bank	3.57	0.49	VHE
2	The ambiguity of my role makes my job in the bank very stress	3.11	0.31	HE
3	The conflict of my role with other roles makes my job very tasking	3.36	0.50	HE
4	The lack of direction resulting from the ambiguity and conflict in my result ends up making me stressed up	3.57	0.50	VHE
	<b>Grand Mean</b>	<b>3.40</b>	<b>0.45</b>	<b>HE</b>

Table 1 above shows that respondents are generally of the opinion that role conflict and ambiguity contribute to job stress in the banks. Items 1 to 4 have mean ratings of 3.57, 3.11, 3.36 and 3.57 respectively meaning that all the four questionnaire items had mean ratings above the criterion mean of 2.50. More so, the grand mean of 3.40 was also above the criterion mean of 2.50 indicating that role conflict and ambiguity contributes to job stress in the selected banks to a high extent.

Table 2: The Relationship between Job Experience and Productivity in Some Selected Banks in Enugu Metropolis

S/No.	Items	$\bar{x}$	SD	Remarks
5	Employee's experience on the job increases productivity in the bank	3.91	0.83	VHE
6	The skills employees have acquired as a result of job experience makes them more productive	3.21	1.17	HE
7	Job experience has increased employees' competence on the job	3.77	0.22	VHE
8	Job experience enables employees deliver excellent service to customers which in turn fosters growth of the organization	3.61	0.57	VHE
	<b>GRAND MEAN</b>	<b>3.63</b>	<b>0.69</b>	<b>VHE</b>

Table 2 presents data on responses on the relationship between job experience and productivity in some selected banks in Enugu metropolis. Data in the table reveals that respondents are generally of the opinion that lack of participation in decision-making contributes to job stress in some selected banks in Enugu metropolis. Data in the table reveals that questionnaire items 5 to 8 have mean ratings of 3.91, 3.21, 3.77 and 3.61 respectively meaning that all the four questionnaire items had mean ratings above the criterion mean of 2.50. The grand mean for the four items is 3.63 which is also above the criterion mean of 2.50 indicating that the relationship between job experience and productivity in some selected banks in Enugu metropolis is to a very high extent.

Table 3: The Extent Manpower Training and Development enhances Employee Commitment in Some Selected Banks in Enugu Metropolis

S/No.	Items	$\bar{x}$	SD	Remarks
9	Training and development helps employees to bring out the best in them	3.71	0.26	VHE
10	Employees' commitment can be enhanced through training and development.	3.01	1.09	HE
11	Employees are able to proffer solutions to problems through constant training and development.	3.68	0.31	VHE
12	Training and development makes employees become better team players.	3.52	0.77	VHE
	<b>GRAND MEAN</b>	<b>3.48</b>	<b>0.61</b>	<b>HE</b>

Table 4.6 presents data on responses on the extent manpower training and development enhances employee commitment in some selected banks in Enugu metropolis. Data in the table reveals that respondents are generally of the opinion that manpower training and development enhances employee commitment in some selected banks in Enugu metropolis. For instance, data in the table reveals that questionnaire items 9 to 12 have mean ratings of 3.71, 3.01, 3.68 and 3.52 respectively meaning that all the four questionnaire items had mean ratings above the criterion mean of 2.50. The grand mean for the four items is 3.48 which are also above the criterion mean of 2.50 indicating that the relationship between job experience and productivity in some selected banks in Enugu metropolis is to a high extent.

### ***Discussions of the Findings***

#### ***Relationship between role conflict, ambiguity and job stress in some selected banks in Enugu metropolis***

The study set out to investigate whether there is a positive relationship between role conflict, ambiguity and job stress in three selected banks in Enugu metropolis. Data collected revealed that respondents were of the opinion that there exist a relationship between role conflict, ambiguity and job stress in some selected banks in Enugu metropolis. Accordingly the grand mean ratings of the respondents for the research question one on whether role conflict, ambiguity and job stress significantly contributes to job stress was above the criterion mean of 2.50.

The implication of this finding is that when the role of staff are ambiguous and conflicts with other roles in the bank or even the capability of the employee, there is tendency for the staff to experience job stress. This finding corroborates the assertion by Murphy and Sauter (1999) who opined that job stress in the form of harmful physical and emotional responses occur when the requirements of the job do not match the capabilities, resources or need of the employee.

***Relationship between job experience and productivity in some selected banks in Enugu metropolis***

The study equally examined the relationship between job experience and productivity in some selected banks in Enugu metropolis and found that there exist a positive relationship between job experience and productivity in the selected banks. Result of our data analysis showed that the grand mean rating of 3.63 for the research question is above the criterion mean of 2.50 indicating that job experience is positively related to productivity in the selected banks to a very high extent. The implication of this is that employees with long years of experience would be more productive in the banks and vice versa.

***Relationship between manpower training & development and employee commitment in some selected banks in Enugu metropolis***

The study equally examined the relationship between manpower training & development and employee commitment in some selected banks in Enugu metropolis and found that manpower training and development enhances employee commitment in some selected banks to a high extent. Result of our data analysis showed that the grand mean rating of 3.48 for the research question is above the criterion mean of 2.50 indicating that manpower training and development enhances employee commitment. The implication of this is that employees who receive regular training and retraining would be more committed in the banks and vice versa.

***Summary of Findings***

1. That there is a significant positive relationship between role conflict, ambiguity and job stress in some selected banks in Enugu metropolis.
2. More so, the study found that there is a significant positive relationship between job experience and productivity in some selected banks in Enugu metropolis.
3. Finally, we found that manpower training and development significantly enhance employee commitment in some selected banks in Enugu metropolis.

***Recommendations***

Based on findings, the researcher put forward the following recommendations:

1. Non-Governmental Organisations (NGOs), governmental organisation, banks, public and private sector employers should give priority attention to the development and management of stress.
2. Bank employees should observe the mental and stress levels of older employees because there is close relationship between age and job performance.
3. Bank employers should pay attention to the well-being and satisfaction of their employees in order to increase their (employees) organizational commitment.
4. To further enhance employee commitment bank employees should always be engaged in training and developments programmes.
5. If recommendation 4 above is done, it will significantly reduce role conflict, ambiguity and job stress in some selected banks in Enugu metropolis.

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