

## Work Stress Management and Employees' Performance in Uncertain Business Environment in Nigeria

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**Abstract:** *This study examined the relevance of work stress management on effective performance of employees of U&C micro finance banks in uncertain business environment in Nigeria. The respondents were 64 senior and junior management staff made up of 45 senior and 19 juniors in Choba and Abuja campuses respectively. A simple survey research method and judgmental sampling technique were adopted. Anova statistical tool was used in testing the null hypothesis. From our findings, it was revealed that work stress management significantly influences effective employee performance of U&C micro finance banks in uncertain business environment in Nigeria. The study further recommended among others that management of U&C Micro-Finance banks should be mindful of the uncontrollable business environment capable of causing stress in employees that will affect the realization of organizational productivity.*

**Key Words:** *Business environment. Employee performance. Uncertainty in business environment. Work stress management.*

### Introduction

Employee performance has been described in many ways such as the ability to achieve targets, realize goals, and attain benchmarks. Most commonly, people immediately talked of job performance as what a person did at work. Different stages of job, as well as the complexity of a job also affects the overall performance of the jobholder. This could mean that job performance as a construct could be defined in different ways depending on the different stages and complexities of the job (June, 2011). Sarmiento and Beale (2007) as cited in June (2011) noted that job performance resulted from two elements, abilities, and skills (natural or acquired) that an employee possessed, and motivated to use them to perform a better job. If performance was simply defined as - all of the behaviour employee engaged in at work, the definition would be slightly misleading because at times people might be engaging themselves in work which had no relation to their job performance (e.g., making personal phone calls). More appropriate way then was as suggested by Campbell, (1990). According to the author, job performance describes collection of behaviour employees engaged in at work, if that behaviour contributed to the attainment of organizational goals. It was intuitive to draw a link between behaviour and

performance. Linking behaviour and performance meant, trying to predict as to what type of behaviour led to what type of performance e.g., creativity in an employee and relating it to future performance. However, the ability to attain acceptable performance levels can be hampered greatly by stress which employees face while discharging their duties.

A study made by Michie (2002) revealed that employees at the workplace are a victim of stress, and that both employees and employers were affected by this phenomenon. Its manifestation for employees is for example illness, early retirement, burnout and being unmotivated, etc., while the consequences include losing of staffs, increase in turnover, conflict, client dissatisfaction, economic threat and major differences between actual expectations and outcomes. Situations that are likely to cause stress are those that are unpredictable or uncontrollable, uncertain, ambiguous, or unfamiliar, or involving conflict, loss, or performance expectations (Robbins, Judge & Sanghi, 2009). Stress may be caused by time limited events, such as the pressures of examinations or work deadlines, or by ongoing situations, such as family demands, job insecurity, or long commuting journeys.

Stress has several negative impacts to the employee occupational functions at the workplace. The negative effects include losing willingness and interest to work, reduction in effectiveness, decreased efficiency and low commitment to the organization, job and colleagues. It also increases the level of rigidity and inflexibility concerned to job performance and creates a room for ignorance or to disrespect the rules, policies and regulations of the organization, (Fairbrother, & Warn, 2003).

In-cases where employees do not manage their stress level or ignore to define the initial source of stress; it might cause many problems to the health. A poor achievement and undesirable situation are the major factors of stress that create many problems to health such as illness, depression, absenteeism, nervousness which eventually affects organizational productivity

In this situation the employees are unable to understand or enjoy life. This also proceeds to reduce the quality of life for them which lead the employees to lose their achievement aims and thus affect the functions or performance of employees to a great extent. Ambiguity or the prolonging of this situation affects the confidence and self-esteem of employees, therefore, the employees lose their goals for improving their personal development and their career growth (Michie, 2002).

Management of many firms conducts many different activities and events as a motivational and inspirational aspect within their organizations. This might assist the employees to reduce their stress to an extent (Fairbrother, & Warn, 2003).

According to Shruti (2009), employees at bank are too much stressed with their job with the heavy workload, so the employees expect some refreshing events to add up in their workplace like entertainment, trips, tea breaks, intervals once in a while during lumps of work. Accordingly, the employees expect a hike in their salary for their worth performance. Jayashree (2010) maintains that stress is inevitable and unavoidable. It is on the basis of the foregoing that this study examined the influence of work stress management on employees' performance of U&C micro finance bank in uncertain business environment in Nigeria.

## **Review Of Related Literature**

### **Business Environment**

The environment of business can be divided into two, namely the external and internal environment. The external environment is made up of the physical environment, societal and the task environments, while the internal environment is made up of the culture and the structure of an organization. Each of these environments affects the operations of businesses positively or negatively by posing as opportunities or threats or as strengths or weaknesses.

The concept of business environment is the aggregation or totality of all conditions, events and trends that have influence on the operation of businesses. In other words, the aggregation of all

conditions refers to the totality of all the natural, societal, task and the internal business environments.

An environment can be defined as everything that surrounds a system and a business organization which can similarly be seen as a system (Hartley & Palmer, 2012). Above all, the whole business environment can be divided into three parts: the macro environment, the microenvironment, and the internal environment (Hartley and Palmer, 2012). Ozsomer et al., (1997) states that as uncertainty increases in the business environment, organizations need to become more proactive and aggressive in order to be innovative. Early research also pointed out that more than 80% of new products and innovation emerged as a result of market competition or other environmental factors (Miller & Friesen, 1982). Organisations need to know which key factors in the immediate environment such as the opportunities and threats are currently affecting them in the formulation and implementation of strategies.

### **Uncertainty in Business Environment**

Uncertainty has been a catch-all term among managers and researchers, and thus, exists when little or no reliable information is available, but judgmental or subjective probabilities can be estimated. However, there are three types of uncertainties in the environment that people perceive, namely, state uncertainty which occurs when the environment or part of the environment is considered unpredictable; effect uncertainty which occurs when managers attempt to predict the effects of specific environmental changes or events in his or her organization, while the response uncertainty occurs when managers are unable to predict the consequences of a particular decision or organizational response (Kreitner, 2004). Thus, uncertainties are related to the decreasing confidence in an organisation's ability to anticipate correctly the future technological, economic, social and social development as in the system the organization is trying to improve.

Uncertainty occurs when details of circumstances of a business are ambiguous, intricate unpredictable or probabilistic; when an individual finds information inaccessible, conflicting, or unstable (Barbow, Hinse, & Kasobi, 2000).

An uncertain situation is temporal, it can be short-lived or chronic (Lazarus & Folkman, 1984; Michel, 1990). There is a possibility of a swing in any uncertain business. Accepting uncertainty is an adaptive mechanism (Mishel, 1990).

People change the way of arranging or deciding with in accordance with uncertainty (Brashers, 2001). People ignore uncertainty, accept uncertainty, or rely on faith or transient power (Embers & Canary, 1996; Hoagland & Shepard, 1980). To minimize the impact of uncertainty and protect themselves from complexity of life, people develop structure and routine that is called "cocoon of uncertainty" (Merry, 1995).

According to Kreitner (2004), managers are continually asked to make the best decisions they can, despite uncertainties about the present and the future circumstances. Managers who can assess the degree of certainty in a situation are able to make more effective decisions.

### **Employee Performance**

Performance comes from the word job performance or actual performance which means work performance or actual achievement achieved by someone. Definition of performance (work performance) is the work quality and quantity achieved by an employee in carrying out his function in accordance with the responsibilities given to him. According to (Al Mehrzi, & Singh, 2016) performance is the result or level of success of a person during a certain period in carrying out tasks compared to various possibilities, such as work standards, targets or predetermined criteria that have been mutually agreed upon. Furthermore (Yang et al., 2016) state that performance is basically what employees do or do not do. Performance management is the entire activity carried out to improve the performance of a company or organization, including the

performance of each individual and work group in the company. According to Shmailan, (2016), employee performance is an action what employees do in carrying out the work done by the company. Performance in carrying out its functions is not independent, but always relates to employees' job satisfaction and the level of reward given, and influenced by individual

### **Work Stress**

Work Stress is a mental and physical condition that influences an individual's effectiveness, personal health, and quality of work (Holmlund-Kytönen & Strandvik, 2005). Work related stress creates an imbalance between environmental demands and individual capabilities (Rees & Redfern, 2003). Richard (1998) argues that, "Stress is nothing more than a socially acceptable form of mental illness"

Stress is a dynamic condition in which an individual is confronted with an opportunity, demand, or resource related to what the individual desires and for which the outcome is perceived to be both uncertain and important (Robins et al., 2009). Stress could be described as "the non-specific response of the body to any demand placed upon it" (Selye, 1987). Stress is referred to as a state of tension experienced by individuals facing extraordinary strains, constraints, or opportunities (Erkutlu & Chafra, 2006). It is not necessarily bad in and of itself. In fact, stress can be good, and some can be bad. Stress is associated with demands such as responsibilities, pressures, obligations and even uncertainties. It is also associated with resources such as things individuals can control that can be used to solve the demand (Robins et al., 2009). The term stress has been recreated in the form of a term which could be used to describe a force that results in or else causing for the deformation. Meanwhile, the response to the stress now could be possibly described as the strain referring to the manifestation in a body Le Fevre et al., (2003). The concept of stress is always accompanied by several notions such as performance, motivation and as well as the employee wellbeing when referring to an organization.

Stress is referred to as a state of tension experienced by individuals facing extraordinary strains, constraints, or opportunities (Erkutlu & Chafra, 2006). The gradual increase in occupational stress- related problems among employees which have led to declining interest in their jobs, less commitment and growing impatience among the top managers have resulted in the reduction of the use of skills, abilities (Pflanz & Ogle, 2006).

### **Causes of Stress**

Workplace stress can be caused by poor work design, lack of recognition, rigid bureaucratic structure, office ergonomics, poor management style, unfavourable working conditions, pay inequality, and role conflict (Stecher, & Rosse, 2007). Osibanjo, et al., (2016) investigated the implications of workplace stress on organisational performance. The results of the analyses indicated that role congruence, equity, recognition, and distance, have a significant influence on organisational performance. According to Robins et al., (2009), there are three categories of potential stressors, namely environmental, organisational, and personal.

The environmental stress comes from the economic, political, and technological uncertainties. On the economic environment, they further maintain that when the economy is contracting, people become increasingly anxious about their job security, that the political structure of a country also creates uncertainties that can create stress, while the technological environment can bring about technological innovation that can make an employees' skills and experience very obsolete, thereby creating stress. Indeed, uncertainty is the biggest reason people have problems coping with environmental change. Working in an overcrowded room or where noise and interruptions are constant can also create anxiety and stress. Stress is caused at the organizational level by pressure to avoid errors or to complete task in a limited time, work over load, a demanding or insensitive boss, while the personal factor includes hours of work, family issues and personal

economic problems (Robbins et al. (2009). Brynien, (2006) posits that stress has a positive effect on employees of any organisation, but up to a certain extent which an employee can cope with, in most cases, if it exceeds the bearable limits, it results in negative results on employees' performance.

## 2.6 Consequences of Stress

Work-related stress creates an imbalance between environmental demands and individual capabilities (Rees, & Redfern, 2003).). The gradual increase in (occupational stress-related problems among employees have led to declining interest in their jobs, have less commitments, and growing impatience among the top managers (Pflanz & Ogle, 2006). This is mainly due to the competitive nature of the job environment, the shift in work demands and economic hardship owing to the economic recession. The symptoms of stress can be subsumed under three categories, namely, physiological, psychological, and behavioural (Robbins et al., 2009). The physiological symptom of stress can be felt in the creation of changes in metabolism, increase in heart and breathing rates, increased blood pressure, headaches and could induce heart attack. The psychological symptoms can be seen in job- related dissatisfaction, while the behavioural related symptoms include changes in productivity, absence, turn over, eating habits, increased smoking, and consumption of alcohol (Robbins et al., 2009). They also maintain that an individual who is experiencing a high level of stress may develop high blood pressure, ulcers, irritability, difficulty making routing decisions, and loss of appetite. This is perhaps the general trend which indicates decreasing performance and efficiency, which affects individuals psychologically, emotionally, and behaviourally, and is inextricably linked to several health problems, especially coronary heart diseases.

## Empirical Review And Hypothesis Development

### Work Stress Management and Employee performance

Stress can be managed by an individual or an organisation. An individual can manage stress through the adoption of strategies such as implementing time- management technique, increasing physical exercise, relaxation training and expanding the social support network. These could help individuals better cope with tensions created by job demands (Robbins et al., 2009). An expansion of social network will provide an individual with the opportunity to speak with someone to hear his or her problems and to offer possible assistance. At the organizational level, task and role demand can be controlled by management through improvement in personnel selection and job placement, training, use of realistic goal setting, organizational communication (Robbins et al., 2009).

The impact of stress from overwork, long hours at work and work intensification was found to have a major and often devastating effect on organizations. In developed nations like Japan, Karoshi, death by overwork was officially recognized as a fatal illness. America, Australia, and United Kingdom reported the cost of occupational stress in hundreds of billion dollars. This was the cost from compensation claims, reduced productivity, absenteeism, added health insurance and direct medical expenses from stress related illnesses (Savery & Luks, 2000). A recent American Management Association survey of 292 member firms revealed that per capita disability claims tend to increase when positions were eliminated. The survey, which dealt with layoffs between 1990 and 1995, found that the illnesses workers sought treatment for like gastrointestinal problems, mental disorders and substance abuse, hypertension, were stress related (Rees, 1997). It was seen that the process of restructuring, downsizing, and reengineering which had helped companies to become lean, had not done it without great costs. Employees were experiencing more stress and uncertainty because companies got leaner without building their muscle. Just like going on a diet without exercising. The organisation weighed less, but the



percentage of fat-which manifested as high stress, low morale and less than optimal productivity had increased (Harvey & Brown, 2006). Although much of the research on the relationship between stress and functioning focused on the negative performance effects of stress, but however, not all stress was found to be bad.

In fact, Selye (1987) emphasized that stress was a necessary part of life, and that it did not always involve negative consequences for the organism involved. In fact, at certain moderate level, stress could improve individual performance. There is substantial research supporting the concept of good stress. Yerkes and Dodson, (1908) were the first to obtain the inverted-U relationship between stress and performance. Their work focused on the effects of stress on the learning response of rats.

Using three trials with low, moderate, and high levels of stimulus, the authors found a weak, but curvilinear relationship, with performance on the task improving as the stressor stimulus reached a moderate level and decreasing as stimulus strength increased beyond this point. A large stream of empirical research has examined the concept of employee performance using various predictor variables. Achieng, Ochieng and Owuor (2012) studied the effect of Job redesign on employee performance in commercial banks in Kisumu, Kenya. Mildred (2016) studied the effect of Employee involvement on employee job performance at the Kenyan Medical Research Institute (Centre for Global Health Research) Kisumu. Also, Njiru (2016) carried out a study on the influence of flexible work practices on employee performance in Public Sector:

Management of stress is a crucial issue for individuals and organisations. Managing stress is precisely about understanding that the individual is exposed to stressors. Stress becomes avoidable when organisations are receptive to employees' ideas, and when avenues are created to mentor employees and engage them in decision making. When employees are actively engaged in the decision-making processes of the organisation, there is a tendency to exert greater efforts and perform better. Inequity raises dissatisfaction and disenchantment (Hicks & Caroline, 2007). When employees sense that they are being treated unfairly, they become less productive and sometimes counter-productive. So, effective stress management programs help an organisation improve the performance of the individual, group and in turn that of the organization itself. It is thus hypothesised that:

H1: There is a significant relationship between work stress management and employees' performance of U&C micro finance banks in uncertain business environment in Nigeria.

### Research Methodology

**Research Design:** The Research design adopted for this study was the survey research design because of the nature of the study which enabled the researcher to solicit response from persons believed to have the desired information.

**Population for the Study:** the population for the study consisted of 64 senior and junior management staff made up of 45 senior and 19 junior staff from two U&C micro finance banks in port Harcourt.

**Table I Population of Employees in the Institution of Study**

Name of Firm	Category of Worker	Total Population
U&C Bank Choba Branch	Senior Staff	15
	Junior Staff	7
U&C Bank Abuja Branch	Senior Staff	30
	Junior Staff	12
		64

Source: Research survey 2021

### Sampling Technique

Considering the relative size of the population, the sampling technique that was adopted was judgmental sampling method which was adopted for convenience and also ensured that not all members of the population had equal chances of being selected.

**Method of data collection:** the method of data collection included questionnaire distributed and personal interview methods. The questionnaire provided easily quantified data from respondents.

**Validity and reliability of instrument:** the research instrument was subjected to content and face validity.

**Data analysis method:** the data was analysed with the application of Anova statistical tool.

**Table 2 Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.444 <sup>a</sup>	.197	.195	2.379

a Predictors: (Constant, Stress Management)

Our model summary revealed that stress management influences effective performance of employee in an uncertain business environment in Nigeria. The coefficient of determinant revealed that 19.7% of the outcome of performance is accounted for by stress management, while the rest is accounted for by other variables. The model summary also revealed a regression coefficient of 0.444.

**Table 3 Analysis of the relationship**

Model		Sun of Squares	df	Mean Square	F	Sig.
1	Regression	469.048	1	468.048	82.729	.000 <sup>b</sup>
	Residual	1906.613	337	5.658		
	Total	2374.661	339			

a. Dependent variable: Performance

b. Predictors: (Constant, Stress management)

From our ANOVA table, the F-value of 82.729 which is quite good and a p-value of 0.000 which is less than alpha of 0.05, thus the hypothesis was supported.

**Table 4 Coefficient value of the relationship**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
1 (Constant)	B	Std. Error	Beta		
	8.891	.812		10.949	.000
Stress_Mgt.	.236	.026	.444	9.096	.000

From the hypothesis tested, we realized a regression coefficient of 0.444 which is the same as projected in our model summary in Table 2. We also realized a p-value of 0.000 which is also less than alpha of 0.05. With the foregoing, the hypothesis was supported.

### Discussion of Findings and Conclusion

**Hypothesis 1** showed a significant effect of stress management on employees' performance to the Micro Finance Bank ( $\beta = 0.444$ ,  $p=0.000 < 0.05$ ). Therefore, H1 is supported. Over the past year, the rapid development of science and technology is quite incredible. The environment where the organization exist is changing all the time, as well as the business environment. Work stress is identified to be a mental and physical condition that influence an individual's effectiveness. Stress can be caused by economic, political, and technological environmental issues. Thus, work related stress can create imbalance between environmental demands and individual capabilities. The business environment where the organizations exist is becoming increasingly complex, competitive and unpredictable. As a consequence, employees at the workplace are a victim of stress resulting to illness, burnout and unmotivated. It is observed that stress has serious negative impact on employees' occupational functions thereby affecting organisational productivity. It then means that employees expect some refreshing events like entertainment, effective stress management programme to add up to their workplace in order to improve productivity. Human resource management can lessen if not prevent the stress caused by intrusions at work by setting strict rules to let employee focus on task at hand (Lin et al., 2013).

Employees are the most valuable resource of every institution. Without competent employees, no institution can succeed to outrun its competitors. The success of the institution depends on the employees. It is clear from the vast number of factors identified, reported and through the literature review, that the goal of this study was achieved. The results from the study showed that the negative factors that distressed employees had a negative effect on their performance. So, for a Micro Finance Institution to be more successful, it is necessary for the employees to be stress free for them to perform well. There are many stress factors which the employees of this institution endure, and the enquiry proved that too much stress affected productivity negatively. (Ashfaq & Muhammad, 2013) in their work, argued stress has a negative impact on employee performance when it reaches a certain undesired point. Considering the stream which micro finance institutions are gaining within the business environment, employees have a very difficult task, and much is expected of them. Therefore, management needs to ensure that employees are provided with the best working and stress-free conditions. As per the management perspective, the problems of stress can be analyzed into two dimensions, threats of stress on employees within organization and the direct effects of stress for the workplace/organization.

### Recommendations

Based on the discussion and conclusion above, the following recommendations are hereby made:

- I. Management should be mindful of the uncontrollable business environments capable of causing stress in employees that will affect the realisation of organizational productivity.
- II. Individual employees should utilize time management principles to help them cope with tension created by job demands in order to achieve organizational productivity.
- III. Management should uphold employees' ideas for managing stress and for the achievement of organizational productivity.
- IV. Management should encourage interpersonal relationship and support among employees with social needs for the achievement of organizational productivity.
- V. Management should encourage effective stress management programme that will help organisation improve productivity.



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