

WAITING TIME, STRESS AND WORK PERFORMANCE IN THE BANKING INDUSTRY IN PORT HARCOURT METROPOLIS, RIVERS STATE, NIGERIA

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ABSTRACT

This study explored how waiting time and stress negatively influence work performance in the banking industry in Port Harcourt metropolis, Rivers State, Nigeria. The objectives of the study were to investigate how the waiting time influenced customers' satisfaction in the banking industry and to examine the extent to which stress influenced efficient productivity in the banking industry in the study area. Two research questions were drawn from the foregoing objectives. The descriptive design was used for the study. The population figure of 2482 covered all bankers in the banking industry. A sample of 344 respondents was drawn from the population of the study. The selection was done through the use of simple random sampling and purposive sampling techniques. The questionnaire was the instrument used for data collection. The instrument was face validated by professionals in the Department of Sociology, Faculty of Social Sciences, University of Port Harcourt, Choba. Furthermore, the reliability value of 0.88 Correlation Coefficient was obtained for the study. The statistical methods used for the study were percentage and frequency tables. The percentage and frequency tables were used to analyze both biographic data of respondents and results from responses of research questions. The results of the analyses revealed that waiting time and stress influenced work performance in the banking industry in Port Harcourt Metropolis in Rivers State, Nigeria. Based on these findings, the study recommended among others, that the Federal Government should make new laws on e-banking that would help reduce long waiting time and stress in the banking industry. With this, bottlenecks in service delivery to customers will be reduced and bank workers will be free from work pressure that would predispose them to stress in the study area.

Keywords: Waiting Time, Stress, Work Performance, Banking Industry

INTRODUCTION

Waiting time and stress (especially distress) are major concerns in every organization. Waiting time and stress signal negatively in any organization because they usually reduce organizational work performance. Beyond this, waiting time also impinges on customers' retention and satisfaction. In view of the foregoing facts, what is waiting time? Waiting time can be defined as unoccupied time, pre – process waits, unfair waits, solo waits and group waits (Lee & Lambert 2000). Waiting time is also defined as the total time that a patient spends in facility from arrival at the registration desk until the time she/he leaves the facility or last service (Biya, *et. al.*, 2022). Additionally, waiting time worsens productivity in any organization, especially when the waiting time is longer than required. This is undoubtedly true because long waiting time leads to customers' dissatisfaction, frustration, loss of interest and loss of continual retention in organizations.

Apart from waiting time, stress is another factor that negatively influences productivity in organizations. Stress is often characterized as the silent killer of productivity, affecting employees across organizations, big and small (Ganesh, 2024). It also influences customers' satisfaction negatively. It can lead to decrease in productivity, absenteeism, higher turnover rates, and

negative impacts on physical and occupational health and mental health (Ganesh, 2024). Stress can also influence employees' physical, social and emotional states negatively, especially when the work condition is poor with various human stressors in the workplace. The resultant effects of these are low job performance and decline in productivity in workplace.

Sadly, long waiting time and stress (distress) are today the major challenges of every organizational performance. Besides, long waiting time and stress also lead to customers' dissatisfaction, low retention and inefficiency in workplace. It is with these challenges, the world over that this study was carried out. In doing so, it posited the statement of problem, stated the objectives and research questions, from which studies were reviewed for this study.

Statement of the Problem

In pre-colonial and colonial periods in Nigeria, waiting time and stress were not issues; since organizations, mostly agro – industries were very organic in production and service delivery. As the Nigerian society organically evolved to the post-colonial period, coupled with the discovery of crude oil in 1956 at Oloibiri, different organizations sprang up in Bayelsa and Rivers States, Nigeria. In the circumstances of the foregoing, long waiting time and stress became a major challenge for organizations to satisfy customers, and so their retention became an issue as well. Worse still was that long waiting time and stress led to low productivity and inefficiency in work performance in organizations. In order to curb the foregoing ugly situations, studies were carried out by scholars, the world over. Oche & Adamu (2013, P.588) in their study titled "Determinants of Patient Waiting Time in the General Outpatient Department of a Tertiary Health Institution in North Western Nigeria" explained that the amount of time a patient waits to be seen is one factor that affects utilization of healthcare services. Oche & Adamu (2013) also explained that patients perceive long waiting times as barrier to actually obtaining services. Keeping patients waiting unnecessarily can be a cause of stress for both patient and doctor.

In another vein, Stoop, *et. al.* (2005, P.1) in their article titled "Theory and Practice of Waiting Time Data as a Performance Indicator in Health Care: A Case Study of the Netherlands" explained that the usefulness of the publication of waiting time data for customers strongly increases when waiting times are guaranteed and related to treatment options like booking possibilities and other performance indicators such as patient satisfaction.

Additionally, Adah, *et. al.* (2022, P.60) in their study titled "Influence of Occupational Stress, Self-Efficacy Belief and Productivity of Workers in Automobile Technology Occupation in North West Nigeria" found that occupational stress significantly relates to productivity. In a related study, Kawamoto (2023, P.1) in a study titled: "What is Absenteeism in Workplace?" Revealed that employee burnout is often the root cause of absenteeism. Kawamoto (2023) further revealed that the biggest cause of absenteeism that we are particularly seeing right now is burnout and workplace stress.

In spite of the foregoing thought-provoking studies, none was done in the location of this study. In addition, none was able to critically redress the issues of waiting time, customers' satisfaction and workplace stress, with regard to work performance in the banking industry in Port Harcourt Metropolis in Rivers State which this study seeks.

Objectives of the Study

The following objectives are delineated for the study:

- i. To investigate how long waiting time negatively influences customers' satisfaction in work performance in the banking industry in Port Harcourt Metropolis.
- ii. To examine the extent to which stress negatively influences efficient productivity in work performance in the banking industry in Port Harcourt Metropolis.

Research Questions

- i. How does long waiting time negatively influence customers' satisfaction in work performance in the banking industry in Port Harcourt Metropolis?
- ii. How does stress negatively influence efficient productivity in work performance in the banking industry in Port Harcourt Metropolis?

Literature Review

Waiting Time and Customers' Satisfaction

In considering the influence of work period on workers and customers, it is undoubtedly clear that there is a relationship between excessive use of work period and customers' waiting experience for service accessibility and satisfaction. According to Kumar, *et. al.* (1998), the waiting experiences are typically negative and have been known to affect customers' overall satisfaction with the product or service. What is more is the fact that waiting at service delivery also leads to long period waiting of customers, besides leading to the level of dissatisfaction of services and their retention. Bielen & Demoulin (2007, P.1) in their study titled "Waiting Time Influences on the Satisfaction-Loyalty Relationship in Service" delineated that:

The results confirm that waiting time satisfaction is not only a service satisfaction determinant, but it also moderates the satisfaction-loyalty relationship. Moreover, determinants of customer waiting time satisfaction include the perceived waiting time, the satisfaction with information provided in case of delays, and the satisfaction with the waiting environment. In addition, it is shown that waiting time satisfaction is a complete mediating variable in the perceived waiting time and service satisfaction link.

In like manner, waiting influences customer satisfaction with the service (Espinal, 2015). Customers dislike waiting and how they perceive the wait will be decisive in their evaluation of the service experience (Espinal, 2015). In concordance with the above facts, any waiting time for customers can be detrimental to your business (Gibson, 2023). Not only does it risk them changing their mind, but they may also abandon or even return their purchase and take their business elsewhere (Gibson, 2023).

In furtherance, Palawatta (2015, P.1) in a study titled "Waiting and Defining Customers' Satisfaction," and found that disconfirmation between expected waiting time and the perceived waiting time is the best definition for satisfaction / dissatisfaction followed by expected waiting time and perceived waiting time. In addition to these facts, it means that waiting may be either negative or positive to customers' satisfaction in any organization. Thus, customers' satisfaction increases if wait times are positive to the benefits of the waiters. What is more is the fact that it also increases retention, and customers' continuous satisfaction since such time is not lost. Customers may be dissatisfied where waiting time is abused by organizations predisposing the customers to lose trust and efficiency by such organizations. In this instance, the more the customers are kept for a longer time, the more boring they become, and less satisfied by the organizations in the management and delivery of goods and services.

Concordantly, Lahap, *et. al.* (2018, P.259) in their study titled "The Effect of Perceived Waiting Time on Customers' Satisfaction: A Focus on Fast Food Restaurant," and found that:

Perceived waiting time significantly influence customers' satisfaction towards fast food restaurants. Theoretically, this study confirmed the effects of perceived waiting time on customers' satisfaction in the context of fast food restaurant. Practically, these findings are invaluable to fast food operators to improve the quality of their service delivery.

Waiting to be served or waiting for members to be called in private or public counter service is part of everyday routine and it can be distressing (Lahap, *et. al.* 2018). According to Dat (2019), waiting time for a patient at an outpatient department to see a doctor and completing the examination after registration was one problem that caused patients' dissatisfaction in most

countries. Long time for waiting leads to a reduction in timely treatment overcrowding in the waiting area in the hospital, and is majorly unpleasant for any patient (Dat, 2019).

Stress and Efficient Productivity

The term stress may be familiar or unfamiliar to most employees. Frequent absenteeism, tardiness or lateness, mood disorders and intentions to quit job are often the predictors of stressful working conditions (Sandmark & Renstig, 2010). Stress in the workplace is a serious problem for both employees and organizations because it can negatively affect costs on the productivity of organizations (Spangler, *et. al.*, 2012). As employees are more engaged in their work, potential work stressor abounds and becomes increasing at risk of negatively affecting the workers' physical and psychological well-being (Snow, *et al.*, 2003).

Based on stress issues, how employees can cope or adapt to the demands of work-stress can serve to reduce or increase the risk associated with negative health outcomes. However, the sources of work stress include, work overload, role conflict, job insecurity, and work-team or interpersonal relationships. These have been found to play a major role in determining employees' health which is common for both males and females (Days & Livingstone, 2001). Stress is a major health problem either in workplace or in families, especially when there is disarray within time and space. This may be worse in workplace; hence stress influences level of production. Eys (2021, P.1) explains that:

Job stress makes employees more prone to error, poor work performance, mental health issues, burnout and conflict in the workplace. If job stress goes unaddressed, organizations pay the price in higher rates of turnover, disengagement, and absenteeism.

According to Chen, *et. al.* (2022, P.1) in their article titled "Work Stress, Mental Health and Employee Performance," and found that work stress has relationship with mental health and work performance. Akinsuyi (2022) argues that workplace stress among employees must be handled with utmost seriousness if productivity of the organization is to be increased at any point in time since only healthy workers can contribute maximally to the growth and development of the work organization. Additionally, Bui, *et. al.* (2021', P.42) in their article titled "Workplace Stress and Productivity: A Cross-Sectional Study," and reported that scores from Perceived Stress Scale (PSS) and the Health Work Questionnaire (HWQ) appeared to be inversely correlated; higher stress scores were associated significantly with lower productivity scores.

Furthermore, Ajayi (2018) explains that stress contributes to decreased organizational performance, decreased employee overall performance, high error rate, poor quality of work, high staff turnover and absenteeism due to health problems such as anxiety, emotional disorder, work life imbalance, depression and other forms of ailments such as frequent headaches, obesity and cardiac arrest. Saleem, *et. al.* (2021, P.1) in their study titled Work Stress Hampering Employee Performance during COVID-19: Is Safety Culture Needed, and found that COVID-19 STR has a negative impact on task and contextual performance (CP) and a positive impact on adaptive performance (AP).

Equally important is the view of Sari, *et. al.* (2021, P.1) who in their study entitled "The Effect of Job Stress to Employee Performance: A Case Study of Manufacturing Industry in Indonesia" explained that:

The results showed that work stress and work environment on employee performance with the value of $R = 0.972$. Based on the survey result, non-standard working hours and poor relationship with colleagues/superiors contribute to the creation of work stress which has an impact on low performance.

METHODOLOGY

The research adopted the descriptive design to evaluate the study variables, of which it was essential to critically describe the long waiting time, stress and work performance that exist in the

banking industry in Port Harcourt Metropolis, Rivers State. The population of the study covered all bank workers in the banking industry such as Fidelity Bank, United Bank for Africa (UBA), Zenith Bank and First Bank of Nigeria; in all headquarters offices and branches in Port Harcourt Metropolis in Rivers State, Nigeria. The population figure of the study is 2482 (National Population Commission, 2022). A sample of 344 respondents was randomly selected for the study. The selection was done through the use of simple random sampling and purposive sampling techniques. The simple random sampling technique was used to select one bank in Port Harcourt Metropolis in Rivers State. All banks in Port Harcourt Metropolis were written on pieces of papers and these papers were completely folded by the researchers; and they were put in a basket for picking. A paid research assistant was called upon to shake up the folded papers of banks for the purpose of choosing one bank for the study. Through this process, the person called upon to do the picking, picked UBA for the study.

Also, respondents were independently selected using purposive sampling technique. In this way, 344 respondents were selected in UBA in Port Harcourt Metropolis. The instrument used for the study was questionnaire. It was designed in four Likert format of Strongly Agreed (SA) rated 4, Agreed (A) 3, Strongly Disagreed (SD) rated 2 and Disagreed (D) rated 1. It was structured into Section A: Biographic data with multiple questions (items) based on sex, age, marital status, educational qualifications and years in service of respondents; and Section B: which carries field responses based on research questions (multiple questions), with regard to long waiting time, stress and work performance were used for the study.

Face validity of the instrument was established by professionals in the Department of Sociology, Faculty of Social Sciences, University of Port Harcourt, Choba. Apart from this, test-retest method of reliability was used to ascertain the reliability value of 0.88 Correlation Coefficient for the study. Then researchers administered the copies of the questionnaire with the help of their paid assistant. The copies of questionnaire were collected immediately the responses were completed by the respondents. The statistical methods employed in the analysis were percentage and frequency tables. The percentage and frequency tables were used to analyze biographic data and responses from the research questions for the study.

RESULTS

The results of the study are presented in Tables 1, 2, 3, 4, 5, 6 and 7. Table 1, 2, 3, 4 and 5 results deal with biographic data of respondents while Tables 6 and 7 results deal with responses from research questions for the study.

Table 1: Sex of Respondents

Biographic Data of Respondents	Frequency	Percentage
Males	168	49
Females	176	51
Total	344	100

Source: Oriji & Udofia (2024), Field Survey

Table 1 results indicated that among the respondents, male bankers were 168 (49%), while respondent female bankers were 176 (51%). This shows that female bankers were more than their male counterparts during the course of this study.

Table 2: Age of Respondents

Biographic Data of Respondents	Frequency	Percentage
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20-25 years	88	26
26-31 years	102	30
32-37 years	94	27
38 and above years	60	17
Total	344	100

Source: Oriji & Udofia (2024), Field Survey

Table 2 results revealed that respondents within the bracket of ages 20-25 years were 88 (26%), ages 26-31 years were 102 (30%), ages 32-37 years were 94 (27%) and ages 38 and above years were 60 (17%) respectively.

Table 3: Marital Status of Respondents

Biographic Data of Respondents	Frequency	Percentage
Single	148	43
Married	196	57
Total	344	100

Source: Oriji & Udofia (2024), Field Survey

Table 3 results showed that 148 (43%) respondents were single bankers, while 196 (57%) were married bankers in the study area.

Table 4: Educational Qualifications of Respondents

Biographic Data of Respondents	Frequency	Percentage
West African Senior School Certificates (WASSCs)	28	8
Ordinary National Diploma (OND) Certificate	64	19
Higher National Diploma (HND) Certificates	72	21
Bachelor of Science (B.SC) Certificates	180	52
Total	344	100

Source: Oriji & Udofia (2024), Field Survey

Table 4 results showed that 28 (8%) respondents hold WASSCs, 64 (19 %) hold OND certificates, 72 (21%) hold HND certificates, while 180 (52%) hold B.SC. certificates during the course of this study.

Table 5: Years in Service of Respondents in Banking Industry

Biographic Data of Respondents	Frequency	Percentage
1-5 years	54	16
6-10 years	146	42
11-15 years	96	28
16 and above years	48	14
Total	344	100

Source: Oriji & Udofia (2024), Field Survey

Table 5 results delineated that 54 (16%) were from 1-5 years, 146 (42%) were from 6-10 years, 96 (28%) were from 11-15 years and 48 (14%) were between 16 and above years in the banking industry in the study area.

Table 6: Investigation on How Long Waiting Time Negatively Influences Customers' Satisfaction in Work Performance in the Banking Industry in Port Harcourt Metropolis, Rivers State.

Biographic Data of Respondents	Frequency	Percentage
SA	146	42
A	92	27
SD	64	19
D	42	12
Total	344	100

Source: Oriji & Udofia (2024), Field Survey

Table 6 results revealed that 146 (42%) SA and 92 (27%) A that long waiting time influenced customers' satisfaction in work performance in the banking industry. But 64 (19%) SD and 42 (12%) D to the posited results as well. However, since a higher number of respondents SA and A to the results, the study accepts that long waiting time by bankers negatively influenced customers' satisfaction in work performance in the banking industry in Port Harcourt Metropolis in Rivers State, Nigeria.

Table 7: Examination on the Extent to which Stress Negatively Influences Efficient Productivity in Work Performance in the Banking Industry in Port Harcourt Metropolis, Rivers State.

Biographic Data of Respondents	Frequency	Percentage
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SA	164	48
A	102	30
SD	46	13
D	32	9
Total	344	100

Source: Oriji & Udofia (2024), Field Survey

Table 7 results revealed that 164 (48%) SA and 102 (30%) A that stress among bankers negatively influenced efficient productivity in work performance in the banking industry. However, 46 (13%) SD and 32 (9%) D to the posited results as well. Looking at the data a greater number of respondents SA and A to the posited results. Therefore, the study accepts that stress among bankers negatively influenced efficient productivity in work performance in the banking industry in Port Harcourt Metropolis in Rivers State, Nigeria.

Discussion of findings

The findings of the first research question revealed that prolonged waiting time negatively influences customers' satisfaction in work performance in the banking industry in Port Harcourt Metropolis. In congruence with the findings of the first research question, Kumar, *et. al.* (1998) argue that the waiting experiences are typically negative and have been known to affect customers' overall satisfaction with the product or service. Also in line with the above findings, Palawatta (2015, P.1) in a study titled "Waiting and Defining Customers' Satisfaction" found that disconfirmation between expected waiting time and the perceived waiting time is the best definition for satisfaction / dissatisfaction followed by expected waiting time and perceived waiting time.

In another dimension, the findings of the second research question revealed that stress among bankers negatively influences efficient productivity in work performance in banking industry in Port Harcourt Metropolis. The findings here indicated that a lot of respondents have had experiences of stress which does not allow them to efficiently become productive in the banking industry in Port Harcourt Metropolis. Also, in consonance with the findings of the second research question, Bui, *et. al.* (2021, P.42) in their article titled "Workplace Stress and Productivity: A Cross – Sectional Study," and reported that scores from Perceived Stress Scale (PSS) and the Health Work Questionnaire (HWQ) appeared to be inversely correlated; higher stress scores were associated significantly with lower productivity scores. Also in support of the findings of the second research question is Ajayi (2018) who explained that stress contributes to decrease organizational performance, decrease employee overall performance, high error rate and poor quality of work, high staff turnover rate and absenteeism due to health problems such as anxiety, emotional disorder, work life imbalance, depression and other forms of ailments such as frequent headache, obesity and cardiac arrest.

CONCLUSION

In concordance with the findings of the study, it is obvious that long waiting time and stress negatively influenced customers' satisfaction and efficient productivity in work performance in banking industry in the study area. In order to halt this ugly trend in banking industry along with improving customers' satisfaction and bank workers efficient productivity, the study spurs for further researches on the relationship between low waiting time and customers' retention and the relationship between work homogeneity along with motivation and level of stress in the banking industry in the study area.

RECOMMENDATIONS

Based on the findings, the following recommendations are delineated for the study:

- i. The Federal Government should make new laws on e-banking that would help reduce long waiting time and stress in the banking industry. With this, bottlenecks in service delivery to customers will be reduced and bank workers will be free from work pressure that would predispose them to stress.
- ii. Banking industry should implement the laws of e – banking to the latter and draw policies that will address long waiting period in the banking industry. Banks should therefore, expunge the “old order” of updating Bank Verification Number (BVN), Automated Teller Machine (ATM), filling of forms for statement of accounts etc., as these encourage long waiting time in banking industry as well as reduce customers’ satisfaction and retention in the study area.
- iii. The banking directors and managers should provide light refreshment during break period, and generally, motivate bank workers by giving them incentives such as housing loan, car loan, improvement of additional allowances and salaries, provision of work materials that are better or improved in work environment etc. as these will reduce stress in the banking industry in Port Harcourt Metropolis, Rivers State, Nigeria.

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