

Influence of Job Stress on Employee Performance Among Microfinance Institutions in Davao Oriental

Kirk Anthony Tripole¹, Catharine G. Caballero²

¹Registrar, Career Colleges of Mati

²Faculty, Davao Oriental State University

ABSTRACT

The purpose of this study was to identify which among the indicators of job stress that could significantly affect employee performance among microfinance institutions in Davao Oriental. This study utilized correlational research design. The respondents constituted the 150 employees of microfinance institutions. Mean, Pearson correlation and multiple regression were used in analyzing the data. Empirical findings showed a moderate rating on role ambiguity, underutilization of skills, and work overload on job stress. Moreover, on employee performance, all of the indicators- efficiency, quality, and productivity attained and agreeable ratings. Furthermore, results reveals that there is a negative association of role ambiguity between efficiency, quality, and employee performance. Also, underutilization of skills between efficiency, quality, productivity, and employee performance. In addition, the overall job stress is significantly correlated towards efficiency, quality, and employee performance. However, there was significant correlation found between work overload towards efficiency, quality, productivity, nor with the overall performance. Subsequently, among job stress indicators, only the role ambiguity and the underutilization of skills significantly influence the employee performance.

Keywords: Microfinance, Job stress, Employee performance, Microfinance institution, Davao Oriental

Chapter I

INTRODUCTION

Background of the Study

Nowadays, the microfinance business has been facing major changes in its operations. The industry has gotten more competitive due to the emergence of other financing institutions and the expanding requirement of clients. These conditions necessitate a microfinance institution (MFI) to give excellent quality services and it is anticipated to perform well in addressing the diverse needs of the clients which are changing everyday by giving to them rapid, suitable, and pleasant services. For this to be attainable, a microfinance relies on the contributions of the staff who are frequently described to as the lifeblood of the organization. So, for the company operations to be handled smoothly, it is necessary for

the personnel to perform at their utmost best to reach the institution's goals. Recently, there have been so many scientific studies or journals created discussing job linked stress so much that one may solidly assume that everyone everywhere especially inside a job context is melancholy and dishearten. Management is reluctant to use effective steps to relieve employees' stress as it continues to loom over them (Fonkeng, 2018).

No of the size of the firm, everyone, even employees, experiences job stress on a regular basis. In addition to a number of health issues including anxiety, depression, and headaches, stress may have a negative influence on an employee's performance, productivity, quality of work, and high turnover rate (Elsafty & Shafik, 2022). Maintaining adequate levels of staff performance in unanticipated situations, like the COVID-19 partial shutdown, is a major area of concern for many businesses (Saleem et al., 2021). Employee performance and productivity were adversely affected by the pandemic's increased level of stress due to these circumstances (Elsafty & Shafik, 2022).

Employee actions can help organizations achieve their strategic objectives. The most significant assets of a corporation are frequently considered to be its employees. It was also emphasized that a company's ability to keep its stakeholders, both its customers and the employees who run its operations, loyal is essential to its success. The effectiveness of an organization is dependent on, among other things, the performance of its employees, and this is related to employee job satisfaction. According to Laosebikan et al. (2023), content employees develop and add value from other organizational resources.

One role that resources, including human resources, serve in an organization a crucial component in the successful achievement of company goals. The development of human resources takes into account a worker's effectiveness inside a company as being crucial to both the achievement of worker performance and the success of the business. Since good performance potentially may achieve a better degree of employee career progression, improving these workers' performance benefits both the company and the employees themselves (Siahaan et al., 2016).

The vital role that microfinance plays in initiatives to combat poverty has long been recognized by the Philippine government. The National Strategy for Microfinance was established in 1997 and listed the following principles as the cornerstones of the government's microfinance policy: (a) a supportive policy environment that encourages increased private sector participation in microfinance; (b) market-oriented financial and credit policies; (c) nonparticipation of government line agencies in the implementation of credit / guarantee programs; and (d) a greater role for the private sector / MFIs.

Participants in the microfinance industry were able to achieve their dual goals of outreach and financial sustainability thanks to these guiding principles. To support these ideas, later legislation and regulations were implemented. The Philippines' microfinance industry has expanded for a number of reasons, including the adoption of a sound business model based on Grameen Bank that serves a sizeable untapped market, support from government and/or donor agencies, a supportive policy and regulatory environment, and innovations based on Internet and mobile technology. Microfinance institutions (MFIs) continue to face challenges that could limit their capacity to help additional low-income people (Habaradas, 2013). An

important goal of this study is to close the gap between this desire and the actual state of microfinance institutions in Davao Oriental. Workplace stress is likely to have an influence on employees' productivity in microfinance firms.

Statement of the Problem

This study assessed the job stress on employee performance among microfinance institutions in Davao Oriental. Moreover, this study also sought to answer the following questions:

1. What is the level of job stress among employees of microfinance institutions in Davao Oriental in terms of:
 - 1.1 Role ambiguity;
 - 1.2 Underutilization of skills; and
 - 1.3 Work overload?
2. What is the level of employees' performance among microfinance institutions in Davao Oriental in terms of:
 - 2.1 Efficiency;
 - 2.2 Quality; and
 - 2.3 Productivity?
3. What is the significant relationship between job stress and employee performance among microfinance institutions in Davao Oriental during pandemic? and
4. Which among the indicators of job stress significantly influence the employee performance among microfinance institution in Davao Oriental?

Objectives of the Study

The main objective of this study was to found out the effect of job stress on employee performance among microfinance institutions in Davao Oriental amidst the pandemic. Specifically; it sought to:

1. Determine the level of job stress among employees of microfinance institutions in Davao Oriental in terms of:
 - 1.1 role ambiguity;
 - 1.2 underutilization of skills; and
 - 1.3 work overload.
2. Determine the level of employees' performance among microfinance institutions in Davao Oriental in terms of:
 - 2.1 efficiency;
 - 2.2 quality; and
 - 2.3 productivity.
3. Determine the significant relationship between job stress and employee performance among microfinance institutions in Davao Oriental, and
4. Determine which indicators of the job stress significantly influence the employee performance among microfinance institution in Davao Oriental.

Hypotheses

The following hypotheses were tested with 0.05 level of significance:

H1: There is no significant relationship between job stress and employee performance among microfinance institutions in Davao Oriental. H2: There is no significant influence of job stress on employee performance.

Significance of the Study

This study would be of great help and provide necessary information for microfinance institutions particularly in Davao Oriental in refining job stress that may affect employee performance. Findings of this study would also be valuable and beneficial among various groups of people and institutions such as;

Microfinance institutions for management and decision making in treating occupational stress among its employees. As well as it would be a basis in designing policies and programs in addressing the wellbeing of each employee in the business. And, lastly, it would aid the management for future references.

Employees would also benefit from being familiar with stress and its management approaches. Addressing each demand of the employees in the workplace as well as handling stress most specifically with interacting with clients. An improved program that focused on the re-orientation and increasing the abilities of employees may be likewise designed.

Policy makers, Government, Non-Government Organizations and other agencies can profit from this study by applying the findings to the administration of microfinance organizations. Crafting a more efficient policies not just for the institutions but as well to its personnel. As well as aiding more these institutions in giving programs that focused on the capability building to the workforce.

Students and researchers would benefit in addition to the literature resources that this study would offer, filling the knowledge gap. Additionally, it would add to the corpus of information already available on the subject. The results of this study might serve as the foundation for further research.

Scope and Limitation

This study focused on the assessment of the influence of job stress on employee performance among registered microfinance institutions in Davao Oriental.

The conduct of the study was limited to gathering data from the microfinance employees from ASA Philippines Foundation, Inc. and CARD, Inc. among major municipalities of Davao Oriental and the City of Mati, Davao Oriental where the list of data was obtained from the Department of Trade Industry, City of Mati. The start of data collection took effect immediately right after the approval of the study from the panel and graduate school.

Definition of Terms

The following terms are defined operationally in this study:

Employee performance refers to an outcome of an employee's given task/s or responsibilities whether excellent, very satisfactory or poor. **Job Stress** refers to a person's reaction to the effects of work-

Related factors such psychological, behavioral, and physiological stressors.

Microfinance refers to a private financial institution offering financial services to low-income earner households, farm and non-farm micro-enterprises which includes deposits, loans, payments services, money transfers and insurance.

Chapter II

REVIEW OF LITERATURES, THEORY, AND FRAMEWORK

This section of the study presents the concepts, related studies and literatures profoundly reviewed to further support and establish relationship of job stress on employee performance of microfinance. Literatures are sourced-out from various peer-reviewed articles, books, journals and completed studies. Concepts about the variables of this study are identified, organized and discussed.

Related Studies and Literatures

Job Stress

Stress has been conceptualized since prehistoric times. The term comes from the Latin word "Stringere," which signifies hardship, strain, adversity, or sorrow.

One of the most well-known workplace illnesses, job stress may have an influence on an employee's performance both physically and emotionally. Stress happens when a person's aptitude and the requirements of the work are mismatched. It might be challenging to reduce workplace stress. People's work lives can be severely influenced by stress while they are employed (Khan & Ul Hameed, 2020).

Employees and other stakeholders in organizations have shown tremendous worry about occupational stress (Prasad et al., 2015). In general, stress is a part of modern society. Challenges that lead to the mastery of new abilities and behavioral patterns often include it. However, problems arise when stress levels become too high (Okechukwu et al., 2019).

One of the main issues that employees more frequently deal with is job stress. In recent years, office stress has spread like an epidemic. As a result, a great number of studies have concentrated on workplace stress and its effects on the many organizational output components. A rising number of people are now complaining about stress due to work overload, employment insecurity, and an accelerated pace of life since it has become a common negative (Yozgat et al., 2013).

The psychological, physical, and performance effects of stress on a business's human resources are significant. Due to the shifting social dynamics and lifestyle choices, the researchers' contribution to the field of stress management was essential. Not all pressures are harmful in nature, despite the fact that stress has certain negative health effects. The positive response to stress known as eustress, or "good stress," fosters a person's drive to achieve and accomplish a job and enables them to execute to the best of their ability (Prasad et al., 2015).

High levels of stress are thought to be on the rise and have become a challenge for the organization because they lead to decreased productivity, higher absenteeism, and contribute to other employee problems like alcoholism, drug abuse, hypertension, and a

variety of cardiovascular issues (Ajayi, 2018). According to Onwuzuligbo (2015), stress causes a wide range of physical and mental symptoms that change depending on the circumstances of each person. Stress has significant negative effects on people's lives, including pain, disease, and social and vocational impairment.

Because of the workload, managers and employees are frequently overworked, and some struggle to meet the requirements of one duty or another. This unhappiness may sometimes be seen in their behavior as agitation, rage, defection, dehumanization, and deposition; these emotions lower employee productivity and efficiency. Working characteristics including work overload, position ambiguity, and conflict, among others, had a substantial and beneficial influence on job stress, whereas job stress had a negative influence on employee job performance, according to Mai and Yen (2016).

Because of the imbalance between the job demands and all of the employees' abilities, resources, and needs, workplace stress is extremely dangerous in terms of the physical and emotional reactions it causes. Such environments may also result in subpar work performance and health issues. The cost of stress in the workplace today is really significant. According to the researcher's findings (Kishori & Vinothini, 2016), stress has a significant role in financial businesses' high turnover rates.

Sharma, Jauhari, and Singh (2015) characterize stress as an imbalance between a person's mental and emotional states in their study. When there is a gap between individual capacity and situational need, tension arises. Stress may have both positive and negative forms. When there is a chance to get something, it is advantageous and acts as a motivation. When a person has organizational, emotional, and physical problems, it is awful. Stress is described as a dynamic situation in which the results are viewed as being uncertain and dominant by (Hamdan, 2012). Organizational concerns are at the heart of work stress. According to (Jarinto, 2011), stress is a common occurrence that worsens in each person's daily life. It is quite difficult to reduce stress levels. Stress is defined as a force that results in physical and psychological disturbances as well as a change in an individual's behavior. A person who becomes unbalanced due to stress.

An organization's operational processes are hampered by friction lapse, inefficiency, and other negative variables brought on by excessive stress. Stress may lead to human suffering, social and emotional problems, physical limitations, and illness, among other things. enormous. Stress has played a significant role in people's contemporary living patterns, which has an influence on the dynamism of human skills. People feel overburdened by the weight of their job and obligations, and some people are dissatisfied when they try to fulfill one obligation or another (Okechukwu et al., 2019).

Role ambiguity

As a result, there are many factors that might lead to occupational stress and affect how well employees can do their assigned tasks. Role ambiguity is one of the main variables that affects employee performance. According to Robbins, Coutler, Sidani, and Jamila (2011), role ambiguity refers to employment expectations that are difficult to meet because they lack clear instructions or accountability for what is expected of them. Employee performance will suffer, stress levels will rise, and they won't be able to accomplish their

goals if their duties are complicated and unclear (Murali, Basit, & Hassam, 2017).

Underutilization of skills

The underutilization of talents, which was initially discussed by Jalagat (2017), is another source of occupational stress. According to Jalagat (2017) and Margolis, Kroes, and Robert (1974), it was described as the knowledge, skills, and aptitudes that employees possess in addition to those needed for the job. According to Jalagat's (2017) research, it significantly affects workers' productivity.

Work overload

It goes without saying that another factor contributing to workplace stress is task overload. Work overload is when employees are given too many tasks to complete the work that has been assigned to them or never-ending tasks that are too much for them to handle (Jalagat, 2017). According to several research, including those by Abu- Hussen, Abu-Salih, and Al Saket (2016) and Jalagat (2017), employees' performance might be hampered by job overload.

To meet the client requirement and deliver excellent goods and services continually. Stressed employee might cause drop in output and lead company to lose the track of achievement. No organization is immune to the effects of stress, and financial institutions are no exception. (Nepali, 2019).

Employee Performance

Performance is the capacity to function effectively, to be profitable, to endure, to expand, and to respond to environmental opportunities and dangers. (WOCCU, 2012).

Employee performance is one of the most important determinants of success since they are a company's precious resource. Employee performance, according to Anitha (2014), is a combination of the employees' financial and non-financial results, which may directly affect the performance and success of the firm. The amount of effort necessary to do the work successfully is the degree of employee job performance. in 2002 (Foster). Jalagat (2017) added that an employee's performance at work is influenced by their contribution to the firm, which the organization may deem to be beneficial or negative. In every situation, employee performance is a key aspect in determining an organization's success. According to Chegini (2010), if an individual performs to the required standards, the organization's performance will thereafter be enhanced and improved. Therefore, it makes sense that one of the most important factors influencing the success and results of a business is the performance of its workers. Given the significance of employee performance, managers must do a thorough investigation of their staff in order to identify the factors that contribute to excellent employee performance.

Three characteristics make up an employee's performance, such as productivity, work quality, and task completion (effectiveness and efficiency). Close control of staff performance on various occupations is necessary for the organization's success. (Njugi & Nickson, 2014). Every corporation has been created with specific goals or objectives that they want to accomplish over the course of doing business. Only through using the existing resources, such as people, machinery, materials, and financial resources, will these goals or objectives be realized. Although each of these resources is vital, the

employee is the most crucial one due to their versatility. Employees are crucial in carrying out duties to accomplish the goals. The first factor that motivates employees to carry out their task successfully and efficiently is a favorable work environment and organizational culture. (Kuronzwi, 2019).

Employee performance contribute three indicators such as efficiency, quality and productivity.

Efficiency

In contrast to efficiency, which is the capacity to produce the required outcomes while employing the fewest resources possible, efficiency is the capacity of employees to achieve the desired objectives or aim (Stoner, 1996; Arinanye, 2015).

Quality

However, quality is represented in goods or services that have the capacity to meet explicit or implicit demands (Kotler & Armstrong, 2002; Arinanye, 2015). Better goods and services are being delivered at ever- more-competitive prices (Stoner, 1996; Nassazi, 2013).

Productivity

Last but not least, is defined as the result divided by the input (Stoner et al., 1995; Arinanye, 2015). The evaluation of a worker's or group of workers' efficiency is known as employee productivity. It may also be measured in terms of an employee's performance over a given time period because that factor influences the company's profitability (Hanaysha, 2016). Employee productivity is an evaluation of an individual employee's or group of employees' effectiveness (Rouse, 2014; Chufor & Obiagazie, 2021), with the adverb "in terms of the output of an employee in a specific period" added. One of the negative linear correlations, according to Jalagat (2017), is that stress causes productivity to drop. Stress may also lead to an increase in productivity, suggesting a positive linear link between the two.

Correlation between Measures

The results of the study conducted by Gill et al. (2010) and Abbasi & Janjua (2016) shows how stress accumulates within an individual if top management does not concentrate on how to deal and control it in the workplace, which subsequently leads to serious employee health difficulties and other organizational challenges. Nowadays, employees in the firms are accountable for huge organizational outcomes (Byron et al., 2016). Therefore, the top management should start developing plans and methods to reduce employee stress and increase productivity. Better organizational performance will follow when employees are successful. (Spector, 2003; Abbasi & Janjua 2016). Additionally, workers who are under stress at work tend not to take on additional tasks that would help the company gain a competitive edge. Therefore, the problem of employee job stress must be addressed by modern firms.

Organizational stress is a topic of discussion for companies today and is receiving a lot of attention in theoretical literature. One of the biggest causes of someone's stressful life is their job. People are frequently more preoccupied with duties linked to their jobs, which can lead to poor behavior and poor communication with clients. When specific problems with their consumers develop, they frequently stay agitated and become upset. This might harm an organization's reputation. (Pathak, 2012).

According to a number of studies, stress keeps individuals motivated. As a result, the individual will function well at work, illuminating the connection between stress and job performance. (2010) Salami et al. Most employees report feeling really stressed out at work (Mohsen keshavarz, 2011). (Ali, 2011; Ali, 2018; Ali & Bibi, 2017; Ali & Khmad, 2014) support the idea that occupational stress and performance are positively correlated. Additionally, Vanishree (2014) noted how stress has a negative influence on a company's performance as a whole in addition to its employees' physical and mental wellbeing.

Theoretical Bases

Eisenberger, Hantington, Hatchison, and Sowa first suggested the organizational support theory in 1986. To make this study much better, it was based on "the principle of reciprocity" and "social exchange theory." According to this notion, workers think they can only perform at their maximum level and boost company production if they get the appropriate degree of encouragement, thought, reward, and appreciation from their boss. Only when employees are secure in their capacity to maintain their positions can the risk stimulus of their occupations be lowered (Nawaz and Ansari, 2017). Organizations can only provide employees this confidence by supporting measures they take on their behalf.

According to the Social Exchange Theory (SET), an organization's commitment to its mission is produced through its employees' encouraging programs (Aldhuwaihi, 2013). Based on the premise that SET exists, the workers anticipate that the organization

He or she joins a company to offer a better working environment and culture and uses their expertise and talents to accomplish their objectives. As a result, good working relationships between employees and a company boost organizational commitment.

The Vitamin Model of Warr (1987) is also examined in connection to stress and job performance (Murali et al., 2017). According to the aforementioned paradigm, job autonomy, job demands, and social support at work are all connected to the major three key elements of job satisfaction, anxiety-inducing tasks, and emotional tiredness (Jonge & Schaufeli, 1998; Murali et al., 2017).

Conceptual Framework

The two variables in the study are the independent variable and the dependent variable. Role ambiguity, underutilization of skills, and work overload were used to assess the independent variable, which was employee job stress, while efficiency, quality, and productivity were used to gauge employee performance. The arrow draws attention to how job stress in the workplace affects employee performance. Figure 1 presents the Conceptual Framework of the study.

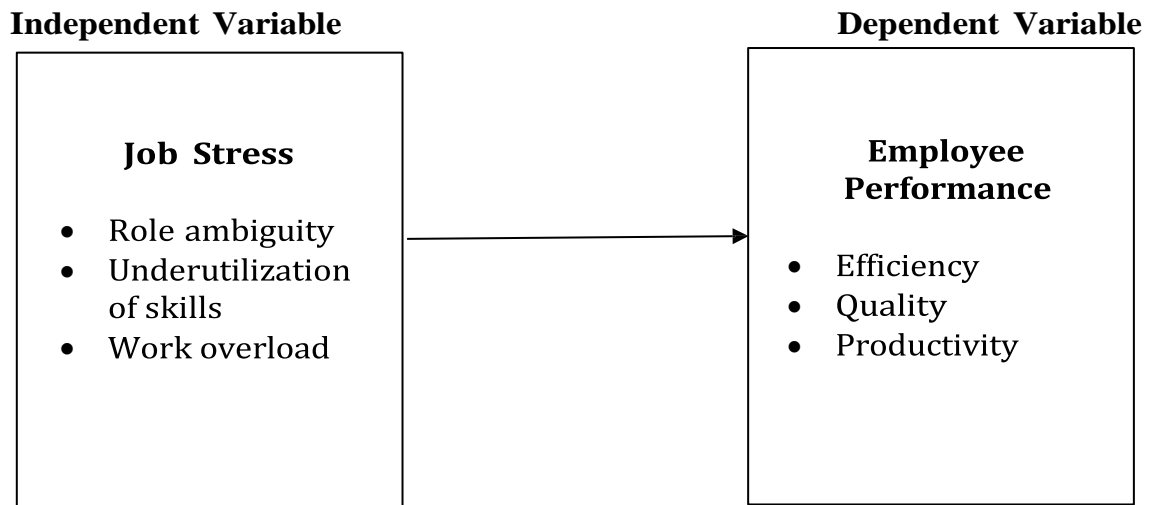


Figure 1. Conceptual Framework

Chapter III METHODOLOGY

In this chapter on the methodology, the necessary approaches and procedures in conducting the study was presented. Specifically, this contains the Research Design, Sampling, Collection, Data, Research Instrument, Presentation, Analyses, and Ethical Considerations to be employed in the study.

Design

The study utilized descriptive-correlational as the research design. The degree of correlation or link between two or more variables or sets of scores was described and measured using this approach (Creswell, 2012). The quantitative data to be acquired was analyzed using a descriptive design. In order to offer a quantitative or numeric depiction of trends, attitudes, or opinions of a group by looking at a sample of that population, a questionnaire was also used to collect data using a survey approach (Fowler, 2008).

Sampling

The study was conducted in the Province of Davao Oriental particularly to the microfinance institutions (MFI) in the different municipalities and lone city since there were many MFIs existing in the said province using complete enumeration. In selecting the 150 respondents from the different microfinance institutions, complete enumeration was employed.

Collection

In collecting the data, an approval from the Graduate School was sought first and asked permission and as soon as approval was issued the researcher send letters to the different municipal mayors and branch managers of microfinance institutions in Davao Oriental requesting to conduct research. After obtaining the approval, the researcher communicated to the participants and requests their available dates for data gathering. During the data gathering, respondents was given proper briefing about the study and the researcher made sure that the work of the participants must not be disturbed. Questions were asked and

documents gathered uphold values without cultural practices that can be discriminated. The identity of the respondents was protected for the purpose of confidentiality. Upon the conduct of the study, ethical consideration was also considered such as confidentiality, informed consent, anonymity and the right of the privacy of the knowledge of the informant. The researcher has the obligation to whatever the result and outcome of the study. Lastly, the output of this researcher would pass to the ethics committee.

Data

To supplement information on this research, the researcher used primary data. Secondary data was gathered from the books, articles, and journals. While, primary data was generated from the answers of the respondents through survey questionnaire. In order to generate data, a set of survey questionnaire was used. Part I focused on the profiling of the respondents, Part II on the level of job stress among microfinance institutions, and Part III focused on the level of employee performance of the microfinance institutions, respectively. A 5-point Likert Scale was used in describing the job stress and employee performance among the microfinance institutions in Davao Oriental. The measuring scale to be used is the Likert Scale model in the form of (5) Very High, (4) High, (3) Moderate nor Neutral, (2) Low, and (1) Very Low (Table 1). Below is the interpretation of the following ratings. Also, the following criteria was observed in selecting respondents; A Filipino citizen, a regular employee or rendered five years in service in the microfinance institutions in Davao Oriental.

Table 1. Interpretation of scale

Level of Means	Descriptive Level	Interpretation
4.20 – 5.0	Very High	The behavior is always manifested or observed.
3.40 – 4.19	High	he behavior is oftentimes manifested or observed.
2.60 – 3.39	Moderate	he behavior is sometimes manifested or observed.
1.80 – 2.59	Low	The behavior is rarely manifested or observed.
1.00 – 1.79	Very Low	The behavior is never manifested or observed.

Job stress questionnaire was adapted from the study of Elsafty & Shafik (2022) which has three (3) indicators, namely: role ambiguity, underutilization of skills, and work overload. While employee performance questionnaire was adapted from the study of Arinanye (2015) which also have three (3) indicators, namely: efficiency, quality, and productivity.

Presentation

For references purposes by new researchers, data was presented in simple tabulations and

frequency distributions.

Analyses

A descriptive comparative design using statistical tools was used in analyzing the data. Mean to measure the level of job stress and employee performance. Pearson Product Moment Correlation was used to measure significant relationship between indicators. While, regression analysis was used to determine which indicator of job stress best influences employee performance.

Chapter IV RESULTS AND DISCUSSION

This chapter presents the discussion on the results of the survey from the quantitative data analysis. The data gathered through administration of survey questionnaire to 150 respondents were subjected to statistical treatment.

Level of Job Stress among Employees Role of Ambiguity

Table 2 presents the result for the level of job stress in terms of role ambiguity. This result showed that the respondents have moderately experienced job stress due to unclear objectives in their workplace.

Table 2. Level of Job Stress in terms of Role Ambiguity

<i>Statements</i>	Mean	Descriptive Level
<i>As an employee of this institution, I...</i>		
Experience job stress due to unclear department objectives.	3.25	Moderate
2. Feel that the job needs too much effort and support which are not part of my capabilities.	3.16	Moderate
3. Feel under stress most of the time due to unclear procedures that could affect my job performance.	3.10	Moderate
4. Experience that the company deprives the best in me because of role confusion.	3.21	Moderate
5. Feel that the job doesn't have sufficient input in determining my work-unit goals.	3.05	Moderate
Overall	3.15	Moderate

they experienced deprivation with the best of their ability because of the confusion in their duties. They also felt that their workplace is asking for too much effort which are not part of their capabilities.

With an overall category mean of 3.15 and a descriptive interpretation of moderately, this result implies that there is indeed a role ambiguity experienced by the employees of microfinance institutions and it is causing them a moderate level of job stress. This also indicates that job stress caused by role ambiguity is a significant concern among employees.

Thus, when employees are uncertain about their roles and the tasks they are supposed to perform, it can lead to increased stress levels.

Furthermore, role ambiguity hampers employees' ability to prioritize their work effectively. Without a clear understanding of their responsibilities, employees may struggle to allocate their time and efforts efficiently, leading to increased stress as they attempt to juggle multiple tasks simultaneously. This can create conflicts and confusion within teams. When employees are unsure about their roles, it becomes challenging to collaborate effectively, resulting in miscommunication, overlapping responsibilities, and potential conflicts. Such situations can add to the overall stress levels of employees, as they may fear making mistakes or disappointing their colleagues.

According to Din et al. (2019) this study relates that job is commonly known as stressors in any institutions or organizations, it implies with job insecurity, job ambiguity and role conflicts that causes within the working environment. It was also found out that, role stressors significantly influence Job stressors and Job satisfaction both directly and indirectly. Additionally, (Pitsner, 2022) states that some employees are unsure about their roles. Uncertain job roles might present ambiguous situations or job descriptions within the framework of the business, which can seriously increase work stress. However, the structure of direct effect elements such culture, job ambiguity, workload, leadership, and policies on stress is generally valid in the workplace, which is what stresses people out the most (Dhal et al., 2022).

Underutilization of Skills

Shown on Table 3 is the result for the level of job stress in terms of underutilization of skills among the employees of microfinance institutions. This reveals that these employees moderately felt that their job does not offer opportunity for them to grow. Moreover, they also moderately believed that they cannot improve their knowledge, skills and abilities while in their workplace. Lastly, they thought that they were not given any chances to achieve what they can.

This result implies that the employees felt their skills to be underutilized in their workplace and it makes them moderately stressed. When employees possess a range of talents, knowledge, and expertise that are not fully utilized in their current roles, it can lead to feelings of frustration, boredom, and a sense of wasted potential.

Table 3. Level of Job Stress in terms of Underutilization of Skills

<i>Statements</i>	Mean	Descriptive Level
<i>As an employee of this institution, I...</i>		
1. Feel that the job does not offer the opportunity to grow as a person.	3.09	Moderate
2. Feel that I can achieve more, but I am not given any chances.	3.06	Moderate
3. Feel that my knowledge, skills and abilities will not improve as long as I am here.	3.07	Moderate
Overall	3.07	Moderate

Employees may experience a lack of fulfillment and satisfaction, as their capabilities are not being fully engaged. This can result in increased stress levels as employees yearn for opportunities to apply their skills, contribute meaningfully, and experience personal growth. Institutions can mitigate this stress by providing challenging assignments, fostering skill development, and offering opportunities for employees to utilize and expand their abilities in their work.

Based on the findings, it was supported and relates to the study of (Jalagat, 2017) that in terms of stress, it goes with different situations. It was revealed that the major causes of underutilization of skills are, lack of motivations and policies promotion. In which the findings we're similar to this source. But in the study of (Nepali, 2020) revealed that it was significantly correlates to employee performance in terms of underutilization of skills. Hence, it does not also bring a good influence and initiates a wider cause of stress that reduces individual performance. But, according to the study of (Loah et.al., 2021) job stress depends on the category, the study revealed that a very low levels of job stress are chronic stress and absenteeism. In which the performance of the company and institutions caused a negative influence.

Work Overload

The outcome for the degree of job stress in terms of work overload is shown in Table 4. This result shows that the respondents, who had engagement in numerous obligations and held too many positions at their place of employment, moderately suffered job stress. Furthermore, in order to maintain a better level of performance, they felt comfortable accepting nearly any sort of job assignment. Additionally, they felt pressure to do too many things, which eventually affected their focus and performance.

With an overall category mean of 3.20 and a descriptive interpretation of moderate, this result indicates that there is a moderate level of job stress among the employees of microfinance institutions in terms of the work overload. Needless to say, job stress among employees of microfinance institutions often stems from work overload.

Table 4. Level of Job Stress in terms of Work Overload

Statements	Mean	Descriptive Level
<i>As an employee of this institution, I...</i>		
1. Feel responsible to achieve too many tasks which affect concentration and performance.	3.16	Moderate
Feel to accept almost any type of job assignment even if it feels so tired to maintain at higher level performance.	3.22	Moderate
3. Experience lack of support from colleagues in finishing many tasks.	3.15	Moderate
4. Experience involvement in various responsibilities and hold too many roles.	3.28	Moderate
Overall	3.20	Moderate

Hence, this result implies that employees at microfinance institutions must be able to manage a variety of duties since they work in dynamic and demanding settings. Individuals may get overburdened with excessive workloads and tight deadlines due to a lack of personnel and resources. High levels of stress may be attributed to juggling several duties, attending to customer demands, managing loan portfolios, and making sure regulations are followed. The task is made much more challenging by the need to meet goals and preserve financial stability. Employees could as a consequence feel emotionally and physically worn out, have less work satisfaction, and even burn out. In order to improve employee wellbeing and preserve productivity in microfinance institutions, job overload must be addressed via effective workload distribution, resource allocation, and supportive management practices. According to Agbasi et. al., (2023) relates and revealed that work overload and employee absenteeism are the major jobs stress in the institution. It examines that a work overload brings high of losing self-concentration and turns down into absenteeism. It was revealed in the study of Saitha & Sanitha, (2023) out of 159 responses 46.5% were almost quitting their job due to work pressure and emotional labor. It was also proved in the study of Kissi et. al., (2019) that increasing an employee's workload does not boost their productivity levels but instead has a negative influence on their work-life balance.

Level of Job Stress

The summary on the level of job stress among the employees of microfinance institutions is presented on Table 5. This finding showed that there is a moderate level of stress as felt by these employees brought about by the work overload, role ambiguity, and underutilization of skills. With an overall mean of 3.14, this result reveals that job stress is not totally high nor low among these employees.

Table 5. Level of Job Stress

<i>Indicators</i>	Mean	Descriptive Level
Role Ambiguity	3.15	Moderate
Underutilization of Skills	3.07	Moderate
Work Overload	3.20	Moderate
Overall	3.14	Moderate

Job stress among employees of microfinance institutions can be attributed to multiple factors, including work overload, role ambiguity, and underutilization of skills. Firstly, work overload is a common stressor in microfinance institutions. Due to the nature of their operations, employees often face heavy workloads and tight deadlines. Also, role ambiguity adds to the stress levels. This lack of clarity can lead to confusion, indecisiveness, and feelings of being overwhelmed, further exacerbating stress levels. Lastly, underutilization of skills, which is another stressor in microfinance institutions, implies that if the skills of the employees are not effectively utilized or recognized, it can result in frustration and demotivation. When employees feel that their abilities are underutilized, job satisfaction declines, leading to increased stress and a sense of stagnation. To address these issues, microfinance institutions should prioritize workload management,

ensuring realistic task distribution and providing adequate resources and support. Clear communication of roles and expectations can minimize role ambiguity. Additionally, fostering an environment that values and encourages skill utilization and development can enhance employee satisfaction, reduce stress levels, and promote overall well-being.

Job stress is inevitable and good microfinance institutions can lead a well-built organization (Rafiq et al., 2022) work overload, underutilization skill and role ambiguity, role conflict and time pressure are commonly known as a major stressor that usually affects in different working environment. Given the major stressors can reduce by controlling emotions that can results and develop self-management.

Level Of Employees’ Performance Among Microfinance Institutions Quality

Further, exhibited on Table 6 is the result for employee performance in terms of quality. This result shows that these employees highly look forward towards continual improvement at work. They also highly always take time to follow up their clients in order to ensure that they are satisfied with the services provided.

Table 6. Level of Employee Performance in terms of Quality

<i>Statements</i>	Mean	Descriptive Level
<i>As an employee of this institution, I...</i>		
1. Maintain the degree of aggressiveness at work to meets our customers’ satisfaction.	3.83	High
2. Look forward for continual improvement at work.	3.90	High
3. Always practice resourcefulness to ensure quality services.	3.79	High
Always take time to follow up with clients to ensure that they are satisfied with my services.	3.87	High
Overall	3.85	High

And, they tend to maintain the degree of aggressiveness at work so as to meet the satisfaction of their customers. With an overall category mean of 3.85 and a descriptive interpretation of agree, this purports that in maintaining the performance of the employees, they provide high level of quality at work.

This implies that the performance of employees in microfinance institutions plays a crucial role in ensuring the quality of services provided. Employees are in direct contact with customers as front-line representatives of these institutions and are in charge of providing financial goods and services. Their performance in terms of quality encompasses a number of important factors, including precise and effective transaction processing, efficient customer interaction, and responsiveness to their demands. Employees contribute to the performance and reputation of microfinance institutions by keeping high standards of professionalism, ethics, and customer-centricity, encouraging trust and sustainable development in the communities they serve.

Based on the findings, it has the overall mean of 3.85 as it was extent to a highly interpretation. According to Ababneh (2021), relates that Different levels of engagement depend on the job a person is performing. The hypothesis that organizational culture archetypes have a favorable, considerable influence on employee involvement with quality programs was thus proven. Furthermore, it is implied that there are both direct and indirect routes connecting performance management with output/quality. It suggests that the performance will be of a high standard consistently. As a result, effective planning and strategy dissemination are positively correlated with workplace productivity. Targets are also positively correlated with job satisfaction and negatively correlated with perceptions of job demands (Menezes & Escrig, 2019). The majority of what Agatep and Villalobos (2021) demonstrated was that workers' actions influence customer happiness, which in turn influences the productivity of the firm as a whole. It means that in order to win customers' loyalty and high levels of satisfaction, one must have a strong and good relationship with them.

Efficiency

Presented on the Table 7 is the result of employee performance in terms of their efficiency. This shows that these employees highly attend to work with focus and accuracy. Moreover, they also highly experience working overtime to complete the tasks given to them, and that they take time listening to their clients' queries just to ensure the effectiveness in the transactions. With an overall mean of 3.82 and a descriptive interpretation of high, this result indicates that the employees are performing well in their workplace as shown with a high level of efficiency.

Table 7. Level of Employee Performance in terms of Efficiency

<i>Statements</i>	Mean	Descriptive Level
<i>As an employee of this institution, I...</i>		
1. Feel to complete the work within the allocated time.	3.64	High
2. Experience to work overtime to complete given task/s.	3.87	High
3. Always attend to work with focus and accuracy.	3.90	High
4. Always take time to listen the clients' queries to ensure effective transaction.	3.87	High
5. Focus at work effectively without complain.	3.81	High
Overall	3.82	High

This implies that efficient microfinance institutions have well- defined goals, clear communication channels, and effective training programs that enhance employee skills and knowledge. They establish robust performance management systems that just allocation of time for work and preparing the workplace a safe institution to work in. To maximize efficiency, microfinance institutions must invest in their employees and create a supportive

culture that empowers them to perform at their best.

The study's total mean is 3.82, according to the results, and it was extended to a high interpretation. In accordance with Niswaty et al. According to measures of service officer duty, skill, politeness, and friendliness, al. (2021) states that staff performance falls into the very good group. It is clear that a solid connection is the key to the institution's success from the ground up. Several sources cite Bustaman et. Al., (2020) found that elements including work-life balance, awards, and trainings have an influence on employee performance. These variables have a greater right to contribute to and provide value to any institutions or companies, which employees should anticipate. Various sources cite Zhenjing et al. According to al., (2022), a positive company culture also significantly enhanced worker engagement and motivation. Employee dedication and drive to achieve goals boosted productivity.

Productivity

Displayed on Table 8 is the result for employee performance in terms of productivity. This shows that the employees highly ensure productivity and quality in their performance. Also, they usually record number of activities in their to-do list before they start the work.

Table 8. Level of Employee Performance in terms of Productivity

<i>Statements</i>	Mean	Descriptive Level
<i>As an employee of this institution, I...</i>		
Always ensure productivity and quality performance.	3.77	High
2. Always report on duty early and leave very late.	3.69	High
3. Record number of activities in to do list before starting the day's work.	3.75	High
Consider this job to be in line with my interests, skills and attitudes.	3.73	High
Overall	3.73	High

And, they consider their job to be in line with their interest, skills, and attitude. With an overall category mean of 3.73 and descriptive interpretation of high, this finding reveals that the employees are performing well, and that they are highly productive.

This finding suggests that productivity is influenced by task management, the ability to handle a large number of transactions in accordance with the interest, abilities, and attitudes of the workers, as well as the efficient use of time and resources. Moreover, a worker's ability to meet goals and minimize errors in data processing has a direct influence on productivity.

The study by Singh and Chaudhary (2022), which states that productivity has become an essential aspect of work culture in the firm, supports the conclusion. As a consequence, the study discovered a number of factors that may be used to measure an employee's productivity, including their motivation, work-life balance, working environment, training, stress, and overall health. It suggests a strong belief that a business will operate better the more productive its employees are. On the other hand, Kenny and O (2019) contend that individual trainings, workshops, and seminars might have a different influence on an

employee's performance. As a result, employees need frequent trainings and other associated activities to boost productivity and performance quality. Furthermore, Mohamed et al. Al and others (2018) claim that the effects of globalization have forced developing countries to face fierce competition and rely on organizational strength to survive. As a consequence, two key results were made: first, employee performance is a strong predictor of organizational productivity; and second, organizational excellence (excellence principles and excellence practices) has a favorable influence on organizational productivity.

Level of Employee Performance

The summary on the level of employee performance is displayed on Table 9. This finding shows that employees of microfinance institutions highly agree that the quality, efficiency, and productivity of their works would reflect their general performance. And with an overall mean of 3.80, this shows that these employees are highly performing in their job.

Table 9. Level of Employee Performance

<i>Indicators</i>	Mean	Descriptive Level
Efficiency	3.82	High
Quality	3.85	High
Productivity	3.73	High
Overall	3.80	High

This study suggests that workers' performance in the microfinance institutions is driven by quality, efficiency, and productivity. Delivering accurate and dependable financial services while abiding by regulatory requirements and offering top-notch customer service are all parts of quality performance. Effective task management, process simplification, and resource utilization optimization are all necessary for efficient performance in order to reduce operating expenses. By maximizing production within a certain timeline, hitting milestones, and fulfilling loan disbursement objectives, productivity is attained. Employees improve the performance and reputation of microfinance organizations by succeeding in all three areas. Utilizing technology, together with ongoing training and skill development, may increase their performance and provide better results, happier customers, and long-term success. According to Aeon et al.'s study from 2021, work performance and time management are only somewhat connected. As a result, compared to the early 1990s, time management is more likely to lead to favorable performance reviews at work today. In this research, customer feedback systems are offered as a useful tool for methodically hearing from and learning from consumers in order to maintain high productivity, quality, and efficiency. Cost reduction is a crucial goal of productivity, and there are several strategies for doing so (Wirtz & Lovelock 2022). Mohammed et al. al., (2018) also mentions the connection between employee performance and a higher educational institution. The research also showed that the majority of studies included performance metrics that were controlled by organizations, particularly financial-economic indicators like return on average assets, return on equity, turnover, sales, labor productivity, and profitability.

Relationship between Job Stress and Employee Performance

Shown on the Table 10 below is the result for the correlation between job stress and employee performance among the microfinance institutions. This finding reveals that there is a negative association between role ambiguity and efficiency ($r=-.192$; $p<.05$), between role ambiguity and quality ($r=-.181$; $p<.05$), and between role ambiguity and employee performance ($r=-.180$; $p<.05$).

Table 10. Correlation between Job Stress and Employee Performance

			Efficiency	Quality	Productivity	Overall Employee Performance
Role Ambiguity	r-value p-value	p-	-.192* .019	-.181* .026	-.109 .184	-.181* .027
Underutilization of Skills	r-value p-value	p-	-.288** <.001	-.218** 0.007	-.213** 0.009	-.269** <.001
Work Overload	r-value p-value	p-	-.139 0.09	-.075 0.361	-.040 0.623	-.095 0.246
Overall Job Stress	r-value p-value	p-	-.241** 0.003	-.185* 0.024	-.142 0.085	-.212** 0.009
* $p<.05$ ** $p<.01$						

Moreover, there is also a negative correlation between underutilization of skills and efficiency ($r=-.288$; $p<.01$), between underutilization of skills and quality ($r=-.218$; $p<.01$), between underutilization of skills and productivity ($r=-.213$; $p<.01$), and between underutilization of skills and employee performance ($r=-.269$; $p<.01$). Lastly the overall job stress is significantly correlated towards efficiency ($r=-.241$; $p<.01$), towards quality ($r=-.185$; $p<.01$), and towards the overall employee performance ($r=-.212$; $p<.01$).

Nevertheless, there was significant correlation found between work overload towards efficiency, quality, productivity, nor with the overall performance. Role ambiguity is also not significantly associated with the productivity. Lastly, there is not enough evidence to show the significant correlation between the overall job stress towards quality.

This result implies that as the level of role ambiguity increases, the level of the employees' efficiency, quality, and overall performance would tend to decrease. Further, as the level of underutilization of skills increases, the employees' efficiency, quality, productivity, and overall performance would decrease. And, as the overall job stress increases, there will be a decrease in the efficiency, quality, and overall performance among the employees. Hence, this purports that, in order to have a favorable performance from the employees, their roles have to be clarified. At the same time, their skills have to utilized well in accordance to what they are capable of.

Employees are a business's most valuable resource and are crucial to its survival and growth (Shan et al., 2022). Employee burnout, in particular, may be brought on by the COVID-19 pandemic and undermine employees' performance (Choi et al., 2019; Barello

et al., 2020). Finally, it was determined that every organization's leaders form its core (Ahn et al., 2018). Their leadership style therefore has a significant effect on the workforce. Prior research suggests that servant leadership is a common style of leadership that is characterized by humility, delegating responsibility to subordinates, raising employee morale, and prioritizing the needs of the workforce.

Hypothesis 1 which states that there is no significant relationship between job stress and employee performance among microfinance institutions in Davao Oriental was denied. There was significant correlation found between job stress indicator work overload towards efficiency, quality, productivity, nor with the overall performance. On the other hand, role ambiguity is also not significantly associated with the productivity. Lastly, there is not enough evidence to show the significant correlation between the overall job stress towards productivity.

This support to the study of Azizollah (2013), demonstrates that stress is required for enhancing employee performance, but only to a point where individuals continue to do their usual duties while suffering from heavy workloads and time limitations.

Hypothesis 2 states it was refuted that there is no significant influence of job stress on employee performance. Role ambiguity and skill underutilization are two signs of job stress that have a huge influence on how well employees perform. According to research by Varghese (2021), role conflict and role ambiguity, in contrast to common assumption, have a positive link with stresses, whereas the relationship between other stressors and work performance is found to be negative. Workload strain, the home-work interface, performance pressure, interpersonal relationships, and role conflicts are additional stresses.

Significantly Influence of Job Stress Indicators to Employee Performance among Microfinance Institution in Davao Oriental.

Table 11 presents the result from the study of data using regression to determine how job stress indicators affect employees' performance. This demonstrates that only the position ambiguity ($p=.009$) and the underutilization of talents ($p=.004$) have a significant influence on employee performance among the job stress indicators.

Additionally, the F-value of 4.654 and p-value of .004 show that the indicators have a good ability to forecast employee performance. Additionally, the R-square value of .347 indicates that role ambiguity and underutilization of talents account for 34.7% of the overall variance in employee performance. These findings suggest that role ambiguity and skill underutilization would significantly affect employee performance.

Table 11. Regression Analysis on the Influence of Job Stress towards Employee Performance

Employee Performance		
Unstandardized Coefficients	Standardized Coefficients	
<i>t-stat</i>		<i>p-value</i>
Std. Error	Beta	

<i>Constant</i>	4.695	.340		13.825	.000
Role Ambiguity	-.146	.126	-.125	-2.157	.009
Underutilization of Skills	-.344	.117	-.300	-2.934	.004
Work Overload	.194	.132	.167	1.475	.142
R-square	.347				
F-value	4.654				
P-value	.004				

Employees may find it difficult to set priorities, make judgment calls, and fulfill expectations when their roles and duties are unclear, which may reduce productivity and work satisfaction. Similar to this, when an employee's strengths and skills are not fully utilized in the workplace, they may feel unchallenged and unsatisfied, which lowers their motivation and engagement. While encouraging a feeling of purpose, independence, and competence in employees, clear position descriptions and opportunities for skill development and application may improve employee performance. To enhance performance and job happiness, organizations must work to clarify responsibilities and fully use individuals' abilities.

Time pressure and role ambiguity have a significant and detrimental influence on employee performance, according to the study by Murali et al. (2018). It was also found that other two factors, such as workload and lack of motivation, have no significant influence on employee performance. According to (Sharmilee et al., 2018), they draw the conclusion that the aforementioned two factors—increasing time pressure and position ambiguity—would lower employee performance overall. Amela and Suharto (2018) relate their regression analysis to a study that shows that (a) role overload has a significant influence on employee performance, (b) role overload has a significant influence on work motivation, and (c) role overload through work motivation has a significant influence on employee performance.

Chapter V

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

On the basis of the outlined objectives, this chapter presents the summary, conclusions, and recommendations of the study.

Summary

The study assessed the effects of job stress on employee performance among microfinance institutions in Davao Oriental in post pandemic. This study employed a quantitative research design conducted through survey method. 150 respondents who qualified the criteria given were selected as the respondents of the study. Before data collection, the survey's questions underwent pilot testing to test its reliability. The data gathered from the survey were collected and analyzed using statistical tools. Mean and standard deviation were used in determining the status of job stress and employee performance. Pearson moment correlation was used to establish a relationship between the indicators of job stress and employee performance. On the other hand, Regression analysis was used to determine which indicator of job stress best

influences employee performance.

Job stress is inevitable, which means all human being can get through regardless of age and gender. All of the indicators of job stress role ambiguity attained 3.15, underutilization of skills got 3.07, and work overload attained 3.20 respectively which all described as agree nor disagree. This implies that there is a moderate level of job stress among the employees of microfinance institutions in terms of the role ambiguity, underutilization of skills, and work overload. Generally, results showed that there is a moderate level of stress as felt by these employees brought about by the work overload, role ambiguity, and underutilization of skills. And with an overall mean of 3.14, the result reveals that job stress is not totally high nor low among these employees.

The result showed that all indicators of employee performance obtained at agree descriptive level, ranges from 3.73 to 3.85 mean scores which conveys that employee among microfinance institutions in Davao Oriental are performing well in their workplace, with a high level of efficiency, they provide high level of quality at work, and they are highly productive. This implies that employees of microfinance institutions are agreeable that the quality, efficiency, and productivity of their works would reflect their general performance. And with an overall mean of 3.80, this express that these employees are highly performing in their job. Results for the correlation between job stress and employee performance among the microfinance institutions presented that there is a negative association of role ambiguity between efficiency, quality, and employee performance. Further, there is also a negative association of underutilization of skills between efficiency, quality, productivity, and employee performance. Lastly, the overall job stress is significantly correlated towards efficiency, quality, and employee performance. However, there was significant correlation found between work overload towards efficiency, quality, productivity, nor with the overall performance. The significant relationship between job stress and employee performance leads to the utilization of regression analysis.

The result of the regression analysis is shown in table 10. The data shoes that among job indicators, only the role ambiguity ($p=.009$) and the underutilization of skills ($p=.004$) significantly influence the employee performance. Also, with an F-value of 4.654 and p-value of .004, this indicates that the indicators reliably predict the employee performance. Further, the R-square value which is .347 specifies that 34.7% of the total variance of employee performance is explained by the role ambiguity and underutilization of skills.

Conclusion

Based on the findings, the following conclusions were drawn:

In terms of level of job stress among employees of microfinance in Davao Oriental, the agree nor disagree descriptive level ratings were revealed in the results of the study. This is an indication that there is a moderate level of stress as felt by these employees brought about by the work overload, role ambiguity, and underutilization of skills. Due to the nature of their operations, employees often face heavy workloads and tight deadlines, lack of clarity can lead to confusion, and if the skills of the employees are not effectively utilized or recognized may lead to job satisfaction declines, leading to increased stress and a sense of stagnation. However, employees of microfinance institutions are agreeable that the quality, efficiency, and

productivity of their works would reflect their general performance. Employee performance in the microfinance institutions is driven by quality, efficiency, and productivity manifested by delivering accurate and dependable financial, effective task management, and resource utilization optimization.

In addition, there is a negative association of role ambiguity between efficiency, quality, and employee performance. Also, a negative association of underutilization of skills between efficiency, quality, productivity, and employee performance. Lastly, the overall job stress is significantly correlated towards efficiency, quality, and employee performance. To have a favorable performance from the employees, their roles have to be clarified. At the same time, their skills have to be utilized well in accordance to what they are capable of.

It was found out that role ambiguity and underutilization of skills of job stress would significantly affect employee performance. With this, clear position descriptions and opportunities for skill development and application may improve employee performance.

In conclusion, the hypothesis put forth by Eisenberger, Hantington, Hatchison, and Sowa (1986) supports the findings of this study because employees believe that they can perform at their highest level and can increase company productivity only if they receive the proper support, consideration, motivation, and appreciation from their employer. The Social Exchange Theory (SET) and Warr's (1987) Vitamin Model, which hold that job autonomy, job demands, and social support in the workplace are related to the main three key indicators of job satisfaction, anxiety related jobs, and experiencing emotional exhaustion, support the findings of this study in the same way. SET and Vitamin Model assume that encouragement activities undertaken between an organization and its employees generate organizational commitment.

Recommendations

From the findings and conclusions of the study, the following recommendations were considered:

The agree nor disagree rating on job stress on is three indicators; role ambiguity, underutilizations of skills, and, work overload suggests that there may be maintenance of existing measure for job stress must be raised to high or very high level by involving the employees on any strategic plans for them to value any organizational schemes or undertakings. Re-orientations, capability building, trainings, and seminars may also be initiated to update the knowledge and skills of employees and likewise, trainings on well-being such as stress management and time management. These trainings may be facilitated by government agencies such as national Credit Council (NCC) and National Anti-Poverty Commission (NAPC) have the responsibility of assisting in the development of the nation's microfinance industry. As regards to the agreeable rating on the efficiency, quality, and productivity of the employee performance, this must be raised to strongly agree or very high level through an organization-wide re-orientation concerning the institution's vision and mission to ensure that all will be heading towards the same direction and goal. Furthermore, for the managers, seminars on effective management and leadership may be conducted for them to re-assess themselves on their responsibility and accountability. In addition, self-assessment must be

implemented yearly for the employees to evaluate their own performance. It also essentially recommends as well that MFI may also adopt new technology for efficient facilitation of service.

For good measures, top management and institution may consider employee involvement in strategic planning. This may empower and inspire employees to perform better and to give back to the institution with so much pride. More so, teambuilding, exposure and benchmarking with other institutions may be organized to expose the employees to different financial operations and update themselves with the current trend and practice adopted after Covid 19 pandemic.

For future studies, it may be conducted for variables not covered in the study that can still affect the employee performance in different business context.

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