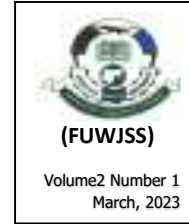


**DEPRESSION AND TURNOVER INTENTION AS
OUTCOME OF WORK STRESS AMONG SME's
SALES REPRESENTATIVES IN JALINGO
METROPOLIS, TARABA STATE, NIGERIA**



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Abstract

Depression, major depressive disorder, is a medical illness that negatively affects how a person feels, thinks and acts. It is the feeling of sadness and loss of interest in a formerly enjoyed activity. This study examines the role of work stress as predictor of depression and turnover intention among small and medium-scale enterprises (SME's) Sales Representatives in Jalingo metropolis. The study employed a cross-sectional survey design. Samples of 310 participants were selected through convenient sampling techniques comprising of 165 males and 144 females. Three standardized instruments: the Depression scale (CES-D), Workplace Stress Scale (WSS), and Turnover Intention Scale (TIS) were used for data collection. The result shows that work stress is a negatively significant predictor of depression at work among sales representatatives in Jalingo metropolis. Also, work stress is a positive predictor of intention to leave. The study concludes that work stress if not minimized, can lead to depression of sales representative and hinder them from performing their duties more effective and efficiently. And high level of work stress can lead to contemplation of turnover intention decision among employees working as frontline sales representatives for small and medium scale enterprises in Jalingo metropolis of Taraba State, Nigeria

Keywords: Depression, Turnover Intention, Work Stress, Sales Representatives, Jalingo

Introduction

Depression is a medical illness that negatively affects a person's feelings, and thinking and determines the person's mood at a particular moment. Major depressive disorder as is sometimes called is one of the most common and prevalent behavioural disorders in present-day occupational health research globally. Depression simply refers to the state of feeling sad and moody. In the study of Ogba, Moses, Christain, Bonaventure, Vera, Uche, Cornelius, and Osita (2020), depression is the expression of a psychological state or mood as a result of external and internal conflict factors. Depression is a common behavioural and mental disorder that is expressed with a depressed mood, loss of interest or pleasure in a previously enjoyable event, expressing low self-worth, feelings of guilt, restlessness, low or increased appetite, poor energy, lack of concentration, thoughts of self-harm, general social withdrawal and substantial deficiency in the individual's social roles and occupational functioning (Hewitt et al. 2009). Depression represents the greatest and most frequent disease among all mental health issues and was seen to be the second highest among all general health problems by the year 2020 as a result of the Pandemic. Depression may be a result of numerous factors, but most often, as a result of work demands and other sources of stress in the workplace. A highly depressed employee as a result of work stress may consider quitting the job as an option.

Turnover intentions have often remained a common challenge facing by many SME's in Nigeria, especially when it comes to retaining sale representative. Turnover intention is defined as an employee's intention to voluntarily change jobs or organisation. It is a conscious and willing idea employees may have to leave their jobs (Hewitt et al. 2009). Possible causes of this are work stress among other factors. High levels of work stress can impair workers "performance and result in unproductive behavioral and attitudinal work outcomes (Gilboa, Shirom, Fried, & Cooper, 2008). Studies have shown that chronic work pressure lead to a feeling of over consumption of energy that undermines wellbeing and possibly end in Turnover decision. This happen when job-relevant personal resources are constantly exceeded by work demands (Urien, Angulo, & Osca, 2012). Workplace stress is the inability to cope with pressures in a job due to a poor fit between a person ability and his work requirements and conditions. It is a mental and physical condition that affects an individual's productivity, effectiveness, personal health, and quality of work (Comish. & Swindle. 1994). Work stress reflects the conflict that arises when ability is matched with job demands. Stephen and Long,(2002) see workplace stress as a dynamic condition in which an individual is confronted with an opportunity, constraint, or demand related to what he/she desires and for which the outcome is perceived to be both

uncertain and important. An employee is expected to meet up with some statutory demands to earn a reward, this is the natural programming of the workplace, factors that may hinder or enhances the realizations of these task lies in organisational support. In dealing with work stress, supervisory, advisory and guidance may reduce employee level of stress.

Many sales representative officers working with SME's in Nigeria go through some level of stress in the process of meeting up with job demands. Moreover, most SME's lack the capacity to provide an enabling working environment that can enhance employee performance and productivity. On the order hand, most employees, especially sales representatives in these SMEs lack alternative job options due to the scarcity of gainful employment in the country. Previous studies on work stress, depression and turnover intention (Chaing & Chiang, 2004; Ucho & Agbo, 2014; Okpamen & Ameh, 2019) have focused on the impact of work stress, causes of depression and turnover intentions among top management staff, line managers and chief executives in Nigeria with little or none paying adequate attention to sales representatives who are the front line personnel of an organisations. This study therefore examines depression and turnover intentions as an outcome of work stress among SMEs sales representatives in Jalingo metropolis. This is relevant because findings from this will help in the effective management of sales representatives and provide a clear cause of action in managing workplace stress and finally contribute significantly to local works of literature.

Conceptualizing Depression and Workplace Stress

As described above, depression is one of the most frequent psychological mood disorders experienced by human beings. Depression may be defined as a decreased level of mood together with a continuing feeling of anxiety (Wells & Sturm, 1995; Sandra, 1997). According to Haar and Roche (2011) there is an inverse relationship between depression and job satisfaction among employees. Depression can pose a great consequence to various aspects of human life, some severe consequences of depression include, but not limited to, the following; thinking about committing suicide, feelings of weariness, loss of energy, nervousness, restlessness, guiltiness and shame, hopelessness, Extensive consumption of alcohol, Unexplained physical symptoms, crying uncontrollably (lack of facial expressions, speaking undertone), Chronic fatigue, Willingness to postpone (delay behavior), Lack of curiosity and interest in previously liked activities, Lack of decisive abilities, indecisiveness, restraining from making decisions, forgetfulness, difficulty in focusing, Decline in self-confidence and self-esteem. One added negative consequence of depression is that it may cause employees to leave their jobs (Hotopf & Wessley, 1997; Stein, 2003; Garland, 2003; Grieco &

Edwards, 2010; Dobson & Dozois, 2008). Personal factors that can courses depression varies from persons and situations, work stress is a potential causes of depression among sales representative. Work stress occurs when the employees are under pressure to meet up with job demands as well as fit into the social role within the workplace (Adesoji, 2004). It is when workers experience an aversive or unpleasant emotional states in their work place. Hotopf and Wessely (1997) defined stress as the unpleasant emotions like tension, frustration, anxiety, anger and depression. Ogba et al. 2020 also defined the work place stress as a feeling of sadness and low interest in social responsibilities. Like the above definition. Various psychological theories also provide definitions of stress. Specially Beehr and Newman, (1978), and the work of Corper, (1998) also contributed massively to the studies on occupational stress.

For instance, if an introvert employee is placed as a marketing officer, he may find it difficult to effectively perform his job because of his personality make up, and this could lead to some level of work stress. Such employee may not cope with his day to day job expectation, common causes of work stress are; not properly manage work designs, poor leadership and management, poor working conditions and competitive work cultures (Koc, 2002). According to Mead (2001) workload remains the greatest source of employees work stress. When the production rate is high and work load therefore present a negative relationship to the employee's performance, and when the performance is low, the employee is tend to have get stress out (Adesoji, 2004). In the work of Gruber, Smigin, and Voss, (2009) posit that, when workload increases workers stress level, blood pressure and cholesterol level increase. This may explain the experience of sales representative of small and medium scale organisations in Nigeria especially in Jalingo metropolis where Sales reps have less facilities including mobility needed for their jobs, this invariably increases their work stress level. Koc et al.(2015) further explore this subject on work place stress and argued that lack of resources, workload, lack of communication, discomfort with supervisors directly increases the stress level of an employees. Asifargue (2009) posit that, invention of technology in the workplace is expected to have simplify by shorten the working hours and give more leisure time to the employees, but for many organisations especially the SME's in Nigeria, they experience the reverse. People are working long hours and spend less hours with family, due to this less leisure and family time, employees get stress out and have their mental wellbeing affected. Similarly, Galleapie et al. (2001) added that, new technology such as internet communication like social media, web base reporting system, and software packages have rapidly increased the workload and level of stress experience by employees. This introduction of new technology to work procedures has also increase

the stress level of SME's Sales representative as a result of the technical training required to effectively make use of some of this technology. In the same vein, rapid work place changes can potentially increase the work place stress (Subha & Shakil, 2010). Sales representatives are not left out couple with the nature of the job, many personal sales are now done using the social media compare the some earlier used methods, adopting and affordability of this technology (automated working procedure) is a factor to also consider among SME's. Another important fact is that, some sales representatives feels they are seen by their employer as a tools and don't have an individual live. Such feelings can result to work place isolation, stress, and even depression in most cases. Technology did not only just increased workload but create a skill deficit for employee in SME's since many of this sales representative lack adequate training and time allocation for their competency development. These new technological changes can lead to work stress. Importantly, in the view of Ahmed (2013) and Ogba et al. (2020), were they pointed out that "shift works, deadlines, distance to work place and commuting to work place, working for long hours, meeting of target, unpleasant working conditions, work mates and colleagues, job insecurity and boredom will lead to the occupational stress". The aforementioned are all challenges faced by most sales representatives working with small and medium Scales Enterprises (SME's) Ucho (2016). Rubina et al. (2008) mentioned that distance to work place is also a course for concerned in the subject of occupational health, considering the nature of our modern congested roads; the stress level of the employees is on the increase. In reality, most employees work far away from their homes and get stress out easily.

According to Ongari and Angolla (2008) "Working in a job just for the money leads to a lack of self-value and lack of fulfillment". This line of thought characterizes the experience of sales representative working with SME's in Jalingo metropolis, even when their aim is to work for money just to earn a living, people don't realize just how stressful working for money can be and they underestimate the long-term effects it can have on their health. According to Ogba et al. (2020) when an employee get stress on the job, he described his issues as the most difficult and challenging issue to fix, since finding a rewarding job is not always easy especially in Nigeria. Working with people that one may not like or do not 'get on with' can be a huge source of workplace stress, because one will have to spend many hours each day with people even when they like or hate them (Haar & Roche, 2011). This can be very unpleasant for an employee long-term mental health, especially, if such employee gets angry or resentful regularly. Its advises employees always find ways of improving relationships with colleagues at

work and reduce the risk of getting work place stress as a results of social interaction.

In a contrary view, Lambert (2004) argued that job life is an import aspect of one's life, that when absent may be as a result of losing a job is more stressful than whatever stress one will get on a job. This reasons most time make workers struggled to keep their jobs. However, changing occupations is far more common in our present days; this can be one of the most stressful times in a person's life (Munali, 2005). In addition, lack of funds and social support services in most SME's can make the work of sales representative stressful and hinder them from playing their role efficiently to an acceptable standard (Ko de Ruyter, 2001: Kessler et al. 2001: Worksafe, 2013).

Work stress if not checked may directly lead to employees turnover intention which definitely create a shortfall on the workforce, such situation can cause more pressure on the few workers and creates unbearable workload for workers and therefore increases their level of work stress(Ogba et al.,2020). One other factor that affects employee performance and causes stress is technical training, though employees can bring skills to a position, but there are likely to be internal company- or industry-specific skills that will require additional training. For instance, if a process requires a new software package, it's unrealistic to expect employees to just figure it out; they should receive adequate training (Lambert, 2004). Proper technical training does not only improve employee performance but also improves their efficiency. Through knowing how and when to use and handle specific tasks at work make employees accomplish their tasks in a much easier and efficient way. On the other hand, having no proper technical training can hinders employees' performance that they may need to spend more time and consult experts before the work can be done. This will mean more costs to the organization.

Work Stress and Depression

In the study of Ogba et al. (2020) titled "Effective of space model of cognitive behavioural coaching in management of occupational stress in a sample of school administration in South-East Nigeria". Where they employed a group randomized wait-list control trial design with pre-test, post-test and follow-up assessments. A total of 65 participants constituted the study sample. Participants were randomly assigned to immediate intervention group (IIG) and waitlist control group (WLCG). The IIG participated in a 90-min group SPACE model training programme weekly for a period of 12 weeks. Three measures were used to collect data at baseline, post-test and follow-up evaluations. Data collected were analyzed using *t* test statistics, repeated measures ANOVA, 2×3 Analysis of

Variance (ANOVA) statistics and Post Hoc analysis. Results revealed that participants in the IIG had significant decrease in their perceived stress and stress symptoms compared to the WLCG. No significant changes in the occupational stress indices were found across baseline, post-test and follow-up. Given that group SPACE model training intervention was effective in mitigating perceived occupational stress and stress symptoms, even when the occupational indices could not be minimized among the school administrators, it was concluded that group SPACE model training intervention can be used to overcome negative perception of occupational stress and the associated stress symptoms in secondary school administrators. Also, in the work of Shani and Pizam (2009), with a focus on early diagnosis of depression in employees is essential both for the elimination of the turnover intention among employees and for the protection of the health of employees. The research conducted by ISSP (International Social Survey Program, 2005) in 32 countries provides significant outcomes regarding turnover intention. The study suggests that the turnover intention of the employees in 32 countries is on average 9.95% in general. The average turnover intention rates of employees is 17.48% in France, 17.42% in Mexico, 15.08% in America, 14.47% in New Zealand, 14.26% in Australia, and 8.74% in Switzerland. According to the study, turnover intention appears to exist in as high as in one-fifth of all employees, even in developed countries. Employees tend to leave their jobs when they find suitable conditions or when they are dissatisfied in their current jobs.

Work Stress and Turnover Intention

In the work of Nizam bin Salahudin, Osman, Abdullah, Ramli, & Annuar Lim, (2016) conducted on the relationship between work stress and turnover intention. In turkey, reported work stress as an important factor of turnover intention. Also, Elçi, Karabay, & Aksoy (2014) examined the effect of ethical leadership and leadership effectiveness on employee turnover intention. Using work related stress as a mediator of the relationship among ethical leadership, leader effectiveness and turnover intention. The result shows that work-related stress has a positive effect on employees' turnover intention. The study concluded that the relationship between work stress and turnover intention could not be regarded as cause effect relationship, and therefore recommended further investigation on this cause and effect relationship. In similar vein, the study of Siddiqui & Jamil (2015), found out that turnover intentions are influenced by job stress and work environment whereas work overload has not been found as a significant predictor of turnover intentions among employees of Pakistan. The study utilized 200 employees of different educational institutions in Pakistan and recommended that further research studies should employ larger sample size with equal gender participants.

Giffith and Gerner (2000) also examine the antecedents of turnover intentions among marketing executives in Pakistan using a sample of 248 marketing executives from different organization. The study adopted correlation research design and found a significant positive relationship between work stress and turnover intentions. According to him, Work overload has a strong influence on work exhaustion. The study failed to examine the level of effect that the predictor had on turnover intention.

Hassan and Mara (2014) explored the factors that influence turnover intention among existing Technical employees as well as identified the most significant factors influencing the turnover intention. Using a total of 103 respondents was involved in the study. Seven independent variables of organizational commitment, job stress, job characteristics, promotion opportunities, pay level and rewards, quality of work life and job satisfaction were examined to determine their relationship with dependent variable which is turnover intention. Data was obtained and analyzed using Statistical Package for Social Sciences (SPSS) version 16. The results of the multiple regression analysis showed that only job stress is found having positive and significant relationship with turnover intention.

In Iran, Arshadi and Damiri (2013) in a similar vein investigated the relationship of job stress with turnover intention and job performance, considering the moderating role of organization-based self-esteem (OBSE). Data were collected from 286 employees of Iranian National Drilling Company (INDC), who were selected by simple random sampling method. Using Pearson correlation and Moderated regression analysis through SPSS 19 software package, data were analyzed and findings indicated positive relationship between job stress and turnover intention. In the work of Folkman and Lazerus, (1980), Chiang and Chang (2012), they compared the levels of stress, depression, and intention to leave among clinical nurses employed in different medical units in relation to their demographic characteristics under the National Health Insurance (NHI) System in Taiwan. The study adopted Cross-sectional design, using Spearman's correlation, one-way ANOVA with Scheffe post hoc analysis tests, and multiple regression analyses were conducted. A total of 314 research participants were surveyed, all of whom came from regional hospitals in Northern Taiwan. The results shows that nurses working in internal and external medical wards, especially the inexperienced and married ones, experienced greater depression and stress thereby develop stronger intention to leave. In Nigeria, Ucho (2014) examine the level of works stress on Turnover intention among banker in Makurdi metroplis, adopting a cross sectional survey with participants of 110 bankers from five commercial banks with Makurdi metropolis, and found job related tension independently influenced job involvement of bankers.

According to Waldman, Kelly, Arora, and Smith (2004) study, the cost of recruiting a new employee because a former employee quitted his job may vary between \$276 and \$36.743. Simons and Hinkin, (2001) study of 105 hotels in the UK, which monitored the performance of these hotels over a period of six months, showed that turnover had a significant influence on a hotel's profitability. The costs associated with an employee quitting her or his job are one and a half times more than the income the hotel would make of that employee had not quitted (Chikwe, 2009). Considering the fact turnover is a significant problem in the tourism and hospitality sectors, as turnover in these sectors may range from 26% and 300% a year (Chalkiti & Sigala, 2009; Boella, 1988), study of depression and employee turnover intention may have significant implications for the efficient and effective operation of hospitality establishments where customer contact is significantly high, in the same vain, SME's in developing countries are very much faced with the challenges of turnover intention.

Theoretical Framework

The study therefore is rooted in social exchange theory by Homans (1958) Social exchange theory is a concept based on the principle that a relationship between two people is created through a process of cost-benefit analysis. In other words, it's a metric designed to determine the effort invested by an individual in an employee-employer relationship. Sales representative may have feels they have play their own role by tirelessly work and go through all stress pose by job demand and expect to get commensurate rewards for their input, when such expectation is not met, can lead to psychological stress, depression and intention to quit.

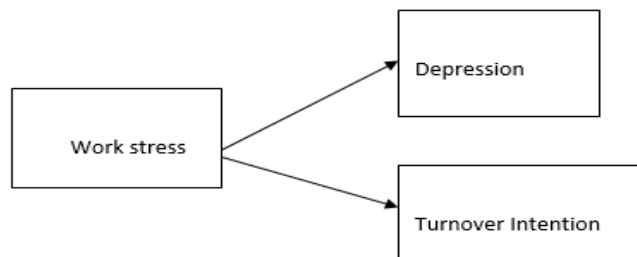


Figure 1: Conceptual Model

Research Methodology

The study employs a cross section design, because it involved participant across different SME's and strata. It involves a quantitative method of data collection. Standard questionnaire instrument were used for data collection from subject comprises of sales representative working for a small or medium scale organization within Jalingo metropolis in Taraba State, Nigeria. The study covers a period of Sept. 2021 to December 2021. Participants were drawn through a systematic and convenience sampling techniques from the population comprises of frontline employees (sales rep.). Participants consent were sort, and they were assured of confidentiality as well as freedom to opt out, at any point they feel uncomfortable with the study. A total of 310 sales representative participated in the study, comprises of 165 male (53.2%) and female 144 (46.5%). The ages of the participants' ranges from 15years to 55years of age, their religion cut across Christain Worshippers, Islamic worshippers, and Traditional worshippers with Christianity dominating with 165 (53.2%), Islam with 121 (39%) and traditional worshippers with 24(7.7%) respectively. The highest educational qualification obtained by the sampled pollution are SSCE, First Degree, Second Degree and Third Degree with 171 majority indicating that SSCE is the highest qualification obtained (55.2), and 95(30.6%) for First Degree, 38 (12.3) for Second Degree and 5(1.6%) for Third Degree respectively. The instruments for data collection include:

Turnover intention scale (TIS)

Turnover intention was measured with Price's (2001) fourteen-item index with a Cronbach's alpha value of 0.867. Two items that described a negative attitude were reversal items and were calculated after being reversed (e. g. "I plan to leave my present employer as soon as possible" and "I would like to leave my present"). The other positive items were following: "I plan to stay with my present employer as long as possible", and "Under no circumstances will I voluntarily leave my present employer". The scale was piloted on a sample of 33 sales representatives in wukari local government area of Taraba, state Okpamen, (2019). The results of component factor analysis indicate that item 2 with total correlation coefficient of .225 was too weak for further study and was therefore removed. Cronbach's alpha coefficient of 0.84 were reported by the current study.

Work stress scale (WSS)

The workplace stress scale (WSS) was developed by the Marlin Company in collaboration with the American institute of stress, USA (2001). The WSS consists of eight items describing how often a respondent feels

toward his or her job. Examples of the item in the scale include “conditions at work are unpleasant or sometimes even unsafe” and “I feel that my job is negatively affecting my physical or emotional well-being.” The scale is in five-point Likert response format, ranging from never (scored 1) to very often (scored 5). A Cronbach’s alpha reliability coefficient of 0.78 were reported for this scale.

Depression Scale (CES-D)

The center for Epidemiologic Studies- Depression Scale (CES-D) is a brief self-report scale designed to measure self-reported symptoms associated with depression experienced in the past week. The scale consist of twenty items comprising six sub scales reflecting major facets of depression such as: depressed mood, feelings of guilt and worthlessness, feelings of helplessness and hopelessness, psychomotor retardation, loss of appetite and sleep disturbance. High internal consistency has been report for this scale with a Cronbach alpha of .85 to .90 (Radloff, 1977; Roberts, Vernon, & Rhoades, 1989). The present study found .81 Cronbach alpha reliability.

Data collected were organized and coded on SPSS version 23. Preliminary testing were done to fulfil some basic conditions and finally, the formulated hypotheses were tested with using regression analysis

Results and Discussions

Table 1: Correlation Matrix Showing the inter-correlation of study variables

Variables	Mean	SD	1	2	3	4	5	6	7
Age	2.171	.89	1						
Gender	1.471	.50	.177**	1					
Religion	1.545	.63	.476**	.64	1				
Education Qualification	1.613	.78	.199**	.361**	.552**	1			
Work Stress	3.002	.51	.096	-.130*	.997	-.092	1		
Depression	2.633	.35	-.018	.137*	.232**	.207**	-.296**	1	
Turnover Intention	2.744	1.1	.366**	-.018	.028	.881	.576**	-.458**	1

NB: ** significant at 2-tail, *significant at one-tail

Tableone above show the inter-correlation between study variables, with work stress and depression showing a negative significant relationship and work stress and turnover intention positive significant relationship.

Table 2: Summary of Regression analysis showing the influence of Work Stress on Depression

DV	IV	β	t	P
DEPRESSION	WORK STRESS	-296	-5.435	< 0.01

DV=Dependent Variable, IV= Independent Variable

Result from table two above shows that work stress ($\beta = -296$; $P < 0.01$) emerged as a negative predictor of depression among sales representatives working for small and medium scale enterprises in Jalingo metropolis. This suggest that the level of stress face daily by frontline officers like the sales representative could lead to depression of such employee. This therefore confirm hypothesis one above.

Table 3: Summary of Regression analysis showing the influence of Work Stress on Turnover Intention

DV	IV	β	t	P
TURNOVER INTENTION	WORK STRESS	.576	12.37	< 0.01

DV=Dependent Variable, IV= Independent Variable

Result from table three above shows that work stress ($\beta = .576$; $P < 0.01$) stand as a positive predictor of Turnover Intention among sales representative working for small and medium scale enterprises in Jalingo metropolis. This therefore suggests that despite the level of stress faced by the frontline officers like sales representative. they tend to keep their jobs. Therefore, the second hypothesis is hereby confirmed.

Work stress has been confirmed as a predicting factor of depression from several studies (Grieco & Edwards, 2010; Koc, 2002; Adesoji, 2004). The work demands of sales representative involves client relations, marketing and promoting organizational goods and services as well as organizational image, in doing this, sale rep encounter personality of all kinds and situations that are sometimes demeaning and dehumanizing. At times, sale representative can sometimes be rejected by clients after much effect of persuasion and followed up. This invariably has a direct impact on the employee psychological wellbeing. Work stress faced on daily basis can lead to depression; a situation where one doesn't find fun in a previously enjoyed activities. Some sales representative gets frustrated to a level of thinking of quitting. However, many organizations tend to reduce the effect of work stress by motivating and increasing welfare packages for their employee, this invariably cost the organization a fortune, unfortunately, for many SME's in

Nigeria especially those in less develop state like Taraba state with less government support and availability of credit facilities at the disposal of the SME's. They therefore shy away from staff welfare as a responsibility in other to minimized cost and maximized profit.

In addition, the result of this study also reveal work stress as a positive significant predictor of turnover intention, work stress lead to frustration and depression at work which can also make an employee consider the option of quitting. However for this study population, sales representative most at time may lack the option of alternative jobs especially in their current location or cities and therefore decided to stay on their job why hoping for a better job, some sales rep. track long distances every day in the course of doing their job because their organization lack the capacity to provide mobility. This finding is in agreement with Gilboa, Shirom, Fried, & Cooper (2008) and Ahmed (2013). \Work stress as a result of client aggressive attitude many times is difficult to deal with by sales rep. as they are constrain with the orientation of customers are king mindset and you are expected to nurse ego and cajole the client in patronizing your goods and services. Ability to cope effective is dependent on several factors which could be personality and situational. I suggest a further study should be conducted in that area to explore the mediating role of personality in coping with job stress among sales representative working for a small and medium enterprises.

Conclusion and Recommendations

Work stress if not minimized, can lead to depression of sales representative and hinder them from performing their duties more effective and efficiently. Also, high level of work stress can lead contemplation of turnover intention decision among employees working as frontline sales representatives for small and medium scale enterprises in Jalingo metropolis of Taraba State. The study recommends that employers of labour especially the SME's should make effort to create an enabling working environment that is enjoyable and less stress to avoid getting their sale representative frustrated and depressed on the job. Also, SME's should minimize stress arising from job demand by providing necessary required resources to avoid their sale representative contemplating turnover decision.

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