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Strategies to Reduce Employee Stress to Enhance Productivity in Credit Unions

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This is to certify that the doctoral study by

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Walden University
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Abstract

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MBA, Columbia College, 2016

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Doctoral Study Submitted in Partial Fulfillment

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Abstract

Some credit union leaders experience a reduction in productivity when employee stress is significant in the workplace. Credit union leaders noted employee stress increases costs and decreaseproductivity. This study might be important for business leaders seeking to reduce employee stress to enhance productivity. The purpose of this multiple case study was to explore strategies credit union leaders use to reduce employee stress to enhance productivity. The population comprised of 11 credit union leaders in western and midwestern states in the United States who have implemented successful strategies to reduce employee stress to enhance productivity. Job demands-resources theory was the conceptual framework. Data collection included face-to-face semistructured interviews, teleconferencing semistructured interviews, and company documents, while thematic analysis was used to analyze the data. The themes identified include a feedback-friendly work environment, a holistic approach to wellbeing, and a positive company culture. The implications for positive social change include credit union leaders' awareness to reduce employee stress to improve overall employee wellbeing that might lead to healthier relationships with coworkers, credit union members, family members, and friends.

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Dedication

I dedicate this study to my Lord and Savior, Jesus; my husband, Phil Love; and my children, Zach, Josh, and Hannah.

Acknowledgments

First, I am thankful to the Lord for providing me with the opportunity to complete this doctoral degree and for giving me the endurance and support to see my goal to completion. Thank you, Phil Love, my amazing husband, for all the household chores you have done, loving me thoroughly throughout the process, and never wavering in your belief that I could accomplish the goal of completing this study. A big thank you goes to my children, Zach, Josh, and Hannah, for being encouragers while I pursued my doctoral degree.

Next, I would like to thank the leaders who agreed to their credit union being a partner organization. Also, I would like to thank those who participated in my study. I appreciate the time that participants gave to be interviewed and to provide documents. I learned a great deal from each participant.

Finally, a big hearty thanks to my Chair, Dr. Janet Booker, for believing in me and my study, being a friend when needed, offering constructive feedback, and being supportive throughout the entire process. Thanks to Dr. David Blum for providing valuable feedback which helped me to be a better writer, increased my critical thinking, and improved my study. A thank you also goes to my URR, Dr. Ronald Black, for providing feedback for my study. I am also thankful to my DBA colleagues who have answered many questions and cheered me on throughout this process. I would like to give a special thank you to Melissa Renee Dyer, a DBA colleague and friend. Thank you, Renee, for being an encourager, a prayer partner, and a wonderful friend through this journey.

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Section 1: Foundation of the Study

The incidence of employee stress in the workplace is growing significantly, and many business leaders are overwhelmed with too much information and do not understand how to successfully prevent workplace stress (Hoek et al., 2018). Employee stress can lead to a decrease in productivity (Bakker & Demerouti, 2017), and managing employee stress costs companies in the United States billions of dollars each year (George & Zakkariya, 2015). This growing occurrence of employee stress in the workplace is found in most businesses and industries and is echoed in credit unions. Using a qualitative, multiple case study, I explored how some credit union leaders have successfully reduced employee stress to enhance productivity.

Background of the Problem

The background of the problem is that significant employee stress reduces productivity in business (Kröll, Doebler, & Nüesch, 2017) and is costing companies in the United States an additional $200 billion in expenses per year (George & Zakkariya, 2015). George and Zakkariya (2015) shared additional expenses include employee turnover, absenteeism, and decreased productivity. Hobfoll (1989) developed the conservation of resources theory to understand if acquiring resources would help employees reduce stress to improve work outcomes. The National Credit Union Administration (2018a) posted results from the *Federal Employee Viewpoint Survey from May 1 – June 12, 2018,* indicating responses from their employees. The National Credit Union Administration had 54% or 42,027 employees participate in the survey. Fifty-nine percent of respondents indicated they did not have sufficient job resources to adequately perform their job, while 41% stated they did. In 2001, Demerouti, Bakker, Nachreiner, and Schaufeli developed the job demands-resources model (JD-R) of burnout to study the correlation between job demands and job resources and their impact on employee stress and job performance and productivity.

While strategies have been created from theories such as JD-R to understand how to reduce employee stress to enhance productivity, theorists and researchers have not come to a finite solution that leaders in most industries can use in most situations (Demerouti et al., 2001). The lack of consensus, influx of new ideas, and increase in costs related to solving the business problem of reducing employee stress to enhance productivity justifies the need for continued research. Subsequently, employees experiencing stress need to be chosen to study the phenomena, and I chose business leaders in some credit unions who have devised successful strategies to reduce employee stress to enhance productivity were selected as the target audience for this study.

Problem Statement

Employee stress significantly reduces a company's productivity in the marketplace **(**Kröll et al., 2017). Employee stress-related problems cost U.S. companies $200 billion per year (George & Zakkariya, 2015). The general business problem was some supervisors in the retail and commercial departments in credit unions are being negatively affected by employee stress, resulting in diminished workplace productivity for the business. The specific business problem was some credit union leaders lack strategies to reduce employee stress to enhance productivity.

Purpose Statement

The purpose of this multiple case study was to explore strategies some credit union leaders use to reduce employee stress to enhance productivity. The target population was 11 credit union leaders from eight credit unions in the midwest and western regions of the United States who have implemented successful strategies to reduce employee stress to enhance productivity. The implications for positive social change include the potential for credit union leaders to reduce employee stress leading to improved work performance; increased employee productivity; and healthier interpersonal relationships with coworkers, credit union members, families, and friends.

Nature of the Study

Researchers choose among qualitative, quantitative, or mixed research methods. Qualitative researchers interview individuals to understand their experiences and perspectives (Hammarberg, Kirkman, & de Lacey, 2016; Khaldi, 2017). Kurth (2015) suggested the use of qualitative research when data cannot be analyzed in a laboratory or when data from face-to-face or onsite interviews are available to understand subject phenomena. Quantitative researchers seek to measure independent and dependent variables to test hypotheses about the variables' relationships or groups' differences (Hammarberg et al., 2016; Vikal, 2017). Mixed methods researchers use a combination of qualitative and quantitative methods (Hammarberg et al., 2016; Mabila, 2017). Testing hypotheses are not necessary to identify and explore subject phenomenon; therefore, a quantitative or mixed method approach was not appropriate for this study. I selected qualitative methodology.

Phenomenology, ethnography, and case study design are three research designs researchers can choose from when conducting qualitative studies (Kurth, 2015). Kurth explained phenomenological researchers seek to understand lived experiences. I did not choose a phenomenological design was not chosen as I was not seeking to understand the lived experiences of participants. Ethnography researchers seek to understand an individual's, group's, or organization's culture (Kurth, 2015). I was not seeking to identify and understand organizational cultures; therefore, an ethnography design was not appropriate. Yin (2018) shared that case study design is bounded by time and place to understand a real-world phenomenon rather than a new or evolving phenomenon. I chose the case study design to explore a real-world phenomenon.

Research Question

What strategies do some credit union leaders use to reduce employee stress to enhance productivity?

Interview Questions

1. What strategies did you use to reduce employee stress to enhance productivity in your organization?
2. How effective were the strategies you used to reduce employee stress to enhance productivity?
3. How did you measure the effectiveness of the strategies used to reduce employee stress to enhance productivity?
4. What are some examples of enhanced productivity that resulted from implementing your organization's strategies to reduce employee stress?

5. What were the key barriers to implementing your strategies, and how did you overcome those barriers to reduce employee stress to enhance productivity?

6. What additional information can you share that others can use to reduce employee stress to enhance productivity?

Conceptual Framework

Bakker and Demerouti (2017) developed the JD-R theory to explain how employees experience stress from job demands, resulting in negative organizational outcomes. Job resources, personal resources, and job crafting are solutions to mitigate stress experienced from job demands to motivate employees to engage in productivity (Bakker & Demerouti, 2017). Bakker and Demerouti (2007) stated job demands are comprised of (a) mental, (b) emotional, (c) physical, and (d) et cetera (e.g., demands that do not fit into the mental, emotional, or physical categories). They categorized job resources as (a) support, (b) autonomy, (c) feedback, and (d) et cetera (e.g., resources that do not fit into the support, autonomy, or feedback categories). The JD-R theory aligned with my study by catalyzing how credit union leaders identify job demands and understand and provide solutions through job resources to reduce employee stress to enhance productivity.

Operational Definitions

Job crafting: behavior initiated by employees to create job and personal resources to reduce job demands in their work environment (van Wingerden, Bakker, & Derks, 2016).

Job demands: physical, psychological, social, organizational, and emotional job characteristics that result in stress (Bakker & Demerouti, 2007).

Job performance: organizational outcome and success of an employee (Sonnentag, 2017).

Job resources: physical, psychological, social, and organizational job characteristics that result in positive job performance (Bakker & Demerouti, 2017).

Job stress: mental, emotional, and physical response to job demands (van Woerkom, Bakker, & Nishii, 2016).

Self-undermining: employee harming their performance to overcome stress from high job demands (Hakanen & Bakker, 2017).

Work engagement: a component of motivation in the JD-R theory and an employee's level of engagement in work (Schaufeli, 2017). Dedication, vigor, and absorption are characteristics of work engagement (Metin, Taris, Peeters, van Beek, & Van den Bosch, 2016).

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions are unverified facts associated with a topic, word, or piece of information (Wolgemuth, Hicks, & Agosto, 2017). I made four assumptions at the beginning of this study: (a) that a qualitative study was the best research design to research strategies credit union leaders use to reduce employee stress to enhance productivity, (b) that credit union leaders would be capable and willing to share their strategies with me, (c) I would be able to gather sufficient data to complete this doctoral study, and (d) the data collected would be accurate and helpful to businesses and researchers. These assumptions were supported by the outcomes of this study.

Limitations

Singh (2015) defined limitations as influences that impact a study and are beyond the researcher's control. The three limitations in this study were (a) successful strategies used by credit union leaders to reduce employee stress may not be transferable to other credit unions leaders, (b) participants may not be open to sharing all pertinent information, limiting in-depth research information, and (c) I may not be able to locate credit union leaders willing to participate in the study. It is unknown if the successful strategies used by participants will be transferable to other credit union leaders.

Delimitations

Delimitations in a research study impact the scope of the study (Marshall & Rossman, 2016). Geographic location, participants, and industry were the delimitations in this study. First, choosing credit unions in the midwest and western regions of the United States excluded credit unions in other locations of the United States. Second, credit union leaders were the identified participants, so all employees were not included. Third, leaders were limited to credit unions, excluding leaders in other industries.

Significance of the Study

Value of the Study to Business

Business leaders seek to reduce stress among employees (Grover, Teo, Pick, Roche, & Newton, 2018b), and academic studies provide value to businesses (Grover, Chiang, Liang, & Zhang, 2018a). Findings in this study may provide value to effective business practices by increasing knowledge about potential solutions credit union managers can use or adapt to reduce employee stress to enhance productivity. Business leaders who apply this new knowledge in their organizations could see a reduction in negative organizational outcomes, leading to less employee stress and enhanced employee productivity.

Contribution to Business Practice

Information from this study may contribute to effective business practice by offering successful strategies to mitigate employee stress and thereby enhance productivity. Employees experience stress which may result in negative organizational outcomes (Bakker & Demerouti, 2007; George & Zakkariya, 2015; Kröll et al., 2017) such as (a) absenteeism, (b) presenteeism, (c) interpersonal conflicts, (d) workplace errors, (e) counterproductive work behaviors, (f) lack of effective business communication, or (g) voluntary employee turnover (George & Zakkariya, 2015; Kröll et al., 2017). Identifying sources and solutions to reduce employees' job stress can lessen negative organizational outcomes to enhance productivity (Bakker & Demerouti, 2007; George & Zakkariya, 2015; Kröll et al., 2017). The findings in this study may help credit union leaders increase positive organizational outcomes.

Implications for Positive Social Change

Credit unions are competitive; however, they collaborate their efforts to increase and improve their products and services to members through shared services and advocacy groups (National Credit Union Administration, 2013). Positive social change can occur in a variety of ways. First, the public may become aware of personal and job resources to potentially reduce employee stress, positively impacting individuals' well-being. Second, the board of directors' of credit unions may not be aware job resources may positively influence productivity by reducing employee stress. Third, a reduction in employee stress among credit union employees may lead to increased self-efficacy, self-esteem, and positive attitude resulting in healthier relationships with members, coworkers, family members, and friends. Furthermore, credit union leaders can start or improve initiatives such as savings and financial literacy programs to help members reduce financial stress.

A Review of the Professional and Academic Literature

The purpose of this qualitative multiple case study was to understand the strategies credit union leaders used to reduce employee stress to enhance productivity. A review of the professional and academic literature involved an in-depth inquiry into how employee stress impacts productivity. I began the literature research using the keywords and phrases *employee stress* and *work productivity*. Continuing, I searched for articles related to the chosen conceptual phrase framework, using the key phrase *job demands-resources*. After reading the initial literature findings, I expanded the research to include a combination of the following key phrases: *job demands, job resources, mental fatigue, emotional exhaustion, physical exhaustion, supervisor support, autonomy, feedback, social support, work-life balance, work engagement, organizational outcomes,* and *performance.*

I organized this literature review by (a) credit union history, (b) application to the applied business problem, (c) the job demands-resources theory, (d) contrasting theories, and (e) methods used with the job demands-resources theory. Level-three headings in the literature review included (a) eight new propositions with level-four headings for each proposition; (b) job resources with level-four headings consisting of support, autonomy, feedback, and et cetera; (c) personal resources; (d) job crafting; (e) motivation that includes the level-four heading, motivation; (f) job demands, that includes level-four headings of mental, emotional, physical, and et cetera; (e) strain or stress; (f) self-undermining; and, (g) job performance and productivity.

I filtered the searches by selecting peer-reviewed articles published from 2015 to 2018 using the Walden University Library databases and Google Scholar. The top 10 journals used in the literature review were the (a) *Journal of Vocational Behavior*, (b) *Journal of Managerial Psychology*, (c) *Journal of Personnel Psychology,* (d) *Journal of Occupational Health Psychology,* (e) *Burnout Research*, (f) *The International Journal of Human Resource Management*, (f) *Journal of Organizational Behavior*, (g) *European Journal of Work and Organizational Psychology*, (h) *Career Development International*, and (i) *Journal of Occupational and Organizational Psychology*. This literature review included 79 peer-reviewed journal articles, 65 of which were dated from 2015 to 2018 and 11 of which were dated previous to 2015, yielding 100% peer-reviewed articles of which 86% were published within the past 5 years.

Credit Union History

MacDonald (1970) reported how loan sharks took advantage of low-income urban workers by placing unreasonable interest rates on borrowed money during the mid-1800s. The first credit union was instituted in Germany in 1849 to address this problem

(MacDonald, 1970). Credit unions sought to pool money from its members to loan to workers in need without imposing exorbitant interest rates (California Credit Union League, 2019). In 1901, Desjardins opened the first credit union in Quebec, Canada (California Credit Union League, 2019; National Credit Union Administration, 2018b). From their inception, credit unions in the United States were structured as not-for-profit cooperative entities, funneling net profits back into the credit union to benefit members through lower fees and increased services (Credit Union National Association, 2018).

Membership is required for an individual to hold an account at any credit union. Credit unions use a *field of membership* criteria based on a chosen profession or on local characteristics such as individuals who work in a particular industry or live in a chosen community, respectively (California Credit Union League, 2019). Credit unions currently service approximately 110 million members through 5,700 credit unions in the United States (Credit Union National Association, 2018). Services offered by credit unions include loans, banking services such as checking accounts, and investment accounts (Credit Union National Association, 2018).

Mental Health America (2017) surveyed 17,000 employees in the United States in 19 industries. Thirty-five percent of respondents stated a lack of supervisor and coworker support, 81% of respondents indicated work-family conflict, and 63% of respondents cited a decrease in well-being from increased stress (Mental Health America, 2017). Those results led to 65% of respondents signifying a decrease in work engagement and 70% seeking new employment (Mental Health America, 2017). As shown in the *Federal Employment Viewpoint Survey from May 1 – June 12, 2018*, employees who worked in the credit union industry struggled with workplace stress also, resulting in decreased productivity (National Credit Union Administration, 2018a).

Application to the Applied Business Problem

The purpose of this qualitative multiple case study was to understand the strategies credit union leaders used to reduce employee stress to enhance productivity. I collected data from two sources, face-to-face interviews and company documents. I interviewed 11 leaders from eight credit unions in the midwest and western regions of the United States and in which business leaders had experience in implementing successful strategies to reduce employee stress to enhance productivity. While extensive, current research on how employee stress impacts organizational outcomes has yielded more questions than answers and little consensus (Hoek et al., 2018).

Business leaders have sought to gain an understanding of how employee stress impacts productivity. Kröll et al. (2017) stated employee stress has a significant negative impact on productivity. Business leaders and researchers have attempted to theorize how to reduce employee stress to enhance productivity (Bakker & Demerouti, 2007). I used the JD-R theory as the conceptual framework to understand the successful strategies credit unions leaders implemented to reduce employee stress to enhance productivity. Schaufeli (2017) viewed the JD-R theory as an ideal conceptual framework for studying the impact of stress on employee productivity. Researchers have used it to (a) balance work engagement with exhaustion, (b) provide a wide-ranging study of job demands and resources, (c) provide information for organizations in a variety of industries, and (d) communicate with all stakeholders of the study.

Job Demands-Resources Theory

In this section, the history of the JD-R theory was explained first, followed by an explanation of the components of the JD-R theory. The JD-R theory was conceptualized from the JD-R model of burnout created in 2001 and the JD-R model created in 2007. Demerouti et al. (2001) created the JD-R model of burnout in 2001 to challenge the belief that employee burnout applied to human service professionals only. The term burnout was coined by Freudenberger in 1974 to explain the emotional exhaustion employees at St. Mark's Free Clinic in New York experienced while helping drug addicts at the clinic (Freudenberger, 1974; Maslach & Jackson, 1981). Volunteers who experienced burnout exhibited decreased motivation, declining commitment, and significantly less emotional energy (Freudenberger, 1974; Maslach & Jackson, 1981). When creating the JD-R model of burnout, Demerouti et al. wanted to create a model that would apply to most job types in a variety of industries.

Demerouti et al. (2001) stated employees in all industries experienced job demands and a lack of resources, leading to burnout and exhibited as exhaustion and disengagement. Shown in Figure 1, the researchers identified job demands leading to exhaustion as (a) physical workload, (b) time pressure, (c) recipient contact, (d) physical environment, and (e) shift work (Demerouti et al., 2001). Demerouti et al. specified in the JD-R model of burnout that resources lacking in the workplace and leading to disengagement were (a) feedback, (b) rewards, (c) job control, (d) participation, (e) job security, and (f) supervisor support. The JD-R model of burnout was not used to focus on positive work outcomes when job resources moderate job demands (Bakker & Demerouti, 2007).

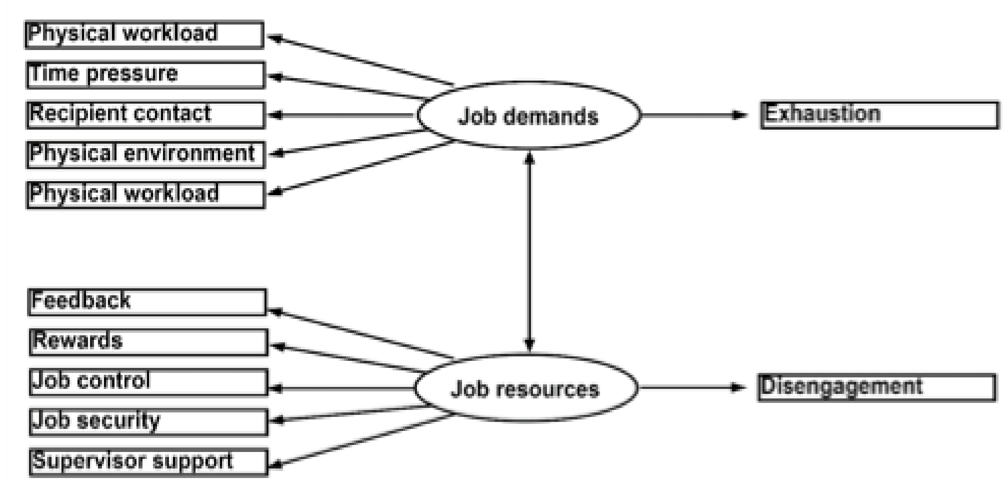

Figure 1. From "The Job Demands-Resources Model of Burnout," by E. Demerouti, A. B. Bakker, F. Nachreiner, and W. B. Schaufeli, 2001, *Journal of Applied Psychology,* 86, 499-512. Copyright [2001] by the American Psychological Association. Reprint permission not required (see Appendix A).

Bakker and Demerouti (2007) sought to create a model using job demands and job resources applicable in a variety of industries. Their goal was to illustrate the positive organizational outcomes occurring when job resources mitigated job demands instead of explaining only adverse outcomes from a lack of job resources. In 2007, Bakker and Demerouti developed the JD-R model from the JD-R model of burnout. When modifying the JD-R model of burnout, Bakker and Demerouti identified key concepts of the new JD-R model as (a) every profession has risk factors related to job stress; (b) those risk factors can fit in two categories, job demands and job resources; (c) job demands refer to physical, psychological, social, organizational, and emotional aspects of the job; and, (d) job resources refer to the physical, psychological, social, and organizational aspects of the job. Figure 2 is a graphical depiction of Bakker and Demerouti's modified JD-R model. Bakker and Demerouti used the JD-R model to illustrate that job resources provided by employers lead to motivation and positive organizational outcomes while job demands result in strain or stress and result in negative organizational outcomes. Bakker and Demerouti used the JD-R model to explain job demands as (a) mental, (b) emotional, (c) physical, and (d) et cetera (i.e., job demands that do not apply to the previous three categories). Job resources were identified as (a) support, (b) autonomy, (c) feedback, and (d) et cetera which includes job resources that did not fit into the previous three categories (Bakker & Demerouti, 2007). Bakker and Demerouti suggested job demands in the mental category included work expectations and organizational commitment. The emotional category consisted of relationships, well-being, and work overload (Bakker & Demerouti, 2007).

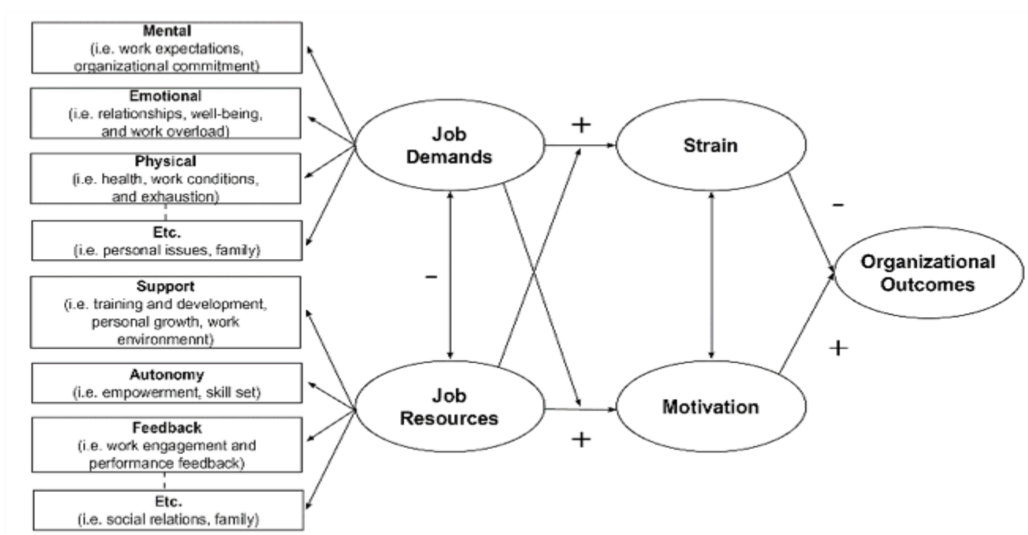

Figure 2. From "The Job Demands-Resources Model: State of the Art," by A. B. Bakker and E. Demerouti, 2007, *Journal of Managerial Psychology*, 22, 309-328. Copyright

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As presented in this model, personal health, work conditions, and exhaustion contributed to the physical category (Bakker & Demerouti, 2007). The et cetera category included personal issues and family (Bakker & Demerouti, 2007). Job resources moderated the negative impact of job demands to create positive organizational outcomes (Bakker, Demerouti, & Euwema, 2005; Bakker, van Veldhoven, & Xanthopoulou, 2010; Mette, Velasco, Harth, Preisser, & Mache, 2018). Examples of job resources included (a) support, comprised of training and development, personal growth, and a positive work environment; (b) autonomy, which included empowerment and the skill-set of the employee; (c) feedback, which included work engagement and performance feedback; and, (d) et cetera, which included social relations and family support (Bakker & Demerouti, 2007).

In 2017, Bakker and Demerouti moved a step further as they revised the JD-R model into the JD-R theory. As originally conceived, their theory included findings from new research, personal resources included at the request of researchers, and an alignment of the name of the conceptual framework with the name used by researchers and research journals. Starting in 2013, researchers such as De Beer, Pienaar, and Rothmann (2013); Wolff, Brand, Baumgarten, Lösel, and Ziegler (2014); and, Allison, Flaherty, Jung, and Washburn (2016) identified the JD-R framework as a theory. A search conducted for years 2013 through 2019 for the term *job demands-resources theory* garnered over 500 peer-reviewed articles in 50 academic journals in which researchers identified the job demands-resources framework as a theory. Figure 3 presents a graphical representation of the JD-R theory.

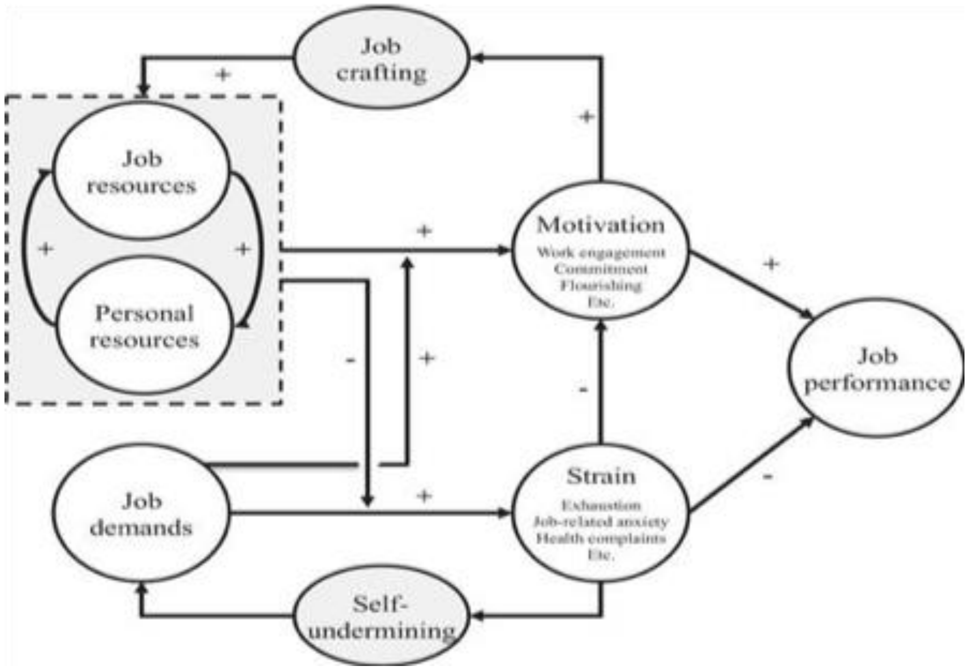

Figure 3. From "The Job Demands-Resources Theory: Taking Stock and Looking Forward," by A. B. Bakker and E. Demerouti, 2017, *Journal of Occupational Health Psychology, 22*, 273-285. Copyright [2017] by the American Psychological Association. Reprint permission not required (see Appendix A).

New findings included in the JD-R theory were personal resources, the potential of job crafting as a personal resource which positively influences motivation, and stress from job demands or a lack of job resources resulting in self-undermining as a coping mechanism. The JD-R theory was used as the conceptual framework in this study to identify how employee stress was reduced to enhance productivity when credit union leaders provided job resources to help employees increase personal resources.

Eight new propositions. Bakker and Demerouti (2017) recognized relationships and causal effects existed between the components in their JD-R theory. As a result of this realization they created eight propositions to help researchers gain a better understanding of the JD-R theory. Bakker and Demerouti offered these eight new propositions to explain the causal effects of job demands, job resources, personal resources, job crafting, and self-undermining.

Proposition 1. Job demands and job resources were two categories that identified job characteristics (Bakker, 2015; Bakker & Demerouti, 2017). The (a) psychological, (b) physical, (c) organizational, and (d) social aspects in an organization were characteristics of job demands and job resources (Bakker & Demerouti, 2007; Bakker & Demerouti, 2017). The presence of job demands resulted in employees exerting physical and psychological effort continuously, leading to increased stress and decreased work performance; whereas, job resources were related to employees exerting physical and psychological effort to reduce stress and improve personal well-being to increase motivation and job performance (Bakker & Demerouti, 2007; Bakker & Demerouti, 2017).

Proposition 2. Bakker and Demerouti (2017) stated job demands led to diminished health and job resources resulted in decreased motivation or work engagement. Job demands negatively influenced how long an employee was absent from work; whereas, available job resources positively affected how often an employee would call in sick (Bakker, 2015; Bakker, Demerouti, de Boer, & Schaufeli, 2003). Significant job demands led to health issues and emotional exhaustion (Bakker, 2015; Huang, Wang, & You, 2016). For example, Mette et al. (2018) found that offshore employees experienced negative physical symptoms and increased stress when job demands were high. A lack of sufficient job resources led to employees withdrawing and experiencing depersonalization (Huang et al., 2016).

Proposition 3. Possession of job resources can provide a barrier to the negative effect of job demands thus reducing stress. Acccording to Bakker (2015), Bakker et al. (2005), and Bakker and Demerouti (2017), employees who had access to job resources experienced less stress when faced with job demands. Xanthopoulou et al. (2007) found that a pool of job resources mitigated job demands more effectively, reducing stress.

Proposition 4. Bakker (2015) and Bakker and Demerouti (2017) found that when job demands were high and job resources were inadequate, the use of job resources positively influenced motivation or work engagement. Van Wingerden et al. (2016) conducted a study to understand the impact of job demands-resources intervention in the workplace. Van Wingerden et al. discovered that job resources increased work engagement, which improved job performance.

Proposition 5. Personal resources were positively influential as job resources, as Bakker and Demerouti's (2017) indicated in their study. Bakker and Demerouti found that personal resources included an individual's belief in their ability to control their environment. Sonnentag (2017) agreed, finding an employee's level of personal resources coincided with their level of work engagement.

Proposition 6. According to Bakker (2015) and Bakker and Demerouti (2017), performance was positively affected by motivation and negatively affected by stress. Motivation was impacted by job requirements (Sonnentag, 2017). When job requirements were perceived as demanding, stress increased leading to decreased performance; however, when job requirements were perceived as achievable, motivation increased leading to improvement in performance (Sonnentag, 2017; van Wingerden et al., 2016).

Proposition 7. Employees' engagement in job crafting activities such as seeking tasks and resources led to increased motivation, more resources, and better performance (Demerouti, Bakker, & Gevers, 2015a; Demerouti, Bakker, & Halbesleben, 2015b). Job crafting was used by employees to change the characteristics of their job to match their skills and interests which improved their performance (Rudolph, Katz, Lavigne, & Zacher, 2017). Bipp and Demerouti (2015) conducted two studies indicating when job characteristics closely aligned with an employee's personality and temperature, motivation and performance were heightened.

Proposition 8. Employees undercut their efforts when they were experiencing significant job stress, causing a cyclical effect of stress which led to self-undermining, and self-undermining led to more job demands and increased stress (Bakker, 2015; Bakker & Demerouti, 2017). Self-undermining activities included self-defeating behaviors such as creating obstacles, making mistakes, and causing conflicts (Hakanen & Bakker, 2017). Self-undermining behaviors adversely correlated to proactive behaviors such as job crafting and motivation (Hakanen & Bakker, 2017).

Job resources. The four categories of job resources in the JD-R theory are (a) supervisor support, (b) autonomy, (c) feedback, and (d) social support. Bakker and Demerouti (2007) determined that job resources moderated job demands led to enhanced work outcomes. Job resources, when in sufficient supply, resulted in increased work engagement and led to improved performance (Schaufeli, 2015; van Wingerden et al., 2016). Breevaart, Bakker, Demerouti, and van den Heuvel (2015) observed leaders providing followers with the job resources of (a) support, (b) autonomy, (c) feedback, and (d) social support for enhanced work performance and engagement. Schaufeli (2015) noted when leaders provided stability between job demands and job resources, employees maintained or nurtured motivation to benefit their work outcomes. When employees acquired job resources from employers, they exchanged job demands for work engagement (Cooper-Thomas, Xu, & Saks, 2018).

Support. Employees receive support in a variety of ways. Bakker and Demerouti (2007) posited that examples of support incorporate (a) professional development and training, (b) personal development, (c) a positive work environment, and (d) tangible resources such as equipment, software, and tools. Schaufeli (2015) suggested business leaders can determine what employees require and the support they need. However, one type of support not proposed in Bakker and Demerouti's (2007) JD-R theory was leadership.

Sonnentag (2017) and Hawkes, Biggs, and Hegerty (2017) proposed transformational leadership as a crucial but overlooked support job resource in the literature. Schaufeli (2015) agreed the use of some forms of leadership such as transformational leadership provided a supportive work environment resulting in work engagement, leading to positive outcomes. However, Schaufeli (2015) also stated coercive leadership could have the opposite effect, leading to stress and negative work outcomes. Hawkes et al. (2017) suggested positive leadership styles such as transformational leadership promoted the creation of job resources.

Employees obtain additional job resources when employers exhibit encouraging leadership traits. Leaders engaged in leadership activities were more likely to provide followers with job resources specific to their personality and their job demands (Hawkes et al., 2017; Schaufeli, 2015; Sonnentag, 2017). Examples of job resources resulting from positive leadership were (a) influence on employees, (b) supervisor support, (c) recognition, (d) creation of an encouraging work culture and climate, and (e) availability of organizational resources (Hawkes et al., 2017). The additional job resources resulting from leadership may lead to employees experiencing increased confidence and a greater desire to work (Hawkes et al., 2017).

Autonomy. Autonomy, a job resource category in the JD-R theory (Bakker & Demerouti, 2007; Grover, Teo, Pick, & Roche, 2017) exists when an employee experiences the independence to control how they will work in their job or how they will complete tasks required in their job (Collie, Granziera, & Martin, 2018; Grover et al., 2017; Sonnentag, 2017). Collie et al. (2018) found supervisors who initiated employee autonomy in the workplace promoted motivation. Sonnentag (2017) found employees were less engaged in tasks where autonomy was less. Grover et al. (2017) discovered that individuals who perceived autonomy and job control as available resources used it as motivation to manage job demands, resulting in less stress.

Motivation decreases when job demands are high, and autonomy is low. Van Yperen, Wörtler and De Jonge (2016) found a positive correlation between significant job demands and low autonomy in their study of 657 employees in various industries. Autonomy increased in a blended work environment, which is a combination of working on and offsite (Van Yperen et al., 2016). Employees could decide where, when, and how they would complete assigned tasks to increase autonomy in work environments (Van Yperen et al., 2016). Blended work was linked to positive work outcomes for employees with a high need for autonomy; however, Van Yperen et al. did not find evidence that supported blended work environments increased work engagement for employees with a lower perceived need for autonomy. A blended work environment may not be suitable for workers with a lower perceived need for autonomy.

Van Yperen et al. discovered that blended work environments, as related to work completed off-site, increased job demands not experienced in the office environment. Demands related to off-site working included household distractions, decreased career opportunities, and a lessening of task priority (Van Yperen et al., 2016). Blended work opportunities required matching employees with a high need for autonomy with their personality traits and perceived needs (Van Yperen et al., 2016; Young & Steelman, 2017).

Employees with personality traits such as an autotelic personality have a greater propensity to excel in work environments where autonomy is available (Young & Steelman, 2017). Employees with an autotelic personality engage in work for their benefit and not for the benefit of others or to acquire an award (Young & Steelman, 2017). Young and Steelman (2017) used the JD-R theory in a study of 284 participants to investigate the correlation between supervisor feedback, the autotelic personality trait, and autonomy to promote work engagement. Young and Steelman indicated individuals with high autotelic personalities benefitted more from autonomy than those with low autotelic personalities as they could control their environment for their advantage. Individuals with high autotelic personalities also had a higher degree of motivation and work engagement when experiencing positive feedback (Young & Steelman, 2017).

Feedback. Feedback about job performance provided by the employer to the employee is a job resource that facilitates increased work engagement (Auh, Menguc, Spyropoulou, & Wang, 2016). Feedback regarding performance is a primary job resource category in the JD-R theory and positively impacts work engagement and motivation (Bakker, 2015). Reina-Tamayo, Bakker, and Derks (2017), Sonnentag (2017), and Young and Steelman (2017) suggested employee participation in work increased as positive feedback frequency increased. Auh et al. (2016) stated employees became disengaged when supervisors or managers did not offer feedback.

Feedback occurs when a supervisor provides information to an employee on his or her performance in order to improve employee skills and thereby increase and enhance productivity and performance (Auh et al., 2016). Organizations provide feedback either through episodic times such as during task performance or during annual performance reviews (Reina-Tamayo et al., 2017). Feedback on performance can also be received by employees through customer interaction (Auh et al., 2016). Organizations that intentionally offer feedback as a job resource can improve employee performance (Reina-Tamayo et al., 2017).

Feedback can result in negative outcomes if employees feel as though they are being micro-managed by supervisors. Feedback offered in the form of monitoring may be perceived as a job demand and thus stifle innovation and job crafting in employees, leading to stress (Auh et al., 2016). Auh et al. (2016) found supervisor feedback perceived as constructive, motivational, and supportive was more effective in generating work engagement than feedback perceived as controlling (Auh et al., 2016). However, different employees may perceive the same feedback differently.

Giesbers, Schouteten, Poutsma, van der Heijden, and van Achterberg (2016) studied nurses' perception of feedback using the JD-R theory. This study was conducted in four surgical wards in three teaching hospitals in the Netherlands. Giesbers et al. perceived individuals responded differently to the same feedback leading to different work performance outcomes. When given the same feedback, individuals received feedback as a job resource, as a job demand, or as neither (Giesbers et al., 2016). Employees who perceived feedback as a job resource regarded the feedback as instructive and were motivated to improve performance and accuracy (Giesbers et al., 2016). Employees perceiving feedback as a job demand viewed the feedback as pressure to perform beyond their abilities (Auh et al., 2016; Giesbers et al., 2016). Giesbers et al. suggested supervisors can improve feedback by understanding how each employee may perceive the feedback.

Et cetera. The et cetera category includes job resources that are not included in the support, autonomy, and feedback job resources category. Bakker and Demerouti (2007) stated the support, autonomy, and feedback categories are not inclusive of all possible job resources and could include areas such as social support and family relationships. Orgambídez-Ramos and de Almeida (2017) stated social support is the culture of support from supervisors and coworkers.

Social support from supervisors and coworkers may moderate job demands. A lack of social support can negatively impact work performance (Huang et al., 2016). Jong (2018) used the JD-R theory to research the relationship between the job resource of social support and job demands by collecting data from the 2012 Federal Employees Viewpoint Survey (as cited in United States Office of Personnel Management, 2012). Jong wanted to understand how job demands impacted employees' efficacy and job satisfaction and to determine if the effects of social support mitigated job demands. Jong determined that supervisor and colleague social support positively impacted employee efficacy and job satisfaction, creating a sense of confidence toward the organization.

Supervisor and colleague social support include emotional and instrumental support and contribute to work engagement and job satisfaction (Orgambídez-Ramos & de Almeida, 2017; Pohl & Galletta, 2017). Orgambídez-Ramos and de Almeida (2017) stated instrumental support is related to the level of teamwork between coworkers. Pohl and Galletta (2017) noted instrumental support was demonstrated through feedback, and emotional support was advice, encouragement, and care. Employees required different types of social support and perceived supervisor support and emotional support differently, resulting in varying levels of job satisfaction and engagement (Orgambídez-Ramos & de Almeida, 2017; Pohl & Galletta, 2017).

Leadership is one type of emotional social support for employees. Upadyaya, Vartiainen, and Salmela-Aro (2016) and Orgambídez-Ramos and de Almeida (2017) proposed positive leadership as a vital social resource, mitigating job demands, decreasing strain, and increasing work engagement. Leadership may lead to an accumulation of personal resources (Orgambídez-Ramos & de Almeida, 2017).

Personal resources. Job resources now include personal resources in the JD-R theory. Huang et al. (2016) stated the previous JD-R theory focused on work characteristics without including employees' personal characteristics. Researchers concluded personal resources are an important variable in understanding how employees manage stress and thus requested the inclusion of personal resources with job resources in the JD-R theory (Huang et al., 2016; van Doorn & Hülsheger, 2015). Mayerl, Stolz, Waxenegger, Rásky, and Freidl (2016) stated job and personal resources are collaborative, helping employees manage job demands, reducing mental strain, and decreasing health problems. The more an individual believes he or she can control their environment, the greater their personal resources will positively buffer job demands and result in reduced stress and increased motivation (Bakker & Demerouti, 2017; Gawke, Gorgievski, & Bakker, 2017; Mayerl et al., 2016). Kim and Hyun (2017) stated employee turnover intention could be determined when an employee's access to personal resources and level of work engagement is understood. Personal resources are personality traits resulting from an individual's self-esteem, optimism, and self-efficacy which act as barriers against job demands and stress (Gawke et al., 2017; Kim & Hyun, 2017; Xanthopoulou, Bakker, Demerouti, & Schaufeli, 2009).

Self-esteem is an individual's level of self-respect and confidence in their values and abilities (Huang et al., 2016; van Doorn & Hülsheger, 2015). The greater an individual's self-esteem, the more likely he or she will view job demands as opportunities rather than threats (Huang et al., 2016). The lower an individual's self-esteem, the more vulnerable they are to illness during times of greater job demands (van Doorn & Hülsheger, 2015).

Optimism is an individual's belief that positive outcomes will prevail in life (Grover et al., 2018b; Huang et al., 2016). Optimistic employees believe they will succeed when faced with difficulties in the workplace (Huang et al., 2016). Also, the optimistic employee believes their efforts will contribute to the company's success (Grover et al., 2018b). Optimistic employees believe in their abilities (Grover et al., 2018b; Huang et al., 2016).

Self-efficacy is an individual's belief in their ability to overcome obstacles to achieve goals (Gawke et al., 2017; Grover et al., 2018b; van Doorn & Hülsheger, 2015). The more an individual believes in their abilities, the more personal resources they can create for themselves (Huang et al., 2016). Van Doorn and Hülsheger (2015) stated self-efficacy is similar to self-esteem in that the lower an individual's self-efficacy, the more susceptible they are to exhaustion and physical illness. A high degree of self-efficacy can lead to job crafting activities, and thus increase an employee's personal resources (van den Heuvel, Demerouti, & Peeters, 2015).

The variables of self-esteem, optimism, and self-efficacy are applicable in determining an employee's ability to gather personal resources to adequately address job demands to reduce strain and increase productivity (Huang et al., 2016; van Wingerden et al., 2016). Huang et al. (2016) proposed optimism as the only variable of the three to impact motivation positively. Their findings concluded optimism and self-esteem were significant mediators of health issues. Kim and Hyun (2017) discoverd higher levels of optimism and self-esteem positively impacted employees' work engagement and lessened turnover intention. Kim and Hyun also determined that while self-efficacy positively influenced work engagement, it did not affect turnover intention. Grover et al. (2018b) established the use of personal resources by an employee positively impacted interpersonal relationships as well as work engagement and well-being. Huang et al. observed regardless of an individual's level of self-esteem, optimism, and self-efficacy, a harsh work environment with minimal social support led to an employee experiencing lower levels of self-esteem, optimism, and self-efficacy resulting in negative work outcomes.

Several researchers have argued that self-esteem, optimism, and self-efficacy should include other types of personal resources. Van Doorn and Hülsheger (2015) claimed the four personality traits individuals possess as personal resources are self-esteem, general self-efficacy, locus of control, and emotional stability or negative neuroticism. Emotional stability or negative neuroticism could be interchanged with optimism, leaving locus of control the fourth variable. Grover et al. (2018b) argued optimism, self-esteem (hope), and self-efficacy are aspects of psychological capital (PsyCap) and the JD-R theory omits resilience, the fourth component of PsyCap. Resilience is an individual's ability to persevere through difficult problems to be successful. The personal resources of self-esteem, self-efficacy, and optimism originate from resiliency (Bakker & Demerouti, 2008) and resilience is a mediator to PsyCap and work engagement (Bakker & Demerouti, 2017). Grover et al. (2017) argued personal resources in the JD-R theory should include mindfulness. Mindfulness is the act of an individual separating their surroundings or future tasks and events from their response to their surroundings, future tasks, and events (Grover et al., 2017). These requested additions to personal resources were proposed for Bakker and Demerouti (2017) to consider.

Job crafting. Demerouti et al. (2015a) stated job crafting has a relationship with motivation (e.g., work engagement) and job and personal resources. Job crafting is a self-regulating behavior (Peeters, Arts, & Demerouti, 2016) that occurs when employees initiate change in their work environment by creating job and personal resources to reduce job demands (Bakker, 2015; Bakker & Demerouti, 2017; Hakanen, Seppälä, & Peeters, 2017; Petrou, Demerouti, & Xanthopoulou, 2017). Employees who engage in job crafting may experience increased meaningfulness (Gordon et al., 2018; Tims, Derks, & Bakker, 2016). The changes employees make are to the physical, relational, and cognitive boundaries in their work environment (Yang, Ming, Ma, & Huo, 2017). Yang et al. (2017) explained physical boundaries are job tasks and their characteristics; relational boundaries are the relationships an employee has with others in their work environment; and cognitive boundaries refer to how employees interpret their job responsibilities. Employees may seek to engage in job crafting to make changes to the physical, relational, and cognitive boundaries in their work environment when they have access to job resources (Yang et al., 2017) and do not suffer from boredom (Harju, Hakanen, & Schaufeli, 2016).

Preventing boredom among employees may increase job crafting activities by enlarging employees' pool of job resources. Harju et al. (2016) conducted a longitudinal study, surveying Finnish employees on two separate occasions over 3 years. They found bored employees were less likely to participate in job crafting activities. Employers who prevented boredom among employees benefited from increased work engagement from employees who acquired job resources from job crafting activities (Harju et al., 2016). Harju et al. suggested employers can help employees avoid boredom by providing a work environment that allows them to participate in job crafting activities.

Petrou et al. (2017) and Peeters, Arts, and Demerouti (2016) discovered employees exhibited three activities when engaging in job crafting: (a) obtaining resources, (b) pursuing challenges, and (c) reducing demands. Employees sought resources to reduce high job demands (Peeters et al., 2016; Petrou et al., 2017). Employees who sought job challenges increased their motivation (Peeters et al., 2016; Petrou, Demerouti, & Schaufeli, 2018; Petrou et al., 2017), and employees used their skill set to determine the job challenges they sought (Petrou et al., 2017). Petrou et al. (2018) argued that employees exercising task avoidance behaviors to reduce job demands experience added demands leading to an increase in exhaustion.

Job crafting by employees has identifiable characteristics that are demonstrated by employees in four ways: (a) an increase in structured job resources such as independence and training, which is a needs-supplies (NS) fit; (b) the generation of social resources such as feedback and support from coworkers and supervisors; (c) the creation of challenging jobs that match their skill set which is a demands-abilities (DA) fit and; (d) a reduction in job demands that deter work performance such as delegating or avoiding undesirable tasks (Tims et al., 2016). Employees who design their jobs to meet their preferences and needs are engaging in job crafting that creates an NS fit (Tims et al., 2016). Similarly, employees who construct challenging jobs to match their skillset are forming a DA fit through job crafting activities (Tims et al., 2016). Employees typically craft their jobs to fit their needs and abilities, not to satisfy their supervisors or managers.

Hakanen et al. (2017) and Yang et al. (2017) stated job crafting occured when the employee, not the manager, created a process to accomplish goals and tasks. Peeters et al. (2016) stated bottom-up job crafting should be combined with top-down management approaches to increase work engagement. Yang et al. (2017) stated managers who used servant leadership combined bottom-up job crafting with top-down management by empowering employees to engage in job crafting to increase performance. Employees who are involved in job crafting activities are seeking to fit their environment or job to themselves (Bakker, 2015; Tims et al., 2016).

Job crafting leads to improved person-environment fit (Bakker, 2015; Tims et al., 2016) or person-job fit (Yang et al., 2017) and increased work engagement (Hakanen et al., 2017). Person-environment or person-job fit is an outcome of the work environment or job not matching the needs or skill set of the employee (Tims et al., 2016). When employees experience increased job demands, they will acquire personal and job resources to adapt their work environment to their selves, engaging in job crafting

(Bakker, 2015; Tims et al., 2016). Considerations that employees make when crafting their job are the tasks to be performed, the way they view their job, and the social aspects of the tasks (Tims et al., 2016). Employees more easily adapt to work activities when they use job crafting behavior (Peeters et al., 2016). I used the JD-R conceptual framework to explore how employee stress was reduced when credit union leaders provide job resources that increase job crafting, which leads to motivation to enhance personal resources.

Motivation. Employees with positive perspectives tend to experience the motivation to work (Kim & Hyun, 2017). Job resources mediate job demands, supporting and motivating employees to pursue higher levels of engagement in their work (Hawkes et al., 2017; Shahpouri, Namdari, & Abedi, 2016). Sufficient job and personal resources that moderate job demands indicate an increase in work engagement (Shahpouri et al., 2016).

Work engagement. Frequently, work engagement and motivation are used interchangeably in the literature. Work engagement is a component of motivation that leads to increased job performance in the JD-R theory (Gawke et al., 2017; Kim & Hyun, 2017; Knight, Patterson, & Dawson, 2017). Dedication, vigor, and absorption are characteristics of work engagement (Grover et al., 2018b; Kim & Hyun, 2017; Yang et al., 2017). Dedication occurs when an individual takes pride in completing work (Kartal, 2018; Reina-Tamayo et al., 2017). Vigor is when an individual has high energy and is self-motivated to complete tasks amid problems (Kartal, 2018; Reina-Tamayo et al., 2017; Yang et al., 2017). Absorption pertains to the high degree of concentration an employee applies to their work (Kartal, 2018; Reina-Tamayo et al., 2017; Yang et al., 2017) during periods with time constraints and distractions (Kartal, 2018; Reina-Tamayo et al., 2017). Vigor and absorption lead to enhanced performance (Kartal, 2018). While dedication, vigor, and absorption are characteristics of work engagement, job satisfaction is not.

Bakker (2015) stated work engagement is not the same as job satisfaction and involvement. Engaged workers are energized about their job and demonstrate high levels of concentration; employees experiencing job satisfaction and involvement do not exhibit high energy about their job (Reina-Tamayo et al., 2017). Bakker noted work engagement is also different from workaholism. Engaged employees participate in non-work activities outside of work hours; whereas, workaholics continue working outside of work hours (Bakker, 2015). Sonnentag (2017) indicated work engagement is not static but fluctuates often.

Work engagement changes from day to day and throughout the day for each employee (Bakker, 2015; Reina-Tamayo et al., 2017; Sonnentag & Kühnel, 2016). Sonnentag (2017) argued that work engagement could also change according to the task and the level of an employee’s interest or priority in the task. Changes in the work engagement of each employee are referred to as a with-in person change as each individual’s response varies according to the personal resources they can produce (Bakker, 2015; Christian, Eisenkraft, & Kapadia, 2015; Demerouti et al., 2015a; Sonnentag, 2017). Researchers have concluded that an employee’s level of personal resources determines the level of work engagement (Gawke et al., 2017; Hakanen et al., 2017; Kim & Hyun, 2017) and turnover intention (Kim & Hyun, 2017).

Another facet of work engagement concerns how the individual employee's level of work engagement impacts others. Knight et al. (2017) found employees increased overall productivity by transferring their engagement to others. Breevaart et al. (2015) proposed the quality of the relationship between leader and follower determined the effect on work engagement and performance. The more influence an individual has on another person, the greater the positive impact on work engagement (Breevaart et al., 2015). Employees can influence the level of work engagement in each other.

Job demands. Job demands pass from employer to employee in mental, emotional, and physical work expectations (Bakker & Demerouti, 2007). Job demands are unique to each job type and are indicators of work engagement (Breevaart et al., 2015). Employees can experience strain when mediators for job demands are not present (Bakker & Demerouti, 2007; Breevaart et al., 2015; Schaufeli, 2015). The JD-R theory includes four job demand categories: (a) mental demands, (b) emotional demands, (c) physical demands, and (d) et cetera which incorporates all other demands that do not fall into the previous three categories (Bakker & Demerouti, 2007).

Mental. Mental fatigue from high job demands has a negative impact on work engagement. Examples of high job demands leading to fatigue are (a) long work hours, (b) excessive workloads, (c) adverse work environment, (d) harmful interpersonal relationships, and (e) high work expectations (Yazdi & Sadeghniiat-Haghighi, 2015). Impairment in sleep, performance, and health are examples of consequences of mental fatigue (Yazdi & Sadeghniiat-Haghighi, 2015). Another consequence of mental fatigue is absenteeism.

Work expectations and job demands can predict absenteeism, a widespread problem among companies (van Woerkom et al., 2016). In a study of twenty undergraduate students, Hopstaken, van der Linden, Bakker, and Kompier (2015) discovered that sustained focus on a challenging task induced mental fatigue or distress. Mental distress can vary from day to day and be exhibited as (a) mental fatigue, (b) anxiety, (c) low self-esteem, and (d) depression (Mañas et al., 2018).

Employees can experience mental distress during times of role ambiguity. Companies that provide clearly defined procedures and expectations establish roles their employees can adapt and enhance using job resources (Mañas et al., 2018). Role ambiguity, which occurs when procedures are not well-defined for employees, creates confusion for employees and reduces job performance (Mañas et al., 2018; Rogalsky, Doherty, & Paradis, 2016). Role ambiguity can also occur when additional roles by employees are needed, or complex tasks arise (Mañas et al., 2018; Rogalsky et al., 2016).

Emotional. Emotional exhaustion is also experienced by employees with job demands and occurs when employees experience job burnout (Hakanen et al., 2017). Sonnentag (2017) argued that job burnout might be related to task-related processes in addition to job demands or a lack of job or personal resources. Burnout occurs when an employee does not use their skill set to complete a task or the task is mundane or deemed unnecessary to the employee (Semmer et al., 2015). Emotional exhaustion can lead to serious health problems such as heart disease, continual work disabilities, and depression in individuals (Hakanen et al., 2017).

Physical. Health problems, poor work conditions, and exhaustion occur from job demands (Bakker & Demerouti, 2007). Huang et al. (2016) stated workload impacts an employee's psychological and physical exhaustion levels. Van Woerkom, Bakker, and Nishii (2016) conducted a study of 2,250 health care providers for mentally ill patients and determined significant job demands increased exhaustion and health problems, leading to an increase in absenteeism. Kranabetter and Niessen (2016) stated exhaustion, a consequence of ongoing stress, is manifested as physical and mental fatigue resulting in health-related issues, reduced productivity, and low retention rates which can be mitigated by positive leadership roles by managers.

Researchers have identified two types of leadership styles as predictors of and mediators to employee exhaustion. Managers who use transformational (Kranabetter & Niessen, 2016) and servant (Upadyaya et al., 2016; Yang et al., 2017) leadership can identify employee exhaustion and thereby provide resources to employees to overcome physical and mental fatigue. Employees experience less exhaustion when managers demonstrate leadership by (a) influencing employees by living out their values, (b) motivating employees with enthusiasm, (c) stimulating employees' intelligence, and (d) being attentive to employees' individual needs (Kranabetter & Niessen, 2016). Managers can increase employee resources through leadership activities to reduce exhaustion and enhance productivity (Kranabetter & Niessen, 2016).

Et cetera. Bakker and Demerouti (2007) created the et cetera category to define job demands not included in the mental, emotional, and physical categories. Bakker and Demerouti (2007) stated the mental, emotional, and physical categories do not encompass all possible job demands such as personal and family issues and work-life or work-family conflict.

Demands from work and personal life can culminate in a diminished quality of life for an employee (Chen, Chiang, & Huang, 2017). When significant personal and family issues collide with job demands, the employee may exhibit disinterest in work, lessened work performance, and voluntary termination of their job (Chen et al., 2017). The collision of work and family demands are referred to as inter-role conflict (Chen et al., 2017; Furtado, Sobral, & Peci, 2016). Inter-role conflict exists when an employee's work role and life role become incompatible due to overlapping but opposite expectations and demands (Chen et al., 2017; Furtado et al., 2016).

Strain or stress. Many employees indicate they suffer from work-related strain or stress as the result of job demands. Prevention strategies implemented by organizations can moderate work-related stress; however, many organizations do not have prevention strategies in place to address work-related stress (Hoek et al., 2018). Hoek et al. (2018) stated companies are overwhelmed by the vast array of information for work-related prevention strategies, causing them to avoid implementation of any approaches. A variety of stressors produce work-related stress, and individuals react and respond to stressors differently (George & Zakkariya, 2015). Positive stress and negative stress vary for employees causing different responses (Bhingardive & Sivabalan, 2017).

Positive stress and negative stress impact employees' levels of work engagement, performance, and health (George & Zakkariya, 2015). Holton, Barry, and Chaney (2016) surveyed 1,277 university employees and learned most of them felt stressed at work. Of those surveyed, 63.2% acknowledged the use of adaptive coping strategies or personal resources to mitigate stress; whereas, 36.8% noted the use of maladaptive coping strategies (Holton et al., 2016). In their study of employees at a private university, Bhingardive and Sivabalan (2017) learned 25% of employees had mild adaptive coping skills, and 75% of employees had full adaptive coping skills. Employees experiencing positive stress exhibited an increase in absenteeism, a decrease in productivity and performance, and a rise in health-related problems (Holton et al., 2016; Mette et al., 2018).

Companies are experiencing an increase in absenteeism due to employees experiencing negative stress. According to Statistics Canada (as cited in Kocakulah, Kelley, Mitchell, & Ruggieri, 2016), Canadian employers spent $16 billion in payroll expenses annually to cover employee absenteeism. Van Woerkom et al. (2016) discovered that absenteeism costs United States employers an estimated $48 billion each year in lost productivity. Negative stress from (a) health issues, (b) family problems, (c) personal problems, and (d) job-related anxiety may result in absenteeism (Holton et al., 2016; Kocakulah et al., 2016). Companies that focused on reducing absenteeism among employees by implementing programs such as shortened work weeks and remote workplaces saw an 83% decrease in absentee rates (Kocakulah et al., 2016).

One cause of stress leading to absenteeism, health-related issues, and performance anxiety is illegitimate tasks. Semmer et al. (2015) learned illegitimate tasks assigned by managers caused feelings of resentment in employees, reducing performance and increasing health problems. A request to perform illegitimate tasks occurs when a manager assigns tasks that are deemed by the employee as unnecessary or unreasonable (Semmer et al., 2015). A task can also be perceived as illegitimate if it demeans an employee's professional identity (Schmitt, Ohly, & Kleespies, 2015; Semmer et al., 2015). Requesting the performance of illegitimate tasks is a job demand requiring employees to access job and personal resources which they may or may not possess (Schmitt et al., 2015; Semmer et al., 2015).

Additionally, illegitimate tasks can create time pressures for employees. Schmitt et al. (2015) stated illegitimate tasks put strain on time commitments for employees. While moderate levels of time pressure induced work engagement among employees, this was not the case when job demands intensified as a result of what employees perceived as the assignment of illegitimate tasks (Schmitt et al., 2015).

Self-undermining. While self-undermining is part of the redesigned JD-R theory, literature discussing the impact of self-undermining behavior on job performance and productivity is lacking. I located only five articles that tested self-undermining through the JD-R theory. Two of these sources were manuscripts addressing the peer-review process, and the other three articles were written by the authors of the JD-R theory. The lack of literature demonstrates the effects of self-undermining on job performance and productivity in the JD-R theory have not been well tested. However, it is important to examine how the concept of self-undermining may impact stress and job performance and productivity.

According to Bakker and Demerouti's (2017) JD-R theory, as illustrated in Figure 3, job demands may lead to stress, resulting in negative work outcomes; however, job demands may lead to self-undermining, which then leads to stress resulting in negative outcomes. Self-undermining is a dysfunctional pattern of behavior exhibited by an individual sabotaging their performance to moderate stress from high job demands (Bakker, 2015; Bakker & Demerouti, 2017; Hakanen & Bakker, 2017). Hakanen and Bakker (2017) discovered stressed employees engaged in self-undermining activities indicating job demands may lead to stress and then to self-undermining or directly to self-undermining behavior.

Job performance and productivity. Self-undermining employees are less likely to engage in work or job crafting to enhance their performance and productivity (Bakker, 2015; Bakker & Demerouti, 2017; Hakanen & Bakker, 2017). Job demands and job resources have opposite effects on job performance and productivity (Bakker, 2015; Bakker & Demerouti, 2007; Bakker & Demerouti, 2017). Bakker and Demerouti (2007) concluded when job demands are high and job resources are low, job performance and productivity diminish. Job resources, when in sufficient or greater supply than job demands, lead to an increase in job performance and productivity (Bakker, 2015; Bakker & Demerouti, 2007; Bakker & Demerouti, 2017). Job crafting activities by employees can moderate job and personal resources to increase motivation or work engagement and lead to increases in job performance and productivity (Bakker, 2015; Demerouti et al., 2015b; Gordon et al., 2018). Job resources attained by employees can lead directly to motivation without the involvement of job crafting activities (Bakker & Demerouti, 2007). This leads to improved job performance and productivity (Bakker & Demerouti, 2017).

One group of researchers used the JD-R theory to study how other job resources impacted job performance. Metin et al. (2016) resolved to understand if or how employee authenticity at work fits in the JD-R theory. Employee authenticity as a job resource had not been adequately explored, leading to Metin et al.'s interest in the topic. Metin et al. studied 680 Dutch bank employees and observed employee authenticity at work positively impacted job performance and productivity. Employee authenticity is an important mediator between job demands and job resources and positively impacts job performance and productivity (Metin et al., 2016).

In summary, the JD-R conceptual framework is used by researchers to understand how job resources mitigate job demands to increase job productivity (Bakker & Demerouti, 2017). The JD-R conceptual framework was used in this study to identify how employee stress was reduced to enhance productivity when credit union leaders provided job resources to help employees increase personal resources. Also, I used the JD-R conceptual framework to explore how credit union leaders mitigated job demands to reduce employee stress to enhance productivity.

Contrasting Theories

I considered three theories in addition to the JD-R theory as possible tools to understand how employee stress impacts productivity. Alignment of the conceptual framework to the research question ensures a reliable study (Yin, 2018). Demerouti et al. (2001) and Bakker and Demerouti (2007) discussed complementary theories that differ in emphasis to the job demands-resources conceptual framework. These theories included the Maslach burnout inventory (MBI), the conservation of resources (COR) theory, and the effort-reward imbalance (ERI) model. I researched each of these theories and determined that the JD-R theory was the best fit for this study. Theorists of the JD-R theory, Bakker and Demerouti (2017), observed how productivity was enhanced when employee stress was reduced which relates to the research question: how credit union leaders reduce employee stress to enhance productivity.

Maslach and Jackson (1981) stated human service professionals who work with people could become emotionally exhausted and cynical, leading to burnout. Maslach and Jackson created MBI to measure burnout among human service professionals. A high MBI score indicates exhaustion, cynicism, and decreased work engagement while a low score indicates high work engagement (Leiter & Maslach, 2017). MBI was designed specifically for measuring an employee's level of burnout in the human services industry (Demerouti et al., 2001; Leiter & Maslach, 2017; Maslach & Jackson, 1981). While MBI was specifically created to measure the level of burnout in employees, researchers have applied it to other groups of individuals.

The MBI was used to measure burnout among students using the Maslach Burnout Inventory-Student Survey (MBI-SS). Pérez-Mármol and Brown (2018) tested MBI-SS using the Rasch Measurement Model with 225 occupational therapy student participants to assess the validity of the three sub-scales of MBI-SS: cynicism, exhaustion, and professional and academic efficacy. Pérez-Mármol and Brown found the MBI-SS was effective in understanding that educational demands increased exhaustion; however, it was unclear how the MBI-SS could be effective for use with understanding how employee stress impacts productivity. I did not utilize MBI as I did not measure an employee's level of burnout.

Developed by Hobfoll in 1989, COR is a motivational theory that examines how individuals protect, acquire, and preserve resources to mitigate present and future stress (Hobfoll, 1989; Hobfoll, Halbesleben, Neveu, & Westman, 2018). The COR theory is used to focus on how individuals acquire and conserve resources to offset stress; it does not examine the causes of stress (Bakker & Demerouti, 2007; Hobfoll, 1989; Hobfoll et al., 2018; Kim & Hyun, 2017). The COR theory has four principles and three corollaries. The four principles are (a) resource losses have greater impact than resource gains, leading to increased stress; (b) investment in resources offsets resource loss; (c) resource gains become more valuable as resources are lost; and, (d) individuals become desperate when they lack the necessary resources (Hobfoll et al., 2018). The three corollaries state (a) an inverse relationship exists where more resources cause less susceptibility to resource loss and vice versa; (b) each time a stress event occurs resources are lost thus increasing the probability of more lost resources and of resources becoming more difficult to acquire; and, (c) resource gains do not accumulate as quickly as resource losses (Hobfoll et al., 2018). Conservation of resources is similar to JD-R in that both theories affirm job resources as positive influences on motivation when job demands are high (Bakker & Demerouti, 2017; Hobfoll et al., 2018).

Mayerl et al. (2016) discussed how the COR theory involves a belief personal resources are generated from job resources, and individuals do not accumulate personal resources outside of the work environment. Personal resources and job resources have a positive cyclical interaction with each other in the JD-R theory. Conservation of resources was not chosen for this study as I wanted to understand how credit union leaders reduced employee stress to enhance productivity.

The ERI model focuses on the rewards employees received for the effort they produce (Siegrist & Li, 2017). Effort-reward imbalance occurs when employer rewards inadequately match employee effort (Siegrist & Li, 2017). Effort-reward imbalance limits the number of job demands and job resources in this model; however, JD-R theory does not exclude any job demands and job resources (Bakker & Demerouti, 2017). Additionally, ERI is different from JD-R theory in that researchers who used JD-R did not look at the reasons for employee effort or the reasoning of employer rewards (Siegrist & Li, 2017). Maslach burnout inventory, COR, and ERI models were not designed to look at reducing employee stress to enhance productivity; therefore, I did not choose any of the models for this study.

Methods Used with Job Demands-Resources Theory

Several researchers have incorporated the use of other methods with the JD-R theory. Three theories that have been integrated with JD-R theory are deserving of discussion. These are public service motivation (PSM), employee intrapreneurship, and self-determination theory (SDT).

The JD-R theory was used with PSM to understand the effects of PSM on performance during loss and gain cycles (Bakker, 2015). As defined by Bakker (2015), a loss cycle is a continuous cycle where daily job demands influence daily exhaustion, thus stimulating daily self-undermining which impacts daily job demands. The gain cycle is a repetitive cycle where daily job resources impact daily work engagement, thus stimulating daily job crafting and influencing daily job resources (Bakker, 2015). Performance increases when the gain cycle exceeds the loss cycle and decreases when the loss cycle surpasses the gain cycle (Bakker, 2015).

Further, Gawke et al. (2017) applied the JD-R theory to the cyclic relationship between employee intrapreneurship and work engagement. Gawke et al. stated personal resources are in a cyclic relationship with employee intrapreneurship and work engagement, resulting in a resources gain cycle thus impacting the structure of the JD-R theory. Employee intrapreneurship is a personal resource wherein an employee's behavior contributes to venture creation and strategic renewal in an organization (Gawke et al., 2017). Venture creation is the development of new products and services, and strategic renewal involves helping an organization overcome market demands and internal organizational changes (Gawke et al., 2017). Gawke et al. discovered that employees who participated in intrapreneurship acquired more personal resources and increased their work engagement.

Additionally, Schaufeli (2015) integrated SDT with the JD-R theory to determine if leadership reduces stress and increases work engagement. Employees have a need for autonomy, competence, and relatedness according to SDT theorists (Schaufeli, 2015).

One premise of SDT is how the degree of autonomy, competence, and relatedness experienced by employees stimulates their degree of work engagement (Schaufeli, 2015). Schaufeli learned that positive leadership indirectly impacted work engagement but directly affected performance. By understanding other methods used with JD-R theory to learn how job demands and resources impact employees, leaders could have a better understanding of how to reduce employee stress to enhance productivity.

Transition

In Section 1, I presented the background of the problem, sharing a description of the business problem followed by an explanation and justification for why it is essential to study the strategies credit union leaders used to reduce stress to enhance productivity. Also, I included the (a) problem statement; (b) purpose statement; (c) nature of the study; (d) research question; (e) interview questions; (f) conceptual framework; (g) assumptions, limitations, and delimitations; (h) significance of the study; and, (i) a review of the professional and academic literature.

In Section 2 I included a restatement of the purpose statement and a discussion of the (a) role of the researcher, (b) participants, (c) research method and design, (d) population and sampling, (e) ethical research, (f) data collection instruments, (g) data collection technique, (h) data organization technique, (i) data analysis, and (j) reliability and validity of the study. In Section 3 I included the (a) the introduction, (b) presentation of findings, (c) application to professional practice, (d) implications for social change, (d) recommendations for action, (e) recommendations for further research, (f) reflections, and (g) the conclusion.

Section 2: The Project

Purpose Statement

The purpose of this multiple case study was to explore strategies some credit union leaders used to reduce employee stress to enhance productivity. The target population consisted of 11 credit union leaders from eight credit unions in the midwest and western regions of the United States who have implemented successful strategies to reduce employee stress to enhance productivity. The implication for positive social change might include the potential for credit union leaders to reduce employee stress leading to improved work performance; increased employee productivity; and healthier interpersonal relationships between the employee and coworkers, credit union members, families, and friends.

Role of the Researcher

In qualitative case study research, the researcher organizes and interprets collected data from interviews, documentation, company documents, direct observations, participant observations, and physical artifacts (Yin, 2018). For this study, I collected data by conducting interviews and receiving company documents that included (a) employee turnover rates, (b) employee surveys, (c) absenteeism rates, (d) medical claim figures, and (e) production metrics. My interest in credit unions stems from previous employment working in a credit union as a branch manager and credit analyst. I have a relationship with the credit union industry as my spouse manages a credit union service organization that specializes in commercial and agricultural participation loans throughout the United States. I have not worked as a credit union leader engaged in the implementation of an employee stress reduction program to enhance productivity. I relied on company documents and interview responses of credit union leaders who have successfully implemented strategies to reduce employee stress to enhance productivity.

Barton, Thominet, Boeder, and Primeau (2018) identified in the *Belmont Report* (as cited in National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research, 1979) three ethical principles of autonomy, beneficence, and justice used as guides for the protection of research participants. Justice involves concern for the well-being of participants, beneficence is the moral obligation to care for others, and autonomy relates to providing participants with full disclosure and freedom to make a decision related to their willingness to participate in a research study (Barton et al., 2018). Understanding the success strategies of credit union leaders was an essential part of this study. I applied the three ethical principles described in the *Belmont Report* by applying justice when selecting participants, autonomy by ensuring the informed consent forms provided participants with necessary information to make an informed decision, and beneficence when disclosing possible risks and benefits of the qualitative multiple case study.

Semistructured interviews can reduce bias when open-ended questions are used to obtain knowledge and information from an interviewee (Ibrahim & Edgley, 2015). Personal reflexivity, a self-analytical exercise used by a researcher to understand his or her potential for bias in a given situation, can add rigor to an interview and reduce bias when used by the researcher to minimize bias (Ibrahim & Edgley, 2015). Researchers can also mitigate potential bias in each interview by following their designed protocol

(Jorgensen, Dyba, Liestol, & Sjoberg, 2016). I adhered to the interview protocol (see Appendix C) design and provided each participant with the interview protocol information preceding each interview.

Moon (2015) shared that an increase in the use of technology to organize and understand data offers generalizations related to a topic, but researchers have to interpret that data which does not mitigate researcher bias. Researchers can limit bias when using member checking (Birt, Scott, Cavers, Campbell, & Walter, 2016; Kornbluh, 2015). Member checking is a technique used to confirm a researcher’s interpretation of a participant’s responses to interview questions, thereby reducing the potential for personal bias on the part of the researcher (Birt et al., 2016). Researchers implement member checking by sharing a summary of their interpretation of a participant’s interview responses with the participant and giving the participant an opportunity to make clarifications (Patton, 2015; Thomas, 2017). As stated in the interview protocol (see Appendix C), I incorporated the use of technology to record and transcribe the semistructured interviews and to generate themes. Additionally, to limit research bias, I explained to each participant the purpose and process of using the member checking method. I used member checking and personal reflexivity with each interview to help reduce the potential for personal bias.

Participants

The participants for this study were 11 credit union leaders who had successfully reduced employee stress to enhance productivity at eight credit unions. Information power is the quality and quantity of information a participant can share about the study topic (Malterud, Siersma, & Guassora, 2016). Participants with robust information can reduce the need for a large sample size to attain data saturation sooner than participants who have limited knowledge (Malterud et al., 2016; van Rijinsoever, 2017). Identifying the participants' desirable and undesirable characteristics, such as their potential for information quality and quantity based on their respective roles in their organization, can help the researcher determine if the potential participant meets the eligibility criteria for the research study (Lamb, Backhouse, & Adderley, 2016). In addition to eligibility being restricted to credit union leaders with successful strategies to reduce employee stress to enhance productivity, participants must have had the potential to offer rich and robust information related to the study topic to reach data saturation.

I created list of credit unions in the midwest and western regions of the United States using the *Research a Credit Union* search engine on the National Credit Union Administration website (https://mapping.ncua.gov/researchcreditunion.aspx). Credit union chief executive officers (CEOs) were selected from the list and contacted by phone and email to solicit interest in the study. A credit union leader's eligibility was determined by (a) having successful strategies to reduce employee stress to enhance productivity; (b) the availability of at least one credit union leader willing to participate in the study; and, (c) the willingness to provide requested documentation such as written data related to successful strategies used to reduce employee stress to enhance productivity and employee metrics such as retention, absenteeism, and termination rates. I requested an introductory meeting through personal associations in the credit union industry as an additional access option to contact one participant.

Karjalainen, Niemistö, and Hearn (2015) stated that participant access occurs at multiple levels in a forward-moving process with (a) general access, (b) document access, (c) selected member access, and (d) individual access. General access to a company occurs through gatekeepers such as supervisors and human resource personnel (Fusch & Ness, 2015; Karjalainen et al., 2015; Taylor, Fern, Aslam, & Whelan, 2016). Gatekeepers give access to documentation such as policies and procedures, employee data, and statistics (Karjalainen et al., 2015). The information gathered through document access leads researchers to access selected members and then to access individuals (Karjalainen et al., 2015). I began by emailing CEOs, who functioned as gatekeepers in each credit union, to gain general access and then worked with the CEOs to gain access to participants and company documents.

Taylor et al. (2016) stated professional gatekeepers create a challenge in gaining participant access. Using negotiation strategies such as explaining the purpose, goal, and structure of a study may increase the probability of acquiring access (Karjalainen et al., 2015). Offering more consent options (More options, 2016) and access to the completed study (Taylor et al., 2016) may increase access to potential participants (More options, 2016). I used negotiation strategies by explaining the purpose, goal, and structure of the study to obtain access to participants.

Before collecting data using interviews and documentation, an introductory meeting was conducted with each CEO to explain the contents and answer questions regarding the consent form, the researcher and research expectations, and the data collection process. Creating a time to discuss the approach and address participant concerns is a reflexivity approach which preserves ethical standards and establishes a relationship with the participants (Berger, 2015; Wallace & Sheldon, 2015). The purpose of the introductory meeting, which is part of the interview protocol (see Appendix C), was to ensure informed consent existed and to build rapport with participants. I built rapport with participants by explaining my past relationship with the credit union industry. I shared experiences supervising employees with job stress. This personal knowledge helped me in effectually understanding their responses for this study. Informed consent can decrease ethical issues leading to a positive working relationship with participants (Wallace & Sheldon, 2015). Maintaining access, once acquired, is essential to the completion of a study and occurs through relationship building with each participant (Cunliffe & Alcadipani, 2016). I maintained access with participants by consistent communication, clearly communicating my expectations, and seeking to understand participants' expectations and time constraints.

Research Method and Design

Research Method

I wanted to research the multiple, innovative approaches credit union leaders used to successfully reduce employee stress by conducting in-depth interviews. A researcher uses a qualitative study to ask participants the *why* or *how* about a past or current event or experience to understand a phenomenon in a real-life setting (Barnham, 2015; Khaldi, 2017; Marshall & Rossman, 2016; Moser & Korstjens, 2017). Conducting semistructured interviews and using documents to understand the real-life context of credit union leaders who have successfully reduced employee stress to enhance productivity aligned with the desired research goals and qualitative method in this study.

Researchers use quantitative studies to focus on independent and dependent variables, using measurements to test a hypothesis (Marshall & Rossman, 2016). The mixed method is used by researchers to incorporate the use of qualitative and quantitative methods in the same study which is not appropriate if a researcher is not using variables to test a hypothesis (Barnham, 2015; Khaldi, 2017). In this multiple-case study, understanding how credit union leaders successfully solved the problem of employee stress required learning what strategies they used (i.e., qualitative approach) rather than testing a hypothesis to determine whether a relationship existed between credit union leader’s compensation, employee stress, and productivity (i.e., quantitative approach). I did not test a hypothesis; therefore, quantitative and mixed method approaches were not appropriate for this study. I chose a qualitative approach for this study to explore how credit union leaders reduce employee stress to enhance productivity in the real-life setting of credit unions.

Research Design

Kurth (2015) and Yin (2018) discussed three research designs for qualitative research: (a) ethnography, (b) phenomenology, and (c) case study. Ethnographic design is used by researchers for an in-depth, in-the-field study of participants of an intact culture for an extended period (Kurth, 2015; Yin, 2018). Observing participants in credit unions over a long period would not help me understand the strategies used to reduce employee stress; therefore, an ethnographic study was not appropriate. A researcher uses a phenomenological design when seeking to understand the lived experiences of an individual (Kurth, 2015). A phenomenological design was not appropriate as I did not seek to understand credit union leaders' lived experiences related to the strategies they used to reduce employee stress to enhance productivity. Yin explained case studies are investigations of a phenomenon bounded by time and place within the framework of a real-life event. A multiple case study provides the researcher with several sources of data which can be compared and categorized to provide a robust and comprehensive study (Dasgupta, 2015). I used a multiple case study design as I wanted to explore the various successful strategies credit union leaders used to reduce employee stress to enhance productivity.

I continued to interview credit union leaders until no new information existed. A conscientious researcher thoroughly studies the data until no new information is presented, seeking to obtain data saturation (Fusch & Ness, 2015; Marshall & Rossman, 2016). Data were identified from (a) themes, (b) categories, (c) insights, and (d) perspectives for coding. Researchers can mitigate data saturation when using interviews by interviewing a large number (e.g., 20) of participants, and interviewing experts in the study topic (Morse, 2015a). Rich and thick data is the quality and quantity of data, respectively (Fusch & Ness, 2015). Experts are more likely to provide rich and thick data if they possess a significant amount of detailed and in-depth data. This can decrease the need for a larger sample size (Malterud et al., 2016; van Rijinsoever, 2017). I continued to interview credit union leaders who had in-depth knowledge of the strategies implemented to reduce employee stress to enhance productivity until data saturation occurred.

Population and Sampling

Credit unions are located throughout the United States (Credit Union National Association, 2018). Midwest states in the United States are identified as (a) Illinois, (b) Indiana, (c) Iowa, (d) Kansas, (e) Michigan, (f) Minnesota, (g) Missouri, (h) Nebraska, (i) North Dakota, (j) Ohio, (k) South Dakota, and (l) Wisconsin (U.S. Department of Commerce Economics and Statistics Administration U.S. Census Bureau, n.d.). Western states in the United States are identified as (a) Arizona, (b) California, (c) Colorado, (d) Idaho, (e) Montana, (f) Nevada, (g) New Mexico, (h) Oregon, (i) Utah, (j) Washington, and (k) Wyoming (U.S. Department of Commerce Economics and Statistics Administration U.S. Census Bureau, n.d.). The midwest and western states were the target population for this study. From this population, I contacted CEOs in credit unions located in (a) Arizona, (b) Colorado, (c) Iowa, (d) Michigan, (e) North Dakota, (f) South Dakota, (g) Wyoming, (h) Indiana, (i) Iowa, and (j) Michigan.

Sampling in research occurs when researchers select a representative group of a population to learn information about the entire population (Emerson, 2015; Gentles, Charles, Ploeg, & McKibbon, 2015). Sampling methods in qualitative research include (a) convenience, (b) snowball sampling, and (c) purposive (Frock, 2015; Valerio et al., 2016). Convenience sampling consists of easy-to-reach participants for a research study (Valerio et al., 2016). Convenience sampling can funnel into snowball sampling (Valerio et al., 2016). Snowball sampling occurs when a researcher asks participants to refer others to participate in their study (Emerson, 2015; Hyysalo et al., 2015). Gentles et al. (2015) and Palinkas et al. (2015) stated purposive sampling occurs when researchers select participants based on characteristics of a population. As the researcher, I asked credit union leaders to share rich information about successful strategies they created to reduce employee stress to enhance productivity; therefore, I chose purposive sampling for this study.

Malterud et al. (2016) asserted rich data, or information power, rather than data saturation, can indicate the needed sample size. Saunders and Townsend (2016) stated participants should be chosen based on the richness of data they can provide based on the positions they hold in an organization. Morse (2015a) stated data saturation is not well known in the literature, and Malterud et al. claimed researchers could reach data saturation at varying degrees depending on their understanding of the topic and the related literature. Data saturation occurs when rich data begins to replicate itself in the data collection process (Morse, 2015a; van Rijinsoever, 2017). However, Morse stressed data saturation should not be used alone in determining sample size but in combination with other criteria such as the collected data pertaining to the research question. It was unknown if credit union leaders used the same or different strategies to reduce employee stress to enhance productivity successfully and if the strategies used would result in the same outcomes. I used data saturation to ensure I obtained the appropriate number of participants for this study. I interviewed 11 participants from eight credit unions. I increased the number of participants from 5 to 11 to reach data saturation.

Brubacher, Poole, and Dickinson (2015) stressed the value of sharing the expectation for interviewees to give detailed information to ensure rich data. I conducted face-to-face interviews with nine participants and utilized AnyMeeting to conduct a teleconference interview with two participants, separately. Video conferencing is an effective interview tool (Fischer, Collier-Meek, Bloomfield, Erchul, & Gresham, 2017); however, face-to-face interview settings generate a stronger relationship between the researcher and the participant (Hilgert, Kroh, & Richter, 2016). The interview setting relates to the position the researcher gives to the participant and positioning the participant as an expert may result in rich data (Berger, 2015).

Once interviewees were established, I worked with each participant to select an interview location. O’Keeffe, Buytaert, Mijic, Brozović, and Sinha (2016) stated participants require an appropriate environment to feel comfortable sharing information. I asked participants to select a space at their work location where they felt comfortable to answer questions. I requested the location be safe, distraction-free, and quiet. Saunders, Lewis, and Thornhill (2015) recommended placing a note on the door to alert others that a meeting is taking place to prevent disturbances, which I will did when necessary. Interviews ranged from 30 to 60 minutes in length.

Ethical Research

An informed consent form is a tool used by researchers to notify potential participants of the research study process, its risks and benefits, and to allow them to choose to voluntarily participate in the study (Figueroa, 2016; Marshall & Rossman, 2016). The informed consent form also ensures review boards are aware participants are informed of the research study purpose and process, an ethical standard common in research (Marshall & Rossman, 2016). I applied for approval from Walden's Institutional Review Board (IRB) and received IRB approval. Walden University's IRB approval number for this study is 04-29-19-0723209. I used an informed consent form to notify participants of the (a) background information, (b) procedures, (c) voluntary nature of the study, (d) risks and benefits of being in the study, (e) payment, (f) privacy, (g) contacts and questions, and (h) to obtain their consent.

Participants should be able to withdraw from a study at any time and for any reason without fear of partiality from their company, the researcher, or the researcher's educational institution (Gainotti et al., 2016; Marshall & Rossman, 2016). A withdrawal statement was included in the informed consent form. Through the consent form participants were informed of their right to stop participating at any time by emailing or calling me and stating they would like to withdraw with no explanation. No participants withdrew from the study. Offering an incentive to study participants is costly and debated among researchers. Incentives can significantly increase the costs of a study (Far, 2018) thereby limiting the number of participants based on the availability of funds to the researcher. Largent and Lynch (2017) argued that incentives can promote participation and potentially increase available knowledge to researchers. An incentive can alter the data collected when individuals who may not want to participate decide to join a study based on the incentive offered by the researcher (Far, 2018; Marshall & Rossman, 2016). I did not provide an incentive to participants.

Protecting participants is one ethical consideration for a researcher (Page & Nyeboer, 2017). Participants had the opportunity to participate in this study voluntarily through the use of a consent form. I protected all participants' identities using a participant identifier, replacing each participant name with the identifier P1, P2, P3, etc. I excluded all information identifying participants and credit unions in this study. The identifiers and list of participant names were stored separately using password protection. The participant names, along with all data collected, will remain stored securely for 5 years on a password-protected USB flash drive in a locked filing cabinet. The USB flash drive will be reformatted after 5 years, destroying the data. Paper-based data was scanned onto the USB flash drive for preservation then destroyed using a secured, double-cut shredder. My protocol for protecting confidentiality included permanently deleting or destroying all information collected from participants who withdraw from the study; however, I did not have any participants withdraw from the study.

Data Collection Instruments

The data collection instruments used in this study were me as the researcher, semistructured interviews, and company documents. Fusch and Ness (2015), Roller and Lavrakas (2017), and Yin (2018) stated the researcher is a data collection instrument. I contacted credit union CEOs by email and phone calls to ask if they would like to participate in this study. Once participation was established, the CEO and human resource department were contacted to obtain access to potential participants. Copies of documentation related to the strategies implemented to reduce employee stress were requested in addition to measurements such as (a) retention, (b) absenteeism, (c) terminations, and (d) any documents mentioned by participants during the interview process. Semistructured interviews with open-ended questions are common in qualitative studies (Cridland, Jones, Caputi, & Magee, 2015; Dasgupta, 2015). Documents provided by the participants are data that a researcher can use for additional information for the study (Marshall & Rossman, 2016; van Rijinsoever, 2017; Yin, 2018).

A semistructured interview protocol impacts the quality of the data collected in interviews, and it should be created during the preparation portion of a research study and before data collection (Cridland et al., 2015; Kallio, Pietilä, Johnson, & Kangasniemi, 2016; Rimando, 2015). The use of open-ended questions in semistructured interviews motivates participants to share openly, give more details, and offer diverse answers (Cridland et al., 2015; O'Keeffe et al., 2016; Park & Park, 2016). Participants in this study reviewed a copy of the interview protocol (see Appendix C) and were asked if they had any questions. Questions were answered before the start of the interview.

Data collected from various instruments need validation to ensure reliability (Yin, 2018). The potential for researcher bias is significant, but processes or instruments for collecting and interpreting data can mitigate this bias (Birt et al., 2016; Kornbluh, 2015). Researchers use member checking by reviewing the summarization of their interpretation of the information received from participants during an interview to increase credibility, accuracy, and transferability (Patton, 2015; Thomas, 2017). Member checking provides the researcher a means to validate their interpretation of the interview responses created from the information shared by the participants during the interview process, limiting personal bias of the researcher (Birt et al., 2016; Kornbluh, 2015; Patton, 2015; Thomas, 2017). Reflexivity can also diminish bias when used in qualitative studies (Berger, 2015; Madill & Sullivan, 2017; Wallace & Sheldon, 2015). Researcher reflexivity occurs when the researcher examines how his or her experience, skills, environment, and education may influence the study and then works to remove potential bias when gathering and interpreting data (Ibrahim, & Edgley, 2015; Madill & Sullivan, 2017; Wallace & Sheldon, 2015). I used member checking and reflexivity to significantly reduce bias to increase the validity of the data collected.

Data Collection Technique

Onsite, recorded, face-to-face, semistructured interviews followed by member checking and the use of company documents were the techniques used for data collection. A credit union leader's eligibility was determined by having (a) successful strategies to reduce employee stress to enhance productivity; (b) the availability of at least one credit union leader willing to participate in the study; and, (c) the willingness to provide requested company documents such as written data related to successful strategies used to reduce employee stress to enhance productivity and employee metrics such as retention, absenteeism, and termination rates. Participants agreed to participant in the study by agreeing to the consent form before the interview date or at the beginning of the interview. Onsite, recorded, face-to-face and teleconferencing interviews were conducted with willing participants. I asked each participant the interview questions listed in the interview protocol (see Appendix C). The two devices used to record interviews were a Roland R-05 Studio WAVE/MP3 Recorder (Roland) and an iPhone 7 Plus (iPhone) as a backup recorder. The teleconferenced interviews were also recorded by AnyMeeting automated software. Member checking interviews were performed after each interview as distance made it cost-prohibitive for the researcher to return for a second, member checking interview.

Following the initial and member checking interviews, all interviews were transcribed verbatim into a Microsoft Word document from the Roland recorder and from the iPhone when necessary, then coded to detect themes. Coding is used by researchers to analyze the data to identify themes or concepts (Fusch & Ness, 2015; Roulston, 2016; Saldaña, 2016). I requested company documents related to reports of metrics containing retention rates, absenteeism, and terminations. Also, I requested copies of any documents that outlined strategies used to reduce employee stress to enhance productivity from each credit union leader participating in the study. Through email, credit union leaders provided me with company documents such as (a) medical insurance rates for the past three years, (b) absenteeism rates, (c) aggregated employee and leadership survey information, (d) documents that outlined wellbeing programs, (e) retention rates, (f) voluntary turnover rates, (g) leadership training program formats, (h) company assessment reports, and (i) strategic planning reports. These documents are protected on my password-protected computer and will be permanently deleted after 5 years.

Semistructured interviews provide various advantages. One advantage is that participants have the ability to answer questions freely in an open dialogue between interviewer and participant thereby providing rich data (Cridland et al., 2015; Kallio et al., 2016; O'Keeffe et al., 2016). Face-to-face semistructured interviews provide the researcher with visual cues that may contribute to a better understanding of the context of the information provided (Bowden, & Galindo-Gonzalez, 2015; Ward, Gott, & Hoare, 2015). In addition, face-to-face interviews improve the researcher's opportunity to build rapport with the interviewee (Cridland et al., 2015; McIntosh & Morse, 2015).

Conversely, semistructured interviews present potential problems with validity, reliability, and researcher bias (Kallio et al., 2016; Paine, 2015; Shapka, Domene, Khan, & Yang, 2016). The presence of the interviewer can be a disadvantage in face-to-face interviews as it can cause participants to feel uncomfortable when answering questions of a sensitive nature (McIntosh & Morse, 2015; Nuno, & St. John, 2015; Ward et al., 2015). Participants from my first two interviews shared they were nervous about being recorded and giving an incorrect answer. To overcome these issues for future interviews, at the start of the interview I shared with participants that the recordings were private and would only be heard by myself and possibly my committee. I also stressed in the interviews there were no wrong answers. I asked the participants to share their knowledge with me. Additionally, to lessen participants' nervousness, I gave reassuring nonverbal facial expressions such as affirmative nods and smiles.

Member checking was used with each participant by sharing my interpretation of their responses in summary form. After the initial interview, I conducted a member checking interview with each participant. During the member checking interview, participates had the opportunity to request changes to the summary I devised from my interpretation of their responses from the initial interview. Conducting member checks adds to the validity of the research data as the summarized data reflects researchers' interpretation of an interview which is reviewed and accepted by the interviewee (Kornbluh, 2015; Patton, 2015; Thomas, 2017).

Data Organization Techniques

Data collected from the semistructured interviews were organized using a reflective journal. A reflective journal can increase confirmability in a study when verbal and non-verbal communications with participants, interview location details, and personal thoughts are recorded (Saunders et al., 2015; Yin, 2018). I created an Excel workbook and devised an alphanumeric coding system to log interviews. A journal was kept in a Word document to record observations of non-verbal signals and the interview environment. Computer-assisted qualitative data analysis (CAQDAS) programs are available to qualitative researchers to help with data organization before analysis (Antoniadou, 2017; Brandão, 2015; Saldaña, 2016). CAQDAS software is not used to analyze qualitative data (Robins & Eisen, 2017; Saldaña, 2016; Zamawe, 2015). CAQDAS programs such as ATLAS.ti, NVivo, and QDAS help researchers organize, manage, and store data (Paulus, Woods, Atkins, & Macklin, 2017; Woods, Paulus, Atkins, & Macklin, 2016). Researchers use CAQDAS programs such as NVivo to help them code, if appropriate, data and discover themes that will assist in synthesis of the collected information (Houghton et al., 2017; Saldaña, 2016; Zamawe, 2015). I used NVivo 12 for data organization, management, and as a storage tool. Company documents were organized based on the credit union code given to each as follows: CU1Document. The raw and analyzed data will be securely stored for 5 years on a USB flash drive. The USB flash drive will be reformatted after 5 years, erasing all data.

Data Analysis

I used methodological triangulation in this study. Researchers who use methodological triangulation use evidence from more than one source (Fusch & Ness, 2015; Joslin & Müller, 2016; Morse, 2015b; Ngulube, 2015). Triangulation is one data analysis approach that may lead to data saturation and thereby enhance the validity and reliability of the findings (Fusch & Ness, 2015; Joslin & Müller, 2016; Morse, 2015b; Ngulube, 2015). I used all of the data collected through company documents and all but one interview. Data from one interview was omitted from the study as the participant was not a credit union leader with successful strategies to reduce employee stress to enhance productivity. Responses from participants were entered into the NVivo 12 program for data analysis. To analyze the data, I (a) created interview transcripts; (b) coded the data; (c) recognized and coded for word patterns and phrases; (d) identified themes and ideas, creating categories; (e) arranged codes, data, and themes in a systematic order; and, (f) transferred the data in narrative format to the study.

NVivo was used to analyze the data to detect key patterns and themes. NVivo aids the researcher with coding inputted data (Houghton et al., 2017; Saldaña, 2016; Woods et al., 2016). Coding data helps with the identification of themes (Lensges, Hollensbe, & Masterson, 2016; Saldaña, 2016; Vaughn & Turner, 2016). Inductive thematic analysis requires the researcher to view data collected individually to understand the meaning before synthesis (Percy, Kostere, & Kostere, 2015). Conducting inductive thematic analysis includes performing the following for each interview and data source: (a) evaluating and becoming acquainted with the collected data, (b) determining if the collected data relates to the research question, (c) omitting data that does not relate to the research question, (d) coding the data, (e) grouping data by patterns, (f) identifying themes from the patterns, (g) creating a matrix of patterns and corresponding themes, (h) writing an analysis describing each theme, (i) combining all participant data patterns and themes, and (j) synthesizing the combined themes with the research question (Percy et al., 2015). I used inductive thematic analysis to determine key themes for each interview and company document to understand the strategies credit union leaders in this study used to reduce employee stress to enhance productivity.

This multiple-case study was centered in the JD-R theory. JD-R theory is defined as job resources that can mitigate job demands in the workplace to increase work engagement and productivity (Bakker & Demerouti, 2017). Bakker and Demerouti (2017) suggested that job and personal resources positively influence motivation to increase productivity; whereas, significant job demands that are not mitigated by job resources increase employee stress. Unresolved employee stress can lead to negative employee outcomes including self-undermining, high employee turnover, and job dissatisfaction (Mette et al., 2018). As I collected and analyzed the data, I focused on identifying key themes. Key themes that emerged from the data were correlated with the literature and the conceptual framework with continual research of the literature. Forty-eight new studies that correlate with the key themes of (a) feedback-friendly work environment, (b) holistic approach to wellbeing, (c) positive company culture, and (d) positive employee outcomes were identified since the writing of the proposal.

Reliability and Validity

Researchers have stated in the literature that reliability is attainable through dependability, and validity is possible through credibility, transferability, and confirmability (Korstjens & Moser, 2018; Leung, 2015; Marshall & Rossman, 2016; Morse, 2015b; Ngulube, 2015). Ensuring reliability and validity results in rigor (Morse, 2015b). Researchers rely on various methods and approaches to attain reliability and validity.

Reliability

The reliability of a study is established by the researcher to heighten the study's dependability (Marshall & Rossman, 2016; Morse, 2015b; Ngulube, 2015). Dependability is defined as the determination research findings can be consistently repeated with similar participants in a similar setting (Moon, Brewer, Januchowski-Hartley, Adams, & Blackman, 2016). I demonstrated dependability using member checking and an interview protocol (see Appendix C). Member checking increases reliability as participants review the interview summaries created from the researcher's interpretation of the interview and guide changes until the summaries represent the participant's stated opinions (Birt et al., 2016; Patton, 2015; Thomas, 2017). Researchers create interview protocols to develop a structure to ensure the interview process is the same for each participant, and the interview questions align with the research question (Cridland et al., 2015; Kallio et al., 2016; Rimando, 2015).

Validity

Validity is achievable through credibility, confirmability, and transferability (Marshall & Rossman, 2016; Morse, 2015b; Ngulube, 2015). I achieved credibility, confirmability, and transferability by using multiple data sources. A researcher details how the data, processes, and tools are appropriate for the research conducted (Leung, 2015; Morse, 2015b). *Credibility* is how confident the qualitative researcher is in the truth of the research study findings (Korstjens & Moser, 2018). Credibility is enhanced when multiple sources of data and triangulation are used to reduce bias and increase validity (Yin, 2018). I used company documents to support the information shared by participants in the interviews to enhance credibility.

Confirmability refers to the degree to which the results could be confirmed or corroborated by others based on participants' responses rather than by any potential bias or personal motivations of the researcher (Bennett & McWhorter, 2016; Korstjens & Moser, 2018). Triangulation and member checking improve confirmability (Korstjens & Moser, 2018; Joslin & Müller, 2016; Morse, 2015b). I used triangulation and member checking to increase confirmability in the study.

Transferability occurs when thick and rich knowledge can be transferred to other contexts (Bennett & McWhorter, 2016; Korstjens & Moser, 2018; Morse, 2015b). Achieving data saturation, the point at which information from data collection becomes redundant, can ensure transferability when it can be applicable to other contexts, circumstances, and situations (Korstjens & Moser, 2018; Marshall & Rossman, 2016). I sought to obtain data saturation to ensure transferability.

Personal reflexivity is a valuable tool and the final step to increase credibility, confirmability, and transferability (Berger, 2015; Morse, 2015b; Wallace & Sheldon, 2015). Researchers should use a reflexivity journal to increase validity (Marshall & Rossman, 2016; Yin, 2018). I used a reflective journal to log progress, personal analysis, and emotional responses to reduce researcher bias regarding the collected data (Ibrahim, & Edgley, 2015; Kornbluh, 2015; Madill & Sullivan, 2017).

Data saturation enhances validity (Korstjens & Moser, 2018; Marshall & Rossman, 2016; Roy, Zvonkovic, Goldberg, Sharp, & LaRossa, 2015). Data saturation is not concerned with the quantity of data but the quality of data (Morse, 2015a; Roy et al., 2015) and is achieved when no new information exists in the data collected or when the data begins to replicate itself (Fusch & Ness, 2015; Guetterman, 2015; Hayat & Lyons, 2017; Marshall & Rossman, 2016; Morse, 2015a; Roy et al., 2015). I ensured data saturation by interviewing more credit union leaders than initially anticipated to confirm no new information was available regarding how to reduce employee stress to enhance productivity.

Transition and Summary

Section 2 encompassed the purpose statement from Section 1 and a detailed overview of the (a) role of the researcher, (b) selection of participants, (c) methods and designs of the research study, (d) techniques for population and sampling, (e) methods for conducting ethical research, (f) techniques for data collection techniques and analysis, and (g) processes to achieve reliability and validity. In Section 3, I presented the (a) introduction, (b) presentation of findings, (c) application to professional practice, (d) implications for social change, (d) recommendations for action, (e) recommendations for further research, (f) reflections, and (g) the conclusion.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this multiple case study was to explore the successful strategies some credit union leaders used to reduce employee stress to enhance productivity. Twelve participants in eight credit unions were interviewed for this study. Information from the interview with Participant 5 was not included in the s as this participant was determined not to be a credit union leader who had successful strategies to reduce employee stress to enhance productivity. The remaining 11 participants, Participants 1–4 and Participants 6–12, were credit union leaders with successful strategies to reduce employee stress to enhance productivity. One participant was located in Arizona, one in Indiana, and one in Iowa; four participants were located in Michigan; two participants were in North Dakota; and, three participants were in South Dakota. The participants shared their perceptions of the successful strategies used to reduce employee stress to enhanced productivity.

Researchers can obtain methodological triangulation by intersecting findings using multiple sources of information such as participant interviews and company documents (Yin, 2018). Nine semistructured interviews were conducted face-to-face, and two semistructured interviews were completed using teleconferencing. Documentation provided by the credit union leaders included (a) aggregated employee surveys, (b) strategic planning presentations, (c) turnover rates, (d) absentee rates, and (e) health care costs. Methodological triangulation was accomplished using participant interviews and company documents.

Presentation of Findings

The JD-R theory is organized so researchers can understand the impact of job demands on employee motivation and stress, and how job and personal resources can offset those demands to enhance productivity (Bakker & Demerouti, 2017). Angulo, Valdés, and Segovia (2019) stated researchers have applied the JD-R theory to their collected data to understand the outcomes when job resources were offered to offset job demands in the workplace. The themes that emerged from the data analysis were similar to categories in the JD-R theory and answered the overarching research question, What strategies do some credit union leaders use to reduce employee stress to enhance productivity? The four themes that emerged were (a) feedback-friendly work environment, (b) holistic approach to wellbeing, (c) positive company culture, and (d) positive employee outcomes.

Theme 1: Feedback-Friendly Work Environment

The first theme that emerged was feedback-friendly work environment. I conducted research on feedback-friendly work environment published after the literature review was completed in Section 1 and found seven peer-reviewed articles. Included were articles authored by (a) Adil and Baig (2018); (b) Eva, Meacham, Newman, Schwarz, and Tham (2019); and (c) Newman and Goode (2019). Company documents related to feedback-friendly work environment were in the form of employee and leadership surveys provided by Participants 1-3, 6, and 9-10.

Feedback can be used as a type of informal learning that is valuable in the workplace (Cole, 2016) and necessary for work engagement among employees (Eva et al., 2019). However, workplace attitudes toward communication can negatively or positively impact the workplace environment as well as employees' receptiveness to feedback (Newman & Goode, 2019). Promoting a feedback-friendly work environment can promote innovative work behavior (Eva et al., 2019). Informal conversations between supervisors and employees can lead to improved autonomy among employees (Beenen, Pichler, & Levy, 2017). Informal conversations exhibited in peer feedback is a job resource that can provide greater influence when frequent supervisor feedback is lacking and peer communications are ongoing (Eva et al., 2019).

In a study using the JD-R theory to understand the role of feedback on performance, van Wingerden, Derks, and Bakker (2018) discovered that feedback, as a job resource, increased work engagement. Employees generally viewed feedback as negative, leading to increased workplace stress, and leaders viewed feedback as an arduous, time-consuming task (Baker, Perreault, Reid, & Blanchard, 2013). However, a feedback-friendly work environment in the workplace can increase work engagement (Adil & Baig, 2018; Newman & Goode, 2019). Participant 3 revealed employees are more open in their feedback, feel less threatened, and are more open to providing and receiving feedback when they perceive they will not be punished:

> Closed doors. Nobody's looking over the shoulder. It's a true opportunity to give you [the supervisor] true and honest feedback. And if people honestly feel that they have a voice and can make a difference, I think that makes their job less stressful because they're willing to come forward and say, hey, look, I'm not, this doesn't seem to be working or this is bothering me. And that's, that having the

> ownership and the ability to express differences without any duress, retribution, recourse on them.

Participant 3 also shared:

> I was thinking of getting rid of the 15 minutes with me because it was time-consuming, and I wasn't sure we were getting much out of it. However, my human resource director pulled me aside and said, "I just want to tell you the [positive] difference of 15 minutes with you."

Adil and Baig (2018) used JD-R theory to understand the impact of the theory on burnout and wellbeing. Leaders who used constructive feedback as a job resource increased employee wellbeing while decreasing lack of motivation (Adil & Baig, 2018). Adil and Baig stated leaders could use constructive feedback to motivate employees to engage in work. Informal conversations are one type of feedback in the workplace (Baker et al., 2013).

A feedback-friendly work environment exists when meaningful and positive feedback occurs in day-to-day informal conversations (Baker et al., 2013). Participant 8 shared how informal conversations impact the feedback friendly goals of that organization:

> They're really informal conversations that take place that our team members guide. We're hoping that what we're seeing if this creates a more comfortable environment with them and their leader to be able to talk about challenges and issues in a way that aren't as threatening as the annual performance conversation that people have.

Baker et al. (2013) stated that meaningful, informal conversations include focusing on getting to know employees personally. Participant 1 stated that an open-door policy and getting to know employees personally creates a positive culture in the organization:

> I work off an open-door policy. Anybody in this entire building, you know, will walk into my office and sit and chat about, might be, their kid's wedding and maybe their kid's graduation. But, I will walk through there [the office building] every single day and just ask questions.

Participant 1 also shared information on informal conversations:

> I don't ever call somebody out for sitting and visiting with somebody in a cube. You know, if you see it too often, then you maybe need to take some action. But, for the most part, things like that make it a more fun place to work, and it leads to a better environment.

Informal conversations between coworkers facilitate learning, increase knowledge, and increase communication (Cole, 2016; Wilson & Hartung, 2015). Company leaders who encourage conversation cafes and open space workspaces to facilitate informal conversations increase informal communication (Wilson & Hartung, 2015). Three participants shared they encourage walking meetings as one way to keep continual communication happening among coworkers. Participant 4 stressed focusing on promoting open communication by "just making sure we're staying on top of it and keeping the communication open between the staff really helps letting them know we have an open-door policy." Participant 10 stated, "I do think it's important to listen to the employees." Similarly, Participant 2 explained, "We try and keep the lines of communication open. It's important for employees to know what's going on, which will reduce stress at the job."

Using the JD-R theory, Eva et al. (2019) determined that employees' work engagement increased when peer feedback was present. Employees' performance can also improve overtime as a result of peer feedback (Donia, O'Neill, & Brutus, 2015). Two participants shared how they promote peer feedback and recognition. Participant 9 oversaw a program that promotes coworker feedback described as "a peer recognition [program] where people can earn lot and loot and use that money toward brand wear and then team member store items, just fun stuff that they can do." Participant 6 discussed the importance of showing gratitude in the workplace:

> I think that anytime that you show or are shown appreciation for what you do, it just makes you feel better about what you contribute. And being recognized and appreciated and sort of kind of awarded for what you're doing and may, I think, it makes it all worth it.

Newman and Goode (2019) explained managers focus feedback solely on productivity and efficiency with no mention of resources being offered to care for employees' wellbeing; however, physical, mental, and emotional resources need to be balanced with economic incentives to enhance performance.

Theme 2: Holistic Approach to Wellbeing

The second theme that emerged was holistic approach to wellbeing. Research for new literature related to a holistic approach to wellbeing in the workplace resulted in 24 peer-reviewed articles including those written by (a) Bone (2015); (b) Agosti, Bringsén, and Andersson (2017); and (c) Motalebi, Mohammadi, Kuhn, Ramezankhani, and Azari (2018). Company documents provided by Participants 1-3, 6-9, and 11-12 included (a) employee and leadership surveys, (b) six-pillar strategy, (c) health management program documents, (d) medical claim costs, and (e) documents detailing professional development and leadership training programs.

Personal and job-related demands significantly impact workplace wellbeing (Bone, 2015). A holistic wellbeing program is defined as one that addresses the physical, mental, and emotional aspects of employees in their personal and work lives (Bone, 2015). Bone and Agosti et al. (2017) shared how a holistic approach to a wellbeing program impacted employees positively. Bakker and Demerouti (2017) stated that providing physical, emotional, and mental resources can mitigate physical, emotional, and mental demands experienced in the workplace and in the private lives of employees. Participant 8 shared one perception on a holistic wellbeing approach:

> I would say really understanding that the ideal of work-life balance is really gone, that our lives are so integrated now that we can't leave half of ourselves outside the door in the mornings when we come in [to work]. Whole people come to work every day, and whole people have challenges that they are experiencing.

Participants 7, 8, and 9 shared how they have implemented a six-pillar approach to provide a holistic wellbeing program for their employees. Participant 7 stated:

> We've got six pillars of wellbeing that we focus on. So, that's physical, emotional, financial, social, professional, and community. And, the thought being in order for a team member to be fully engaged, they really can't have any

> significant deficiencies in any of those areas because a deficiency really plays a negative factor in their engagement.

Participant 8 shared:

> We have a robust total rewards program, which includes our wellbeing program. It's called CU4 Life. In the CU4 Life program, it works in the different areas of wellbeing. So, financial wellbeing, career wellbeing, the social wellbeing, emotional wellbeing.

Participant 8 also noted the CU4 Life program includes physical and community wellbeing, stating "Additionally, we have a focus around physical wellbeing. The other area of wellbeing I didn't mention is community wellbeing." Participant 9 said, "We have, we're kind of pulling it together into some pillars of wellbeing…we have a financial umbrella. And, our next category would be under [the] physical pillar of wellbeing." Participant 9 continued sharing information about the pillars of wellbeing by stating, "Under our emotional pillar, we have our employee assistance program. And then, ultimately, we have a lot of service opportunities which we get feedback, the social aspect. That's next." Participant 9 also stated, "Community is the next pillar. This is under the professional [pillar]."

When asked, "What strategies did you use to reduce employee stress to enhance productivity," Participant 9 stated:

> Over the years, we've evolved with different strategies. We've always been focused on a great place to work for CU5. We have, we're kind of pulling it together into some pillars of wellbeing, going down a wellbeing strategy, which is

> the traditional benefit side of the world, which was known as wellness. But, you know, with as the workplace has evolved, wellbeing strategy, looking at your health and benefit-related type issues, but what contributes to that. So, do you have high blood pressure because you're stressed about your finances and stressed about, you know, things that we can, you know help with?

Participants 1, 2, and 3 shared they would like to implement a formal process but did not understand how to create a structure to do so. Participants 7, 8, 9 each offered resources in several of the six-pillar categories that may benefit other credit union leaders such as Participants 1, 2, and 3. The six-pillar categories presented by Participants 7, 8, 9 as shown in their direct quotes were (a) physical, (b) professional, (c) financial, (d) community, (e) social, and (f) emotional. Bakker and Demerouti (2017) stated the JD-R theory is used to show that (a) physical, (b) social, (c) emotional, and (d) mental job resources mitigate job demands to increase work engagement and enhance productivity. While the participants who used a six-pillar program did not list mental job resources as a category, they had incorporated mental resources throughout the other resource categories.

Edmunds and Clow (2016) determined 31% of people in the world do not engage in enough physical activity to meet even the minimum recommendations provided by the World Health Organization. This might lead to an increase in health-related illnesses (Edmunds & Clow, 2016). The workplace is an ideal place to provide physical activity opportunities to employees (Edmunds & Clow, 2016). Kulikowski and Orzechowski (2018) discovered that physical resources reduced job demands and stimulated work engagement. Organizations that promote employee wellbeing programs implement resources that positively impact the physical health of employees (Motalebi et al., 2018).

The physical resources offered by participants to employees to improve employees' health and wellbeing fit into the categories of health promotion, fitness, and relaxation. Employees' participation were encouraged through a rewards-based program and peer activity champions. Participant 6 stated, "We have an earnings points program, which is an online platform where you get points that you get to give out every month." Participant 7 shared:

> We were very strategic in how we're communicating the program. There are a lot of activities that took place leading up. One being more of an individualized approach. Myself and my team, we met with several key stakeholders, larger pockets of team members to create awareness around.

Peer activity champions are designated employees who encourage coworkers to participant in healthy behaviors (Edmunds & Clow, 2016).

Participants discussed the variety of resources offered to promote health among employees. Participants 2 and 9 noted opportunities for employees to receive onsite massages. Participant 2 stated, "Here at the administration building, one way that they reduce stress here is they have someone come into the building to conduct massages for the employees." Participant 9 said, "We offer massages onsite. Team members do pay for their massage, but we give them the paid time to have a massage onsite." Participant 7 mentioned onsite flu shots for employees. Participant 7 stated, "We also bring onsite like flu shots and things of that nature." Participant 6 said they have a wellness coach, "We have an onsite wellness coach … [who] is here every Monday. And, she is equipped to handle so many different aspects, diet, nutrition, physical wellbeing." Participants 6, 7, and 8 noted wellness and biometric screenings at their credit unions. Participant 6 stated, "We have, they come in and do wellness screenings." Participant 7 said:

> In terms of the physical side of wellbeing, we have an incentive for employees to get an annual biometric screening and also a health risk assessment. And, if they do so then they can get a credit towards their premiums for health insurance.

Participant 8 commented:

> We have a biometric screening on an annual basis where our team members can check their numbers and just get a reality check on where they are. Understanding from a weight BMI perspective, cholesterol perspective. Where are they? The first step is knowing and then from knowing to being able to improve on that. We've had onsite health screenings as well as for our team members that are in branches.

Participants 7, 8, and 12 mentioned exercise type workstations available to employees. Participant 7 commented, "We have sit and stand workstations here, treadmill workstations." Participant 8 stated, "We also have a couple of areas in the building that have treadmill desks as well as a bicycle desk where people can work out while working, so to speak." Participant 12 said, "We deployed 10 new standup work desks in 2018. That was to promote health and wellness which I think reduces stress." Participants 6, 7, 8, 9, and 12 noted the incorporation of physical exercise into the day-to-day work environment to improve health among employees.

Singh, Burke, and Boekhorst (2016) used the JD-R theory to study the impact of relaxation on nursing staff in hospitals and learned that employees disengaged from job demands during episodes of relaxation. Employees who used relaxation techniques to disengage from work responsibilities experienced improved wellbeing (Singh et al., 2016). Formanoy et al. (2016) stated employees who participated in relaxation techniques experienced increased self-esteem feelings. Relaxation opportunities provided by participants to help reduce employee stress were (a) relaxation rooms with massage tables and calming music, (b) a game room offering video games and television, and (c) a quiet room for quick naps. Participant 11 stated the following about offering a relaxation room:

> We created a new relaxation room that has aroma therapy. It has two massage chairs; it has four chaise lounges. It is low lit with a waterfall feature as well as calm music, which allows our associates to step away. A lot of them go in there to decompress as well as take a little power nap. It's definitely quiet.

Participant 9 shared the following about wellness rooms:

> We have wellness rooms. Certainly, we're obligated to, you know, for new moms, that kind of thing. But we offer that to, if you need to go take a break. Sitting to head off a headache or something.

Participant 11 stated a game room is offered to release stress:

> We have a game room for those that want to release stress in a different

> fashion. There is a golf video game that is there. They come down for their little moment there and they find that as a stress reliever.

Participants 9 and 11 offered two different forms of micro-break relaxation opportunities, including a quiet room for decompression and a space for engaging in a fun activity removed from work tasks. Kim, Park, and Niu, (2017) studied the impact of microbreak activities to mitigate work demands. Kim et al. (2017) stated that relaxation included resting (e.g., taking a short nap) and more cognitive microbreaks (e.g., , etc.). Kim et al. observed that employees recovered from work demands when taking relaxation microbreaks. Cognitive microbreaks had a negative effect on recovery from work demands and increased employee stress (Kim et al., 2017).

Professional development has become a strategic measure to increase workplace performance (Ahmed & Ke, 2016). Lee and Eissenstat (2018) studied the application of the JD-R theory to career development and engagement. Lee and Eissenstat (2018) discovered work engagement increased when career development resources were made available to employees. The professional foundation focused on career development which included (a) leadership development, (b) mentoring and career-shadowing activities, (c) internal promotion strategies, and (d) cross-training. Participant 9 shared, "One of the things that I feel the executive team has and does well is making sure that people have the tools that they need to do their job."

Lee, Idris, and Tuckey (2019) used the JD-R theory to demonstrate how teaching leadership leads to leadership behaviors thus increasing employee engagement. Leadership development occurred through daily coaching (Lee et al., 2019). Creating a mindfulness approach to leadership development increases a leader's effectiveness in the workplace (Passmore, 2019). Participant 12 explained their approach to leadership development:

> It's teaching managers how to be leaders through servant leadership. And, one of those approaches is learning how to put yourself in the shoes of the employee, asking how can I help this employee if I was in their shoes right now, what would be most helpful to me if I was in their shoes.

Mentorship and coaching can decrease employee disengagement and voluntary turnover and increase productivity (Stewart & Harrison, 2016). Participant 9 shared how using a mentoring program contributes to professional development:

> And the mentoring, being able to mentor with either high-level folks in the organization or it could be a peer, you know depending on what it is, skill sets or the way you want to develop into a career path thing, opportunity, whatever.

Employees who are mentored understand their value to the organization (Stewart & Harrison, 2016). Participant 12 explained:

> We have a program called Developing Leaders where it's meant to be for team members not in management positions that we want to develop their skill set so that they could potentially have more of a foundation into future leadership positions here at the credit union.

Financial development addresses financial wellbeing for employees and includes facets such as financial knowledge and stability. Many employees struggle with financial literacy (Fisch, Wilkinson-Ryan, & Firth, 2016). Organizations can provide education to improve financial literacy among employees thereby reducing stress and allowing employees to be more engaged with work (Laverty, 2016). Participant 7 shared, “On the financial side, obviously being a credit union, we have an obligation to pursue financial wellbeing for our team members.” Participant 8 stated:

> That’s [financial development] one area that we’ve worked on because we know financial stress is very real in our world. By working on creating financial wellbeing for team members, we believe that we contribute to a reduction of stress.

Participants discussed resources to increase financial wellbeing among employees including (a) pay incentives, (b) competitive wages, (c) savings opportunities, (d) health advocates for managing medical bills, (e) financial literacy education, (f) debt management training, and (g) college planning for children.

The community foundation emphasizes corporate social responsibility. Boštjančič, Antolović, and Erčulj (2018) studied the impact of organizations engaging in social responsibility on employee wellbeing using the JD-R theory. Boštjančič et al. determined that employee loyalty and perception of job resources increased among employees when an organization maintained a social responsibility program. Credit unions are not-for-profit organizations that are member-owned; profits are given back to the members through reduced fees and more products (National Credit Union Administration, 2018a). Credit union leaders put significant importance on community involvement and encourage team members to get involved in the community (National

Credit Union Administration, 2013). Participant 7 shared the importance of providing employees with community involvement opportunities through their institution:

> The other piece, in my view, every employer should have a sense of social responsibility and to continue to make it a priority to give back to the community around you will only make a better society. And, employers are in a unique position to be able to do that if they choose to do so.

The social foundation is used by the participants to facilitate opportunities for employees to build relationships to foster better collaboration. Coworkers know much about each other as they work alongside each other each day to accomplish similar tasks, leading to influences that can positively or negatively impact performance (McMullan, Lapierre, & Li, 2018). A lack of social support within the workplace can lead to a decrease in collaboration and an increase in stress (McMullan et al., 2018). Participant 7 shared how connecting employees improves collaboration:

> We're really looking to get the social side of wellbeing under way, and that helps with collaboration as well. When you connect with people, you otherwise wouldn't for a common purpose, social purpose. I mean, it's a primary strategy of our credit union, it's very important to what we do.

More organizations are introducing committees to assist employees with engaging with one another (Welbourne, Rolf, & Schlachter, 2017). Participant 8 stated social wellbeing is a way to encourage coworker relationships, "The social wellbeing side, we try to find opportunities for our team members to really engage, connect with each other." Participant 9 explained they use social events to try to reduce stress among employees, "We support different types of social events, holiday parties, and then seasonal events just to try to relieve stress and engage with coworkers and their families." Participant 2 shared the role of company events in improving coworker relationships:

> Some fun things that we do at the company are we have a holiday event every quarter. We have a charity event in which we do fun activities to raise money for those charities. We see a lot of involvement. We see a lot of camaraderie as a result of that.

Acknowledging employees experience emotional stress, all of the study participants looked for ways to provide emotional resources to employees. Participants offered emotional resources by focusing on work-life balance, an employee assistance program, and relaxation opportunities. As mental healthcare costs continue to rise, employers have increased their emotional health resources (Un & Pickering, 2019). Fan, Moen, Kelly, Hammer, and Berkman (2019) used the JD-R theory to study the impact of jobs with high and low stress on employee wellbeing. Fan et al. (2019) discovered employees in lower stress jobs experienced less emotional exhaustion than those in higher stress jobs. Mathieu, Eschleman, and Cheng (2019) determined that employees in higher emotional labor jobs benefited from emotional support resources. Fan et al. also determined that stress associated with work-life conflicts increased emotional exhaustion. Participant 9 shared how their benefits broker has focused on work-life balance resource ideas for their clients to reduce health care costs:

> I think that [our] regional benefit broker has a large focus on work-life balance and wellbeing because it was so obvious how that can impact health and benefits

> and benefit costs. And, so, how can we help our clients, you know, implement strategies to help keep health care costs in check and really kind of address some of the root issues versus just some of the symptoms.

Many employers offer employee assistance programs (EAP) to help employees who are experiencing stress negatively impacting their productivity (Attridge, 2019). Most employees can increase their productivity to normal levels after using an EAP (Attridge, 2019). Participants 6 through 9 and Participant 12 shared information about their employee assistance programs. Participant 7 stated they are looking for an expanded EAP program, "Our existing [EAP] provider is more of a traditional EAP only focused on mental health. We're looking to move towards a provider that's first, and foremost, work-life balance, and then second, would be the mental health component." Participant 8 explained their EAP program provider's use of webinars and seminars to address employee stress, "They offer monthly webinars and seminars that we promote … [addressing] whatever the stressful item may be in their life today."

As shared in the physical foundation section, many employers provide employees with opportunities to relax to help reduce stress to increase work engagement and enhance productivity (Singh et al., 2016). Many of the participants stated that a variety of options are provided to employees for relaxation to reduce stress to enhance productivity. Participant 2 shared, "One way that they reduce the stress here is they have someone come into the building to conduct massages for the employees." Participant 11 explained their promotion of meditation sessions:

> We currently have mediation relaxation sessions that we do every other week. We had a major corporate initiative last year, and we did these sessions every week. Last year when we did this, we knew it was a high-stress period due to the corporate initiatives that we were undergoing when we offered these sessions. We also provided lunch with them.

Participant 11 also shared information regarding a game room with video games and a pool table:

> We have a game room for those that want to release stress in a different fashion. There is a video game group that meets at 3:00 every day. Whoever can make it. They come down for their little moment there, and they find that as a stress reliever. We have a pool table. We have other video games in the room. And it has a more fun atmosphere vibe in there.

Participant 7 shared their credit union provides a life room for employees, "We have life rooms so team members can take care of, you know, life-related activities in these rooms. These are closed off rooms where there is a chair, a kitchen, and things of that nature."

A 2014 study by RAND Corporation found for every $1.00 spent on employee wellness programs, organizations realized a $1.50 gain and $6 savings in healthcare costs for each employee (as cited in Bodin, 2018). Guo, Coberley, Pope, and Wells (2015) reported individual wellbeing increased by 13.5%, and health care costs decreased by 5.2% per person each year in this study.

Participants 8 and 11 suggested that credit unions who have small budgets and want to start a wellbeing program can do so by starting small. Participant 11 explained, "We started smaller and built over time." Participant 11 noted, "There is low hanging fruit. Even starting with the managers and helping managers to understand free resources that are even available." Participant 8 shared a cost-effective option for credit unions:

> We are … part of a group called an Employee Resource Network. The Employee Resource Network is an organization that is made up of multiple employers within our county, and through this employee resources network, employers are coming together to solve, hopefully, bigger problems that impact team members that create barriers for continued employment.

Participant 7 described how using financial resources appropriately for wellbeing programs can be challenging, "My biggest challenge was to make the most of the resources allocated to us, to be [as] effective as possible." Participant 8 stated:

> It's just being great stewards of our member's resources financially. It's a reminder for us that we just have to be good stewards of those resources and try to find ways to demonstrate the value of what is being created.

Participant 11 stressed the importance of tracking the progress of resources being implemented:

> Making sure that you have measurements in some form or fashion for your organization to show what you're doing is working. As soon as we showed that we were where we were on medical claims, that showed the return on investment.

Theme 3: Positive Company Culture

Positive company culture was the third theme that emerged. Research for new literature related to positive company culture in the workplace resulted in six peer-reviewed articles including those by Fusch, Fusch, Booker, and Fusch (2016); Minnotte (2016); and Meng and Berger (2019). In addition to leadership surveys and employee surveys, Participants 3, 6-11, and 12 provided company documents that included metrics for employee turnover, CEO communication to employees, and annual planning meeting presentations.

Workplace culture is an integration of learned beliefs among coworkers which contributes to the success of an organization (Fusch et al., 2016). Minnotte (2016) used the JD-R theory to study the impact of workplace culture on dual-earner parents. Minnotte determined that positive workplace culture was a job resource that improved work-life balance. Culture heavily influences employee actions, relationships, and resources resulting in the creation of collective goals among employees in an organization (Kim & Toh, 2019). An effective culture that provides job resources can positively impact work engagement and productivity (Meng & Berger, 2019). Participants indicated the areas of importance regarding company culture were leadership, top-down support, and awareness building.

Leaders have the influence and positional power to positively or negatively impact company culture (Kim & Toh, 2019; Meng & Berger, 2019). Leaders can convey organizational values throughout the company using effective leadership skills (Meng & Berger, 2019). Employees who have a positive relationship with their manager and perceive their manager as supportive are less likely to quit their manager (Mroz & Allen, 2015). Effective leadership was discussed by the participants as an important component of generating a positive company culture. Participant 1 explained:

> The part about people quitting bosses or quitting their manager and not quitting their job is very true. I've seen it time and time and time again where people left even a good situation because they did not like their supervisor.

Participant 3 shared the following about leadership:

> I bought every manager my first year here the book, *Jack Welch Winning*, and we started on chapter five or six, Candor. And that was the best way to build integrity leading to truth, which leads to, at least if everybody knows I [was] raised on the truth, then we can move together. We try to blend in fun with honesty.

Participant 12 stated

> I think we've spent a lot of time developing the leaders. There's a saying people don't quit their jobs or the company, they quit their boss. So, a lot of focus [is] on making sure that our leaders get the coaching and development that they need to have to take good care of their teams.

Top-level managers oversaw the allocation of operational funds and tend to advocate for resources aligning with their personal preference (Kim & Toh, 2019). Employees who receive organizational support from their supervisor are more likely to equally return that support by remaining with the company (Mroz & Allen, 2015). Support from upper level management is necessary to create, organize, and implement effective job resources according to Participants 6 and 8 through 11. Support from company leaders is necessary for financial resources to be allocated to job resources (Passey, Brown, Hammerback, Harris, & Hannon, 2018). Participant 6 shared, "If you don’t have a CEO who totally supports the initiative to take care of the employees, it’s going to be [a] struggle.” Participant 11 stated, “The reality is we have top-down support. Our CEO and CAO [Chief Administrative Officer], who is ultimately over human resources, are constantly asking what can we do for those, what can we do to enhance their lives?”

Building awareness of available job resources was cited as an obstacle by Participants 7 through 9. Influencers are employees who inform coworkers about the available job resources (Amaya, Melnyk, Buffington, & Battista, 2017). Edmunds and Clow (2016) stated that employees are receptive to influencers and increase their participation in using job resources when encouraged by a coworker. Each participant explained how they overcame this obstacle by incorporating employee representatives to build awareness of available job resources. Participants 7 through 9 discovered that employee representatives were needed to represent remote workers and employees working at credit union branches. Participant 9 explained, “We changed the committee to have representatives … [for] remote workers and folks in branches, and that way they can best work through some of these challenges.” Participant 7 shared how their credit union leaders built awareness of job resources in their organization:

> Now, the biggest obstacle, though, was awareness building … myself and my team, we met with several key stakeholders, larger pockets of team members to create awareness.

Theme 4: Positive Employee Outcomes

The fourth theme that emerged was positive employee outcomes. Research related to positive employee outcomes yielded 13 peer-reviewed articles including those by (a) Mincu (2015); (b) Gawke, Gorgievski, and Bakker (2018); and (c) Chawla, MacGowan, Gabriel, and Podsakoff (2019). Company documents provided by Participants 1-3, 6, 8-9, and 11-12 included (a) employee turnover metrics (b) employee surveys, (c) staff meeting minutes, and (d) assessment reports.

According to Haski-Leventhal, Kach, and Pournader (2019), positive employee outcomes existed when employees experience job satisfaction. Pignata, Boyd, Gillespie, Provis, and Winefield (2016) found positive employee outcomes including job satisfaction and enhanced productivity increased among employees who were aware of stress-reducing programs offered by employers. Utilization of available job resources increased positive employee outcomes and improved job performance (Passey et al., 2018; Pignata et al., 2016). Vogt, Hakanen, Brauchli, Jenny, and Bauer (2016) suggested job crafting as a positive employee outcome when job resources are present in the workplace. Positive employee outcomes of retention and work engagement are improved and exhibited among employees when job resources are offered in the workplace (Zaitouni, 2016). Participants identified some of the positive employee outcomes from implementing job resources as (a) job satisfaction, (b) enhanced productivity, (c) job crafting, (d) retention, and (e) work engagement.

Job satisfaction occurs when employers meet known and unknown employee job expectations (Mincu, 2015). Meng and Berger (2019) stated one result of an organization maintaining a positive company culture and offering job resources is improved job satisfaction. Employees who have enough job resources to mitigate job demands experience increased job satisfaction (Passey et al., 2018). Participant 1 shared, “I would say that the number one way we measure it would be employee satisfaction. They’re not leaving; they’re staying.” Participant 9 explained:

> One of our key measurements has been team member satisfaction over the years. Really, for the 19 years I’ve been here, you can see an uptick from many years ago. The more focus that we had in continuing programs, that number has gone up over the years. Our goal is 80%.

Using the JD-R theoretical framework, Gawke et al. (2018) determined that supportive job resources for employees increase productivity. Productivity is enhanced when a variety of resources to meet individual needs are available to reenergize employees (Chawla et al., 2019). Employees who perceive they contribute value to their organization increase their productivity (Mincu, 2015). Regarding company growth as a result of implementing strategies to reduce employee stress, Participant 3 shared, “Two people have done a million dollars in one month in car loans.”

Ferreira, da Costa Ferreira, Cooper, and Oliveira (2019) used the JD-R theoretical framework to study how work engagement moderates job demands to enhance productivity. They observed promotion of job resources such as work engagement enhanced employee productivity (Ferreira et. al., 2019). Reducing job related stress enhances productivity during periods of ongoing stress. Participant 11 implemented an employee stress reduction strategy prior to starting a prolonged core conversion in their credit union. Participant 11 shared: "Last year was a true test that we knew it was a stressful environment. We knew that we were asking for more hours, we knew that we were putting more accountability in … as part of the corporate initiative." Participant 11 also explained how job resources enhanced productivity to help employee meet conversion timelines:

> During our core conversion, we met all of our timelines. When we went live on the conversion, there's always going to be some disruption. But it was minimal compared to the benchmark of other conversions that these companies we worked with had. We were far below their benchmark. We attribute that to all the items [job resources] we did around those deadlines as we went through that transition.

Credit union leaders can increase work engagement leading to enhanced productivity with intentional planning when a period of increased job demands are known.

Oprea, Iliescu, Burtăverde, and Dumitrache (2019) stated job crafting occurs when the employee reshapes the process of how job tasks will be accomplished. Hetland, Hetland, Bakker, and Demerouti (2018) conducted a study using the JD-R theory to determine the relationship between leadership, job resources, and job crafting. Hetland et al. stated that the job resource of transformational leadership improved job crafting among employees. Seppälä, Hakanen, Tolvanen, and Demerouti (2018) stated through the use of the JD-R theory they learned that work conditions involving job resources encouraged job crafting. Participant 3 shared that one employee engaged in job crafting by creating their system as a result of implementing job resources to reduce employee stress, "Obviously, someone that productive banging out that many loans with very little errors is someone who is very good at, just has a system."

In using the JD-R theory to study the relationship between burnout, voluntary turnover, and job satisfaction, Scanlan and Still (2019) shared that employees who lacked job resources experienced increased burnout and an increased desire to voluntarily quit their job. Organizations that provide job resources using a wellbeing platform experience improvement in productivity and retention rates (Grawitch, Ballard, & Erb, 2015). Participant 1 explained reduction of employee stress is measured by looking at the turnover rates, "The number one way that we measured it would be reduction of turnover. And, it did go down substantially, and we ran significantly less than our peers." Participant 11 shared that their institution experienced lower voluntary turnover during a stressful period as a result of implementing job resources:

> In that stressful period, instead of our turnover going up, it actually went down. We felt that dropping our turnover percentage to 13 [in 2018] from 16 [in 2017] was significant given all of the other things that were going on.

Participant 12 discussed their focus on promoting employees to reduce voluntary turnover to mitigate a rising voluntary turnover rate:

> Our turnover was up in 2008 … after a trend of it going down. At the end of 2017, we started talking about strategies for retention. We wanted to promote as many team members as possible in order for them to feel, you know, engaged and safe and secure in their positions. In 2018, we had 72 team members receive internal promotions across the whole organization, and that was 55% of our entire

team. Our volunteer turnover at the end of second quarter in 2018 was 8.31%. In 2019, it [dropped to] 5.85%.

Using the JD-R theory to study the link between job demands, resources, and work engagement, Miselytė, Bagdžiūnienė, and Jakutė (2019) discovered work engagement mediated job demands and job resources in the workplace. Regarding work engagement as a result of implementing job resources, Participant 2 shared, “We see employees are very engaged in what they do. They like their managers. They like the work that they perform.” Organizations that offer job resources experience an increase in work engagement (Seppälä et al., 2018). Participant 6 stated employees are “more and more motivated” from of the job resources provided. Participant 8 explained, “I’ve heard people mention being more energized or wanting to come into work,” as a result of job resources being implemented and used by employees.

Application to Professional Practice

The results from this study are applicable to business practice as a source of information regarding successful strategies to reduce employee stress to enhance productivity. Ali and Miralam (2019) determined employees who did not have job or personal resources struggled to reduce stress to adequately maintain or increase productivity. Street and Lacey (2019) determined that a loss in productivity cost a mining company $22.15 million (AUD) in health risks and $7.95 million (AUD) in health conditions per 1,000 employees each year, of which 42% was linked to workplace stress. Hassard, Teoh, Visockaite, Dewe, and Cox (2018) found that workplace stress costs varied between $221.13 million (USD) to $187 billion (USD) in lost productivity.

Business leaders may be able to improve business practice by reducing productivity losses and costs by providing job resources to mitigate job demands to reduce employee stress.

Job demands exist in most organizations (Fusch et al., 2016) and vary by industry and job classification. Grace and VanHeuvelen (2019) used the JD-R theory to study the variation in job demands on different classifications of healthcare workers. Schieman and Koltai (2017) determined that job demands do vary and employees with higher status positions with more responsibilities experience an increase in job demands leading to an increase in stress. Specific job demands are mitigated with specific job resources (Grace & VanHeuvelen, 2019). For example, Grace and VanHeuvelen found lower status employees, such as respiratory therapists, reported the job resource of social support from peers was helpful to mitigate job demands, but higher status employees, such as doctors, did not find the job resource of social support as beneficial to moderate job demands. The findings in this study increased the knowledge about the variety of job resources available to moderate the variety of job demands experienced by employees. Credit union leaders who understand that job demands change based on job classification can tailor job resources to meet the individual needs of employees to improve business practice by (a) enhancing productivity, (b) increasing work engagement, (c) improving job satisfaction, (d) developing interpersonal relationships, (e) helping employees improve personal health, and (f) increasing retention.

Implications for Social Change

The availability of technology has made it difficult for employees to separate work and personal lives, resulting in a need for job and personal resources. Job resources have become significantly important to employees as they strive to reduce stress (Kulikowski & Orzechowski, 2018). More organizations are offering workplace wellbeing programs to address workplace stress to help employees balance work and life demands (Bodin, 2018). One implication for social change related to this study involves business leaders learning to offer job resources to help employees destress to improve their work and personal lives. For example, one job resource offered by credit union leaders to reduce employee stress is integrating community involvement opportunities in the workday. Community organizations can have a more significant impact on society as a result of increased volunteer involvement. Using data from this study, business leaders may become aware of potentially successful strategies to reduce employee stress to improve company culture, increase community involvement, and improve stress in society as a whole.

Recommendations for Action

The findings in this study may provide significant business value to business leaders as it provides successful strategies to reduce employee stress to enhance productivity. Business leaders in credit unions and in other industries may benefit from data in this study to reduce employee stress to increase work engagement which reduces productivity losses. Business leaders who implement job resources to mitigate job demands causing employee stress see improvements in work engagement and productivity (Albrecht, Breidahl, & Marty, 2018).

Albrecht et al. (2018) stated that employee outcomes are improved in businesses when leaders implement a process to provide job resources to mitigate employee job. Business leaders who provide job resources and help employees increase personal resources may experience an improvement in positive employee outcomes such as job crafting, work engagement, and productivity. Business leaders who provide a variety of resources to stressed employees realize an increase in employee outcomes such as reduced stress, improved physical and mental health, and enhanced job performance (Foy, Dwyer, Nafarrete, Hammoud, & Rockett, 2019). An increase in positive employee outcomes may decrease costs in an organization as a reduction in employee stress (a) decreases absenteeism, (b) increases retention, (c) improves work engagement leading to enhanced productivity, and (d) improves employee physical and mental health leading to lower insurance rates.

It is recommended that business leaders in credit unions and other industries who are interested in reducing employee stress to enhance productivity conduct an organizational analysis of the job and personal demands and resources offered to employees by implementing the following steps. First, construct an assessment of each job classification and its corresponding job demands and document all known and potential job demands. Examples of job demands may include a sedentary work environment, long work hours, and demanding workloads. Second, generate an assessment of personal demands on employees to determine the known and potential personal demands of employees. Financial problems, health-related concerns, and child-care issues are examples of personal demands. Third, evaluate and record the job resources currently offered. Providing sit-and-stand desks, hiring additional personnel, and implementing new software to improve task completion efficiencies are examples of job resources.

Following this, assess the personal resources of each employee through employees' surveys, performance analyses, and career development meetings. Examples of personal resources that can be provided by an employer are online personal finance training, an onsite health coach, and flexible work schedules. Next, evaluate the identified job and personal resources against the identified job and personal demands to determine strengths and weaknesses.

Finally, use the data and information gathered from the preceding processes to create a strategic plan to (a) identify the outcomes desired from implementing job and personal resources to moderate job and personal demands, (b) identify which job and personal resources will be offered to employees, (c) determine *how* and *when* the new job and personal resources will be introduced into the workplace, (d) evaluate the applicability, weaknesses, and strengths of the created strategies to implement job and personal resources (e) set incremental dates to evaluate the effectiveness of the job and personal resources provided to mitigate the job and personal demands identified, and (f) devise a strategy to overcome issues when the job and personal resources offered do not moderate the job and personal demands experienced by employees.

I am currently writing a book for business leaders to explain the JD-R theory and share the findings in this study to help them reduce employee stress to enhance productivity in their workplace. Additionally, I will be creating a hands-on program explaining to business leaders how to conduct an organizational analysis of job and personal demands and resources in the workplace. Finally, I will offer consulting to business leaders interested in creating successful strategies to reduce employee stress to enhance productivity.

Recommendations for Further Research

Grace and VanHeuvelen (2019) were unable to find support proving job resources mitigate job demands in most work situations using the JD-R theory. However, Gu, You, and Wang (2019) determined that job demands are moderated by job resources using the JD-R theory. Grace and VanHeuvelen (2019) and Gu et al. (2019) are representative of the vast difference in findings in the literature related to JD-R theory. Most of the literature I read supports the JD-R theory that job demands mitigate job resources to reduce employee stress to enhance productivity. I recommend that researchers continue to use the JD-R theory to determine its applicability to various industries.

While collecting data from credit union leaders, I discovered that credit union leaders did not identify the job demands affecting employees to determine the needed job resources to reduce employee stress to enhance productivity. Each job demand can be appropriately moderated by an applicable job resource. I recommend that researchers explore the impact of job resources on job demands when business leaders have not aligned job resources with the known job demands.

For some credit union leaders, costs may be a barrier to full implementation of the solutions specified by the participants in this study. In future studies, researchers may be able to identify the barriers that business leaders face in implementing job resources to moderate job demands. Additionally, it is recommended that researchers study the impact of inadequate job resources on moderating the effects of job demands.

Two of the limitations discussed in this study were the transferability of information from credit union leaders to business leaders, and participants' unwillingness to share all pertinent information. For further research, I recommend researchers investigate the transferability of information from the literature to business leaders. The information related to the JD-R theory and how job resources moderate job demands to reduce employees stress cannot benefit organizations if the information is not effectively transferred to business leaders. Furthermore, participants initially struggled to share pertinent information as nervousness related to being recorded and a desire not to give an incorrect response. I recommend researchers build a rapport with each participant to ease concerns before beginning the interview. Also, I recommend researchers include observations in the data collection process to determine if job demands or job resources are present but may not be known to participants.

Reflections

Upon entering the Doctor of Business Administration (DBA) program at Walden University, I discovered my writing and research skills were lacking. The DBA process took me step-by-step in learning research and data collection and data analysis skills. Then, once I learned the various DBA study concepts, I put those into practice by creating my doctoral study. I enjoyed some parts of the process that I initially feared. For example, I was overwhelmed by the scope of the literature review before I began, but I gained much knowledge about my chosen conceptual framework through the process. I experienced the same hesitation when writing Section 2. I came to understand the value of conducting the literature review and writing Section 2, which details how the study will be conducted, while I was interviewing my participants. I was inspired as my new knowledge from the literature review began to align with the responses of my participants.

New knowledge acquired through the literature review, combined with my experience as a past credit union employee who experienced work-related stress, created a personal bias and the preconceived idea that most business leaders are not aware of job demands in the workplace and do not have or care to provide job resources to moderate those demands. I learned through continued research in the literature that business leaders offer job resources to mitigate job demands albeit using different terms. I also discovered business leaders are aware job and personal demands exist and result in employee stress. I became aware some business leaders do want to offer job resources to reduce employee stress to enhance productivity, and some business leaders lack the knowledge of how to offer job resources to lessen the negative effects of job and personal demands.

The possible effects of the research on the participants may be an increase in knowledge of how to identify job demands and create job resources to reduce employee stress to enhance productivity. All of the participants asked for a copy of the summary of findings once this study is published. It is my desire that the information contained here will be valuable to participants as they seek to expand their knowledge regarding the implementation of successful strategies to increase productivity as a result of lessened employee stress in the workplace. Also, I am optimistic that business leaders in other credit unions and industries will be able to use the findings in this study to create successful strategies to reduce employee stress to improve employee outcomes such as enhanced productivity in their workplaces.

Conducting this study provided me with new and challenging insight regarding how technology has significantly blurred the line between the work and personal lives of employees. Such intersecting of work and personal lives has increased employee stress. Employee stress is not lessening but intensifying, and more research is needed. While I was initially uncertain if I would continue researching successful strategies to reduce employee stress to enhance productivity, I now understand more research may be of value to improve business practice.

Conclusion

Employee stress costs business leaders billions of dollars worldwide each year (George & Zakkariya, 2015). Employee stress leads to counterproductive work behaviors that include (a) an increase in absenteeism, (b) a decrease in retention, (c) a lack in work engagement, (d) nonproductive interpersonal relationships among employees, and (e) a decrease in productivity. Implementing a program to reduce employee stress using job and personal resources to moderate job demands has helped business leaders reduce costs related to health care insurance, absenteeism, and a decrease in productivity. Employees are more engaged in work and job crafting when sufficient job resources are present to mitigate job demands. Employers who implement successful strategies to reduce employee stress observe enhanced productivity, an increase in employee job satisfaction, and improvements in employees' interpersonal relationships.

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Appendix C: Interview Protocol

Interview Protocol

A. Data Collection Procedures

1. Credit unions CEOs were contacted to inquire if they had created a successful program to reduce employee stress to increase productivity and profitability.
2. Once a credit union leader was deemed eligible, I asked if their credit union would be a community researcher partner for my study.
3. Once a CEO agreed to their credit union being a community research partner, I asked for a referral of one to two credit union leaders and permission to contact them to participate in the study.
4. An email was sent to the potential participants inviting them to participate in this study. The email included a consent form.
5. Eleven participants gave their consent by email and one by signing the consent form.
6. The participant and I met at a designated location and reviewed the interview process before the start of the interview.
7. The participant was asked if there were any concerns about the protocol, the interview, the study, and whether or not they were still volunteering to participate in the study.
8. The participant was informed that the interview is confidential and was ensured their name would be replaced with a code.
9. The participant was informed the approximate length of the interview would be approximately 30 to 45 minutes.
10. The participant was asked if they were comfortable with the interview being recorded. If a participant did not agree, the interview would have been terminated. All participants agreed to being recorded.
11. The recording devices were turned on at the start of the interview, at which time I stated the participant's and my name.
12. The participant was asked if they had any questions.
13. The participant was thanked for their time.
14. The participant was informed about the member checking process and interview prior to the initial interview.
15. Member checking interviews took place immediately after the initial interview with ten participants. Face-to-face member checking interviews using AnyMeeting online software was scheduled two weeks later with two participants.

C. The Interview Questions

The following interview questions were asked:

1. What strategies did you use to reduce employee stress to enhance productivity in your organization?
2. How effective were the strategies you used to reduce employee stress to enhance productivity?
3. How did you measure the effectiveness of the strategies used to reduce employee stress to enhance productivity?
4. What are some examples of enhanced productivity that resulted from implementing your organization's strategies to reduce employee stress?
5. What were the key barriers to implementing your strategies and how did you overcome those barriers to reduce employee stress to enhance productivity?
6. What additional information can you share that others can use to reduce employee stress to enhance productivity?