

Gender, Stress and the Psychological Health of First Bank Employees in Nigeria

Abbas Joseph, Dagona Zubairu Kwambo PhD², Dokotri John PhD², Sunday Moses Arigu⁴ and Kim Weng Michael⁵

Human Resource Department, First Bank of Nigeria Limited¹

Department of General and Applied Psychology, Faculty of Social Sciences, University of Jos²

Administrative Officer, Department of Human Resource Management, Nigerian Institute for Trypanosomiasis Research³

Department of General Studies, Plateau State Polytechnic, Plateau State, Nigeria⁴

Abstract: Stress is an everyday event and the workplace is a chief primary source of stress in modern times. Effects from job stress abound and different intervention methods are many a time employed to achieve wellness of psychological health of workers. This study examined stress and psychological health of bank workers across gender in Nigeria. One hundred and twenty participants from First Bank Nigeria, sampled on their availability took part in the research. With a 2x2 factorial design the prediction that stress would have effects on psychological well-being was examined and results was significant, $F(1, 120) = 13.419, p = .000$. The prediction that gender difference would occur on psychological health was examined and was insignificant, $F(1, 120) = 1.132, p = .290$. The interaction prediction was insignificant as well, $F(1, 120) = 0.45, p = .832$. The study came to a conclusion that bankers must introduce and manage the common stressors in the work environment to reduce enhance psychological health. The study recommended relaxation training breaks and work shifts to reduce the level of stress of bankers.

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I. INTRODUCTION

Health Issues to humans have received global attention across different endeavor. The current experience of corona virus in China being declared health emergency is one among many health challenges the human race is hurdling. Worst still are challenges from unavoidable stress, especially occupational stress that rest with every worker. Considering the degree of sources of stress across different occupations, the consequences of stress may seem to hold strong with employees in the service industries (e.g., Banks, GSM etc.) where the task of interacting with various individuals, working harder and longer could constitute a health hazard. More so, the urgency with which work is done today and problem solving of balancing account among others, has stimulated interest by researchers, managers and consultants to examine possible ways to intervene towards attaining good psychological health for bank employees. The World Health Organization (WHO) defined psychological health as a state of well-being in which every individual realizes his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his community (Stavroula & Aditya, 2016). The challenge in maintaining stable psychological health largely depends on the ability to cope with recurring stress. Latiff, Marzuki & Matshah, (2014) observed that stress in one of the barriers to psychological health.

Stress is a normal facet of human existence (Tan & Yip, 2018). It has drawn research interest over the years in a bid of enhancing effectiveness in the work place. Some of these researches have shown that stress has significant impact on employees' mental and physical health as well as the overall performance of the employees (Howatt, Amell, Adams & Houston, 2018; Kim & Sunday, 2017; Achhanni, 2015; Eberendu, Agu, Ihekaire, Obioma, Ozims, Obasi, Nwanjo, Amah, Nwosu, Amah, Uchegbu, Obeagu & Ibanga, 2018). While stress could be positive or negative, it is important to note that only negative stress have been linked with health problems. According to Tan & Yip (2018), the relationship between stress and diseases is well established. Nevertheless, stress tends to pose similar detrimental effect on psychological health. Stress itself is a psychological construct although many disciplines have been involved in stress research; it is inarguably a problem in work organisations (Oke & Dawson, 2010; Adegboyega, Okesina & Hammad, 2017). Adegboyega et al (2017) sees stress as pressures, tensions and worries arising from problematic work situations. It is a common psychological problem in Nigerian banks and the ill effects of stress has been observed amongst bankers (Somoye, Babalola & Adebawale, 2015; Adegboyega et al, 2017). Typical examples of psychological complications

emanating from stress includes anxiety, depression (Somoye et al, 2015), poor mental health (Stansfeld, Fuhrer, Shipley & Marmot, 1999; cited in Somoye et al, 2015; Howatt et al, 2018), distrust, rejection and anger (Achhmani, 2015) which could further cause health problems (Tan & Yip, 2018).

Stress in banks could emerge from factors such as work schedules, longer working hours, pressure from customers, pressure from bosses, pressure from scorecard (Key Performance Indices) and among others resulting to both mental and physical distress depending on the level of coping and management. The sad thing is that, this stress is not limited to these employees but extend to their families and the society at large. For example, an individual who is stressed at work and turn to abusing substances, may be driving and involve in an accident. Competition among colleagues in addition to the many deadlines to meet was observed as paramount stressors to female bank employees in Nigeria (Adegboyega et al, 2017). Oke and Dawson (2010) observed that bank work is more impersonal, task oriented, uses close supervision and operates within a strict disciplinary code; as such, there is very little autonomy and decision-making power. Therefore, work stressors in Nigerian commercial are on the rising. These include, increased targets, time pressure, and lack of shifting, dual obligation of protecting the banks and its customers

According to Adegboyega (2017) work stress has shaped the qualities of employee banks recruit in order to achieve effectiveness in performance and productivity. For most of these banks, men are considered before women, and single women stand the chances of being employed than mothers/wives. This is due to the high risk of stress associated with work in the bank. It is believed that men do have the capability to contain excessive stress in work situations. Studies (Udu and Eke, 2018) have related the experience of work stress to be more severe for female than male bank workers. The mental and physical harassment they suffer in the workplace are enough stressors including gender abuse and role conflict.

Meanwhile, studies have shown that psychological health problems are common in the workplace and costly to organisations (LaMontagne, Martin, Page, Reavley, Noblet, Milner, Keegel, & Smith, 2014; Giga & Hoel, 2003; Gilbert & Bilsker, 2012). The International Labour Organization (ILO) reported a number of worrying issues for workers in financial services; these included greater pressure on time, problems with ergonomics, conflicting roles, work demands that were considered excessive, difficult relationships with customers, and a rising number of cases of stress and violence (Giga & Hoel, 2003). Hence the need for a system that enhances psychological health is paramount. Most especially in Nigerian banks where there has been recurring negative effects of stress over the years. The consequences of stress includes mergers of banks, reported cases of death among bank executives, ATM Custodians and other employees, lack of job satisfaction, job security (fear of losing jobs among employees) and among others. These stressors and the consequences could manifest differently on male and female bankers, therefore, the study examined the effect of gender and stress on the psychological health of First bank employees.

II. LITERATURE REVIEW

According to LaMontagne et al (2014) the introduction of work-place mental health interventions is a prevention approach to work-place mental health problems. LaMontagne et al (2014) added that a comprehensive intervention reduces work-related risk factors for mental health which includes stress. Studies (Latif et al, 2014; Howatt et al, 2018) have linked stressors to stressors in the workplace to the experience of psychological health problems. The relationship between work environment problems and psychological health problems with job satisfaction was examined in a study among paramedics in a public hospital. The study found that job satisfaction improves when psychological health problems and work environment problems are reduced (Latiff et al, 2014). Balogun, Adetula and Olowodunoye (2013) examined job working conditions (job demands and job control) alongside psychological climate and affective commitment as predictors of intentions to quit amongst two groups of bank employees in Nigeria. The study theorised job demands and control incongruence as major sources of occupational stress. The study found that increased job demands increases turnover intention, nevertheless when job control increases turnover intention reduces. A study identified that psychosocial risk are the most common health risk associated behaviours in Nigerian banking sector. These risk includes long hours of work, excessive work load, prolonged static posture, prolonged computer usage, work periods extending to weekends, very high targets, job insecurity, disregard for health, unhealthy eating at work, the office being too cold and friction with colleagues (Eberendu et al, 2018). Furthermore, Eberendu et al (2018)'s study also showed that bankers suffered from adverse health conditions such as stress related problems, musculoskeletal disorders, prolonged headaches, trauma, concentration/ focus problems, respiratory/allergic, eye/vision. They also observed that these bankers do not practice any significant level of workplace health promotion. The changing workforce, job-stress and psychological distress were examined by Marshall et al (1997) in US manufacturing economy. The study found that the job demand-control is a significant predictor of psychological distress amongst employees in manufacturing industry. The Job-demand control model included job demands and decision latitude. Job demand-service model was found to be a significant predictor of

psychological distress amongst employees in service industries. The Job demand-service model included job demands and service to others.

In a study, Mohan (2016) identified sources of stress among women employees in the banking sector in India. The major sources of stress found were dual role of an employee and a housewife, lack of healthy friendship and family relationship, economic problems in life, work overload, lack of power and influence, supervision of junior employees and ambiguity in the name of job role. Similar stressors can be identified in the Nigerian banking sector. Oke and Dawson (2010) studied the contextual dimension of stress in Nigerian banks and found that one of the sources of stress in banks is the negative perceptions of organisational work practices that were generally low insolidarity and low in sociability, with a focus on individual job tasks, whereas employees also saw themselves as more collectivist in nature.

An indigenous study to uncover the sources of stress amongst female bank employees in Kogi State revealed that stress occurs mostly when female bankers are being transferred to other branches, when there are competitions among colleagues and when there many deadlines to meet (Adegboyega et al, 2017). Adegboyega et al (2017) further emphasized that female bank workers had to manage the effects of excessive stress through eating balanced diet, taking out time to visit a friend and doing periodic check-ups. The study suggests that male bankers have better advantage than female banker in managing work stress. Udu and Eke (2018) in a study on occupational stress and job performance of female bank employees in Abakaliki observed that distorted responsibilities for female bank employees lessens their performance. On the contrary, another study, Achhanni (2015) compared the experience of stress among working women in banks and the education industry in Nigeria. The study found that location of these working women is not causing any stress to their work and majority of the working women found work not be stressful as they could contain managing their homes and work responsibility.

Studies have for long shown that general stress experience is detrimental to psychological health (Pieterse & Carter, 2007; Marshall, Barnett, & Sayer, 1997; Karademas & Kalantsi-Azizi, 2003). Pieterse & Carter (2007)'s study examined the relationship between general-life stress, racism related stress and psychological health amongst black men. The study found racism related stress is a predictor and is positively related with psychological distress and inversely related to psychological well-being. In another study (Karademas & Kalantsi-Azizi, 2003) into the effect of stressful process after a stressful encounter which examined the cognitive appraisal, appraisal variables and self-efficacy on psychological health. The findings revealed that psychological symptoms are predicted by prior health, appraisal variables, and certain coping strategies. Self-efficacy expectations played a significant role in shaping threat, challenge, and stakes. Jones et al (2011) examined the effect of job anxiety and work-related psychological illness on workplace performance. The data for the study were collection from British Workplace Employment Relation Survey (WERS) of a sample of 2259 employees. An additional sample of 25 employees completed questionnaire on nature of employment, job demands and anxiety. The study found work-related psychological illness to be negatively related with workplace performance. According to Gilbert and Bilsker (2012) enhancing psychological health and safety in an organisation is most effective when work place interventions are introduced. The intervention mostly is targeted first at reducing the number of stressors in the work environment.

A study examined the role of rumination and stress in predicting psychological distress amongst college students, psychological distress being considered a major health concern influenced by the level of stress experience (Morrison & Connor, 2004). The study found that when stress was lower, psychological distress was decreased significantly. Appleton, House and Dowell (1998) found among health workers that problems with physical and mental health were associated with several aspects of workload, including list size, number of sessions worked per week, amount of time spent on call, and use of deputizing services. In the qualitative part of the survey, participants overwork and excessive hours, paperwork and administration and health service changes as the most stressful aspects of their work. Majority of the literatures reviewed revealed that stress affect health negatively. Therefore, the study tested three hypotheses to examine the possible interactions of gender and stress on the psychological health of bank employees.

- i. There would be a significant gender difference on the psychological health of bank employees.
- ii. There would be a significant main effect of stress on the psychological health of bank employees.
- iii. There would be a significant interaction effect of gender and stress on the psychological health of bank employees.

III. METHODS

Participants: Participants in the study were 120 employees at First bank of Nigeria Limited, made up of 56 (46.7%) males and 64 (53.3%) females. There were volunteers from thirteen branches of the bank both within and outside Jos metropolis of Plateau State Nigeria. The branches of the bank where they had been drawn are: Jos Main Branch, Jos Market Branch, Jos Government Secretariat Branch, University of Jos Branch, Katako Branch, Farin Gada Branch, Bukuru Branch, Bassa Branch, Barkin Ladi Branch, Mangu Branch, Langtang

Branch, Shendam Branch, and Kwugwui Branch respectively. The age range was between 24 to 50 years and the numbers of years put into service ranged between 1 to 25 years.

Design: The study is a 2x2 factorial design. It comprises of two independent variables; Gender with two levels (males and females) and stress with two levels (high stress and low stress).

Instruments: The standardized instruments for the study included **General Health Questionnaire (GHQ)** developed by Goldberg, Carter, Sartorius, Ustun, Piccinelli, Gureje and Rutter (1997) and **Work-related stress questionnaire**. The GHQ is a 30-item scale carved out of an initial 60-item scale. The GHQ items offer four answer categories (not at all, no more than usual, rather more than usual, or much more than usual) indicating an increasing or decreasing mental distress.

Procedure: Formal consent was obtained from the Business Development Manager (BDM) who is in charge or oversees the entire area of coverage. Formal consent was also obtained from respective branch manager (BM) before the questionnaire was administered to employees who were volunteers in their branches during working hours that is after closing for customers in order to get their maximum concentration. A research assistant was obtained in each of the branches by the help of the business manager (BM) in administering and retrieving the completed questionnaires and the questionnaire was distributed using incidental sampling techniques.

IV. RESULTS

The result obtained from the study are presented as derived from SPSS 23.0

Table 1: Two-way ANOVA source table for Gender and Stress on Psychological Health

Source	Type III Sum of Squares	Df	Mean Square	F	Sig
Corrected Model	2.852 ^a	3	.951	4.611	.004
Intercept	431.615	1	431.615	2093.792	.000
Gender	.233	1	.233	1.132	.290
Stress	2.766	1	2.766	13.419	.000
Gender* Stress	.009	1	.009	.045	.832
Error	23.912	116	.206		
Total	465.428	120			
Corrected Total	26.764	119			

a. R Squared = .107 (Adjusted R Squared = .083)

Table 1 reveals that only stress had a significant effect on psychological health; $F(1, 120) = 13.419$, $p = .000$ (Hypothesis 2). Employees with low level of stress scored higher (2.070) on psychological health than employees with high level of stress (1.763). Hypothesis 1 was not confirmed in the study, $F(1, 120) = 1.132$, $p = .290$; and Hypothesis 3 was also not confirmed in the study, $F(1, 120) = .045$, $p = .832$.

V. DISCUSSION

The study found high levels of stress to affect psychological health amongst the bank employees. This support many literatures as they have demonstrated that stress and psychological health are inversely related (Latif et al, 2014; Howatt et al, 2018; Eberendu et al, 2018; Pieterse & Carter, 1983; Marshall et al, 1997). The more the experience of work stress amongst bankers their psychological health becomes poor. Furthermore, the study found no gender difference in the psychological health of bank employees. This implies that whether there are gender differences in stress experience as suggested that male can contain excessive stress than women (Adegboyega et al, 2017), the end effect on psychological health is indifferent for male and female bank employees. The study also found no significant interaction between gender and stress on psychological health amongst bank employees. This is plausible because no significant difference was found for gender on psychological health.

Meanwhile, poor psychological health has been characterised by failure to realise ones potential, inability to cope with normal stressors of life and an inability to work productively and fruitfully (Stavroula & Aditya, 2016). Therefore, it is important bank managers to effectively prevent recurring and troublesome sources of stress in the work environment. The most basic level of doing this is to identify stressors in the work environment and eliminate them. Some research has been conducted to identify stressors in the work environment some are factors contingent on the job or interpersonal factors. For instance, work overload, many deadlines to meet (Adegboyega et al, 2017) can be as much a stressor as negative perceptions of work practice, or competition among peers (Oke & Dawson, 2010; Adegboyega et al, 2017). Hence, the needs to introduce a stress management approach in Nigerian banks. It is common phenomena amongst stress researchers that the experience of stress is linked with psychological distress or deteriorating psychological health (Pieterse & Carter, 2007; Marshall, Barnett, & Sayer, 1997; Karademas & Kalantsi-Azizi, 2003). Stress reduction model, the relaxation training is relevant for bank employees to reduce the extent of stress experienced at work. According

to Mitenberger (2008), relaxation training procedures are strategies that people use to decrease the autonomic arousal. The person engages in specific relaxation behaviors that result in bodily responses opposite to the autonomic arousal. The model fits best for banks in Nigeria where they could utilize each employees break periods for their relaxation training. In addition, it is recommended to bank employers to introduce work shifts into the system in order to regulate the number of hours bankers work. This would reduce the tendency of being distress and boost the psychological health of their employees. It is important to maintain employees' psychological health because it can affect their performance on the job causing severe errors in the workplace.

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