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ORIGINAL ARTICLE

Prevalence and Predictors of Stress among Bankers in Enugu State South-East Nigeria

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Keywords

Bankers; HSE Stress Questionnaire; Stress; Workplace; Southeast Nigeria

ABSTRACT

Background: The work environment is rapidly changing and in recent times, occupational stress poses a threat to the health, morale and productivity of workers and the organization. This study sought to determine the prevalence and predictors of stress among bankers in a south-eastern state of Nigeria.

Methods: A descriptive cross-sectional study was carried out among 370 bankers in Enugu State, Nigeria using the Health, Safety, Executive (HSE) management standards indicator tool. Multistage sampling method was used to select participants. Statistical analysis was done using SPSS 22.0. Level of statistical significance was set at $p< 0.05$.

Results: The mean age of the participants was 34.54±6.3 years while the mean years of work was 6.01±4.7years. One hundred and seventy-four (47%) reported high level of stress due to relationship at work while 318 (85.9%) reported low level of stress due to roles. Being 35 years or less was found to a predictor of high (AOR 0.55, CI 0.30-1.02) level of stress due to control.
Work experience of 5 years or less was found to be a predictor of both high (AOR 0.74, CI 0.40--1.37) and low (AOR 0.99, CI 0.40-1.37) levels of stress due to control.

Conclusion: This study has shown that the prevalence of stress was high among bankers in Enugu State, South-East Nigeria. There is, therefore, the need for routine stress assessment and interventions in the banking industry especially for those at high risk.

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INTRODUCTION

Workplace stress has been identified as a health and safety risk throughout the world, including in Nigeria.[1] According to the International Labour Organization (ILO), work-related stress is determined by work organization, work design and labour.[1] It occurs when the demands of the job do not match or exceed the capabilities, resources, or needs of the worker, or when the knowledge or abilities of an individual worker or group to cope are not matched

with the expectations of the culture of an enterprise.[2] According to the National Institute for Occupational Safety and Health (NIOSH) ranking for occupational stress level, banking was listed among the most stressful occupations.[3,4] It was documented that in these stressful occupations, the employees had insufficient control over the work, with employees feeling that they were trapped in jobs where they were regarded as quasi-machines rather than as people.[3] Stress can manifest in employee's behaviour in various forms such as depression, anxiety, burnout, headache, frustration, fatigue, aggression and loss of concentration. It can also lead to the use of substances such as alcohol and illicit drugs and possibly abuse of these substances.[5,6]

A high level of occupational stress does not only have detrimental effects on the health of the employees but also affects the employee's creativity, morale and productivity.[6] This is evidenced by studies done among bankers in southwest Nigeria and Pakistan which showed that job stress impacted negatively on the bankers' performances.[7,8] In the past decade, the banking sector has undergone swift changes in policies due to globalization and liberalization.[5] It has also become more competitive due to the creation of more private sector banks, downsizing and the introduction of new technologies such as mobile and internet banking services, automated teller machine, point of sale (POS) machine, etc. The arrival of these technological advancements in the banking environment has changed the working process for the bank staff and has led to downsizing the workforce in the sector.[5] Furthermore, globalization and privatization led policies have resulted in reforms in the banking sector in order to adjust and provide more competitive services. The implications of these changes have affected the social, psychological and even the economic domains of the bank workers.[5]

Data on work-related stress are available to varying extents across countries and regions; the greater share of research in this field is to be found in developed countries, and to only a limited extent in Africa.[2] Various mechanisms of coping with stress have been devised by developed countries and people in developing countries like Nigeria are gradually becoming more aware of the effects of work-related stress. However, most developing countries do not have policies in relation to psychosocial risks and work-related stress.[9] Presently, workplace stress has become a major problem and a matter of concern for employees and employers. Therefore, this study sought to determine the prevalence of workplace stress and its associated factors among bankers in Enugu Metropolis, Nigeria.

METHODOLOGY

A cross-sectional descriptive study was carried out among bankers in Enugu metropolis in Enugu State south-east Nigeria between November 2017 and February 2018. A minimum sample size of 378 was obtained using the formula for estimating proportion,[10] a prevalence of

stress of 34% among bankers in a study in India[11] and adjusting for 10% non-response. A multistage sampling technique was used in the study. First, using a simple random sampling method by balloting, five banks were selected from the sixteen banks in Enugu metropolis. From the selected banks, four branches each were further selected using a simple random sampling method. Then all bankers who met the inclusion criteria in each selected branch were recruited for the study.

Ethical clearance was obtained from the Health Research and Ethics Committee of the University of Nigeria Teaching Hospital (UNTH), Enugu. Permission and written informed consent were gotten from the management and staff of all the selected banks, respectively. Confidentiality was maintained throughout the study and the participants were informed that they can withdraw from the study when they so wish.

Data was collected using a pre-tested structured self-administered questionnaire that was adapted from a 35-item Health, Safety, Executive Management Standards Indicator Tool (HSE-MS IT).[12] Demographic variables like age, sex, occupation, marital status, and years of employment were included in the questionnaire. A study done in Italy confirmed the concurrent and construct validity of the HSE-MS IT and identified the individual contribution of each of its scales in predicting relevant work-related stress outcomes.[13] It was concluded that HSE-MS IT seems to be a valid instrument for identifying the possible sources of psychosocial risk at work.[13] Three research assistants were recruited and trained on the objectives of the study and the data collection methods. The questionnaire was pretested in a bank that was not included in the study. Data collection lasted for three months.

The HSE-MS IT indicated the degree to which participant might be feeling stressed and is based on six areas: demands, control, support from managers/support from peers, role, change and relationships. This study assessed the level of work-related stress among bankers based on the following domains: Demand which includes issues such as workload, work patterns and the work environment; Control which involves to what extent one has a say in the way their work is carried out; Support which involves the resources and encouragement provided by the organization, superiors and colleagues; Relationships at work which includes promoting positive work behaviour, avoidance of conflicts and dealing with improper behaviour; Role which deals with peoples' understanding of their function within the organization and to the extent to which the organization ensures that employees do not have conflicting roles and Change involves how organizational change is enforced and managed. For each of the item, the participant indicated using a five-point Likert scale ranging from 'Always' to 'Never' the degree to which he/she might be feeling stressed.

The analysis for each domain of stress was based on the average or mean number of

questions ticked by a participant. An average of 4-5 indicated low levels of stress, an average score of 3 was categorized as being neutral while an average score of 1-2 indicated high levels of stress. For example, the numbers ticked that corresponded to 'Demands' were added then divided by the total number of 'Demands' questions (8 questions) to give an average for the 'Demands' management standard.[12,13] A participant scoring an average of 4-5 indicated that this person had few issues about the management standard and hence likely exhibited (in the case of demands) low levels of demand-resource imbalance (low level of stress). An average score of 1-2 indicated that they were likely to already be suffering from high levels of stress due to demand–resource imbalance or be at risk of it. A score of 3 was categorized as neutral.[12,13]

Data was analysed using Statistical Package for Social Science (SPSS) version 22.0. Level of statistical significance was set at $p < 0.05$. Categorical variables were summarized using frequencies and percentages while quantitative variables were summarized using means and standard deviation. Chi-square test was used to determine factors associated with different domains of stress while multivariate analysis was used to determine the predictors of stress.

RESULT

A total of 370 bankers were studied giving a response rate of 97.8%. Table 1 shows the socio-demographic characteristics of the participants. The mean age was 34.54±6.3 years. One hundred and seventy-four (47%) were males and 196 (53%) were females. The highest proportion of the participants 207 (55.9%) were married, and the mean years of work was 6.01±4.7 years.

Table 1: Sociodemographic characteristics of the bankers

Variables	Frequency (n=370)	Percent
Age (years)		
≤ 35	215	58.1
> 35	155	41.9
Mean age (years)	34.54±6.30	
Sex		
Male	174	47.0
Female	196	53.0
Marital status		
Single	161	43.5
Married	207	55.9
Widowed	1	0.30
Separated/Divorced	1	0.30
Religion		
Christianity	366	98.9
Others	4	1.1
Educational level		
Secondary	2	0.5
Tertiary	368	99.5
Years of Work		
≤5	203	54.9
> 5	167	45.1
Mean years of work	6.01±4.7	
Department		
Operations	272	73.5
Marketing	98	26.5

Others: Islam and African traditional religion

Table 2 shows the participant's response to the questions regarding roles and relationship at work. More than half of the participants 217 (58.6%) and 202 (54.8%) reported that they were 'always' clear of their responsibilities at work and their objectives respectively. However, 38(10.3%) and 31 (8.4%) of the participants reported they were 'sometimes' subjected to personal harassment in the form of unkind words or behaviour and bullying at work respectively.

Table 2: Response pattern on components of role and relationship stress among bankers

	Always n (%)	Often n (%)	Sometimes n (%)	Seldom n (%)	Never n (%)	Total
Role						
I am clear what is expected of me at work	249 (67.2)	79 (21.4)	25 (6.8)	7 (1.9)	10 (2.7)	370
I know how to go about getting my job done	176 (47.7)	125 (33.9)	41 (11.1)	11 (3.0)	16 (4.3)	369*
I am clear what my duties and responsibilities are	217 (58.6)	92 (24.8)	45 (12.1)	4 (1.1)	11 (2.9)	370
I am clear about the goals and objectives for my department	202 (54.8)	85 (23.0)	47 (12.7)	17 (4.6)	18 (4.9)	369*
I understand how my work fits into the overall aim of the organization	171 (46.2)	104 (28.1)	53 (14.3)	22 (5.9)	20 (5.4)	370
Relationship						
I am subject to personal harassment in the form of unkind words or behaviour	38 (10.3)	54 (14.6)	89 (24.1)	66 (17.9)	122 (33.1)	369*
There is friction or anger between colleagues	34 (9.2)	38 (10.3)	151 (41.8)	89 (24.0)	58 (15.6)	370
I am subject to bullying at work	31 (8.4)	37 (10.0)	58 (15.7)	70 (18.9)	174 (47.0)	370
Relationships at work are strained	27 (7.3)	44 (11.9)	133 (35.9)	90 (24.3)	76 (20.5)	370

*Non-response present

Table 3 shows the participant' response to the components of change and demand at work. Forty-eight (12.9%) reported that they 'never' had sufficient opportunities to question managers about changes at work and only 31 (8.4%) knew how changes made at their workplace will work out in practice. Seventy-nine (21.4%) and 32 (8.6%) of the participants reported that they 'always' had unachievable deadline and were unable to take sufficient breaks respectively. Table 4 shows the participants' responses regarding the components of control and support at work. Ninety-four (25.4%) reported that they 'never' had flexible working time while 25 (6.8%) reported that they 'never' had a say in their work speed. Ninety-one (24.6%) of the participants reported they were 'always' given supportive feedback on the work they did, however, 45 (12.2%) reported they were 'never' supported through emotionally demanding work.

Table 5 shows the prevalence of stress for the different domains. One hundred and seventy-four (47%) and 170 (45.9%) of the participants had a high level of stress due to relationship and support at work, respectively. Majority of the participants had a neutral level of stress in these domains; demand 251(67.8%), control 239 (64.6%) and support 195 (52.7%). A higher proportion, 318 (85.9%) experienced a low level of stress due to work roles. Table 6 shows the factors associated with each stress domain. No socio-demographic factors were found to be associated with stress due to demand, relationship, role, support and change. However, less than 5 years of work experience (x^2=7.146, p=0.028) and being less than 35 years of age (x^2=11.830, p=0.003) were associated with stress due to control. Table 7 shows the predictors of stress due to control. Predictors of high levels of stress due to

Table 3: Response pattern on components of change and demand stress among bankers

	Always	Often	Sometimes	Seldom	Never	**Total**
	n (%)	n (%)	n (%)	n (%)	n (%)	
Change						
I have sufficient opportunities to question managers about change at work	69 (18.6)	80 (21.6)	116 (31.4)	57 (15.4)	48 (12.9)	370
Staff are always consulted about change at work	60 (16.2)	87 (23.5)	131 (35.4)	56 (15.1)	36 (9.7)	370
When changes are made at work, I am clear how they will work out in practice	31 (8.4)	29 (7.8)	134 (36.2)	110 (29.7)	66 (17.8)	370
Demand						
Different groups at work demand things from me that are hard to combine	39 (10.5)	66 (17.9)	157 (42.4)	52 (14.1)	56 (15.1)	370
I have unachievable deadline	79 (21.4)	77 (20.8)	123 (33.2)	55 (14.9)	36 (9.7)	370
I have to work very intensively	12 (3.2)	19 (5.1)	81 (21.9)	122 (32.9)	136 (36.7)	370
I have to neglect some tasks because I have too much to do	52 (14.1)	62 (16.8)	141 (38.1)	62 (16.8)	53 (14.3)	370
I am unable to take sufficient breaks	32 (8.6)	61 (16.4)	142 (38.4)	69 (18.6)	65 (17.6)	370
I am pressured to work long hours	34 (9.2)	63 (17.0)	104 (28.1)	93 (25.1)	76 (20.5)	370
I have to work very fast	44 (11.9)	23 (6.2)	70 (18.9)	92 (24.8)	141 (38.1)	370
I have unrealistic time pressures	46 (12.4)	54 (14.6)	154 (41.6)	84 (22.7)	32 (8.6)	370

control were 5 years or less of work experience (AOR 0.74, CI 0.40-1.37) and being 35 years or less (AOR 0.55, CI 0.30-1.02). Work experience of 5 years or less (AOR 0.99, CI 0.40-1.37) was also found to be a predictor of low levels of stress due to control.

DISCUSSION

Occupational stress which has been called the "21st Century disease" is a serious problem for professionals whose work demands intense involvement with clients.[11] Stressors at the workplace could be as a result of the nature of the job or context of the job and include an unclear requirement, role overload, high-stress times with no downtimes, poor communication, lack of personal control, role conflict, lack of recognition and poor leadership.[14] Findings from this study revealed differences in the level of stress in the different domains; demand, control, support, relationship, role and change. A higher proportion of the participants reported a high degree of work-related stress due to relationship and support from colleagues and employees at work.

The poor relationship at work might be due to harassment and bullying as some of the participants reported that they were 'always' harassed and bullied at their workplace. Bullying at the workplace has been reported as a major stressor that could lead to physical or mental health issues and low job performance among bank employees thereby decreasing the probability of

achieving goals.[15,16] Support was found in our study to cause a high level of stress among the participants. The reason might be due to poor managerial and peer support on emotionally demanding jobs as reported by some participants. This finding was similar to studies done in Pakistan and Nigeria that reported a lack of administrative and social support from colleagues[17] as well as poor interpersonal relations as stressors among bankers.[17,18] Lack of social/organisational support at work was reported to have harmful effect on perceived health, affecting the work-life balance of the employees in financial institutions[19,20] and led to reduced job performance.[17] Some studies on stress done among bankers in Nigeria reported work overload and time pressure as stressors at work.[18,21] However, high level of stress due to demand was found to be low in our present study. This may be so since the majority of the participants were from the operations department and fewer from the marketing department as they always work under pressure to achieve their targets. In our study, the majority of the participants had a low level of stress from role ambiguity and this might be because they were clear on their job description and their responsibilities. This is a very important finding as job anxiety usually becomes higher when the role of an employee is not understood and may lead to a decrease in job performance.[22] However, a study done in Pakistan reported role ambiguity as a job stressor which led to job dissatisfaction among employees of the banking sector and this might be because their roles were poorly defined.[23] Workplace stress generally has been shown to have serious public health implications on the employee and the organization.[9] These include poor physical and mental health which in turn can lead to poor performance and productivity at work.[9] It can also lead to increased absenteeism, decrease commitment to work, high rate of staff turnover, increase complaints from clients and customers and damage to the organization's image both among its workers and externally.[9] Studies done among bankers in Nigeria and Pakistan found that stress is a major cause of burnout among bank employees.[6,24] Effects of stress on the bank employees and the organization were reported by other studies done in Nigeria. These include; anxiety, sleeplessness, hypertension, job dissatisfaction, poor working relationship with colleagues and low productivity and intension to quit.[18,25] Age has been reported in some studies to influence stress among bankers. A study done in Kenya noted that older employees (35 years and above) experienced more role stress than younger employees (less than 35 years).[26] This might be because older employees may not have the strength to cope with work pressure and long working hours. In our present study, being a younger banker (<35 years) was found to be statistically significantly associated with a high level of stress due to control.

Table 4: Response pattern on components of control and support stress among bankers

	Always n (%)	Often n (%)	Sometimes n (%)	Seldom n (%)	Never n (%)	Total
Control						
I can decide when to take a break	72 (19.5)	56 (15.1)	129 (34.9)	56 (15.1)	57 (15.4)	370
I have a say in my own work speed	92 (24.8)	112 (30.3)	94 (25.4)	47 (12.7)	25 (6.8)	370
I have a choice in deciding how I do my work	63 (17.0)	84 (22.7)	108 (29.2)	66 (17.8)	49 (13.2)	370
I have some say over the way I work	60 (16.2)	87 (23.5)	131 (35.4)	56 (15.1)	36 (9.7)	370
My working time can be flexible	31 (8.4)	55 (14.9)	135 (36.5)	55 (14.9)	94 (25.4)	370
Support						
If work gets difficult, my colleagues will help me	68 (18.4)	85 (23.0)	150 (40.5)	46 (12.4)	21 (5.7)	370
I am given supportive feedback on the work I do	91 (24.6)	108 (29.2)	116 (31.4)	41 (11.1)	14 (3.8)	370
I can rely on my line manager to help me out with a work problem	79 (21.4)	87 (23.5)	137 (37.0)	49 (13.2)	18 (4.9)	370
I get help and support I need from colleagues	97 (26.2)	91 (24.6)	139 (37.6)	32 (8.6)	11 (2.9)	370
I receive the respect at work I deserve from my colleagues	104 (28.1)	109 (29.5)	116 (31.4)	24 (6.5)	17 (4.6)	370
I can talk to my line manager about something that has upset or annoyed me about work	89 (24.1)	77 (20.8)	128 (34.6)	49 (13.2)	27 (7.3)	370
I am supported through emotionally demanding work	46 (12.4)	91 (24.6)	126 (34.1)	62 (16.8)	45 (12.2)	370
My line manager encourages me at work	113 (30.5)	99 (26.8)	101 (27.3)	31 (8.4)	26 (7.0)	370

This finding was similar to a study done in Italy which showed that the oldest group (>50 years) gave a higher score for control than those younger than 30 years.[27] This may have been observed because the younger workers may be less experienced and therefore had anxiety from job expectations. It could also be because emotional workload in younger people was shown to be associated with a higher risk of mental health complaints.[28]

Table 5: Prevalence of stress among bankers

Domains	High n (%)	Neutral n (%)	Low n (%)
Demand	22 (5.9)	251 (67.8)	97 (26.2)
Control	84 (22.7)	239 (64.6)	47 (12.7)
Support	170 (45.9)	195 (52.7)	5 (1.4)
Relationship	174 (47.0)	142 (38.4)	54 (14.6)
Role	7 (1.9)	45 (12.2)	318 (85.9)
Change	73 (19.7)	173 (46.8)	124 (33.5)

n = 370

The younger age found to be associated with a high level of stress due to control could also explain the relationship between less than 5 years' work experience as a factor also found to be associated with a high level of stress due to control. These association of younger age and less than 5 years working experience with stress due to control could be due to lack of involvement of younger and new employees in organizational decision making as reported by some participants in the study. Less than 5 years' work experience also found to be associated with a low level of stress due to control might be due to less work/time pressure as they may not have been given many responsibilities. A study done in Kenya showed that bankers who have worked for 16 years and above had more job autonomy than employees

who have worked in the banks for less than 16 years.[26] This could be possible as employees who had worked in the banks for 16 years and above may have risen the organisational ranks through promotions into positions that allow them the freedom to make decisions and to use their initiatives to achieve results.[26]

Limitation: Firstly, this study was done only among bankers in Enugu Metropolis therefore, the finding might not be generalised to other bankers in rural communities and other states in Nigeria. Therefore, there is a need for further studies involving bankers in other states. Secondly, the responses were self-reported based on how they felt in the last 6 months before the study and this may not be entirely true. Thirdly, the tool (HSE-MIT) has not been validated in our environment. However, it was pre-tested and had been previously adapted by some researchers.[29-33]

Conclusion: Our finding has shown that the prevalence of stress among bankers in Enugu Metropolis Nigeria is high. Being in the younger age group (<35 years) and having less than 5 years of work experience were noted as predictors of stress. Work-related stress is a prevalent issue and of significant public health importance particularly in the banking environment as seen from this study. These findings may influence development and implementation of occupational health policies which address psychosocial work hazards such as stress and also used as a baseline for implementation of interventions addressing work-related stress. There is a need for qualitative research to explore more issues related to work-related stress.

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Conflict of Interest: None

Authors' Contribution:

Conception and design of the study: OTJ, NAC, OTA, AEN, ASU, AO, OIJ, OIM

Collection of data: OIJ, OIM, OTJ, AO

Collation and analysis of data: ASU, AO, OTJ, NAC, OTA, AEN, OIJ, OIM

Drafting and revision of the manuscript: OTJ, NAC, OTA, AEN, OIJ, OIM, ASU, AO

Read and approved the final manuscript: All authors.

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Table 6: Factors associated with stress due to control

Variable	High level n (%)	Low level n (%)	Neutral n (%)	Chi square	P value
Age (years)					
≤ 35	35 (16.5)	32 (15.1)	145 (68.4)	11.830	0.003*
> 35	48 (31.4)	15 (9.8)	90 (58.8)		
Sex					
Male	38 (21.8)	19 (10.9)	117 (67.2)	1.286	0.526
Female	46 (23.5)	28 (14.3)	122 (62.2)		
Marital status					
Not Married	28 (17.2)	21 (12.9)	114 (69.9)	5.213	0.074
Married	56 (27.1)	26 (12.6)	125 (60.4)		
Religion					
Christianity	83 (22.7)	47 (12.8)	236 (64.5)	0.591**F**	0.744
Others	1 (25.0)	0 (0.0)	3 (75.0)		
Educational level					
Secondary	0 (0.0)	0 (0.0)	2 (100.0)	1.094**F**	0.579
Tertiary	83 (22.6)	47 (12.8)	237 (64.6)		
Years of work					
≤ 5	35 (17.5)	29 (14.5)	136 (68.0)	7.146	0.028*
> 5	48 (29.1)	18 (10.9)	99 (60.6)		

*= statistically significance **F**=Fisher's Exact Test

Table 7: Multinomial regression analysis for the predictors of stress due to control

Predictor variable	p-value	AOR	95% CI for OR	
			Lower	Upper
High level of control stress				
Years of work				
≤ 5	0.003*	0.74	0.40	1.37
> 5		1		
Age (years)				
≤ 35	<0.001*	0.55	0.30	1.02
> 35		1		
Low level of control stress				
Years of work				
≤ 5	<0.001*	0.99	0.40	1.37
> 5		1		
Age (years)				
≤ 35	0.507	1.25	0.56	2.80
> 35		1		

*= statistically significance

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