

# **IMPACT OF JOB STRESS ON THE HEALTH OF BANK EMPLOYEES IN WARRI, DELTA STATE, NIGERIA**

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## ***Abstract***

*Job stress is a global public health phenomenon that can be caused by any type of physical or emotional stimulus or situation. Stress negatively affects employees within the workforce and can become unmanageable or overwhelming. Workplace stresses are associated with the incidence of different health outcomes. This paper examined the impact of job stress on the health of employees in the banking sector in Warri, Nigeria. The objective of this study was to identify the job stressors that affect the health of workers and examine the relationship between job stress and health status of employees. The job demands-control model was adopted as the theoretical framework. The quantitative method of data collection was adopted in the study. The descriptive survey research design was adopted for the study while bank employees in Warri constituted the unit of analysis for this study. The study selected 271 respondents who were administered questionnaire in commercial banks in Warri, Delta State. Data collected for the study were analyzed using descriptive statistics. The study found that employees in the banking sector are faced with job stressors like heavy workload, inadequate break time, limited promotion opportunities and the resultant effect of these stressors include high blood pressure, constant headache, continuous feeling of anxiety, sleeplessness, depression, irritability, ulcer and chest pain. The study recommends that management should abate job stressors in the workplace by introducing workplace schemes such as teamwork and physical activities for employees which is extremely important for combating workplace-related stress as solutions to the challenges of job stress created by the banking institutions in Warri, Delta State.*

***Key Words:*** Job stress, banking sector, health outcomes, Warri, Delta State

## **Introduction**

Work-related stress is one of the major concerns for occupational safety and health. Workplace stress affects employees wellbeing and leads to different health issues. Epidemiologists have long been aware that social and environmental factors in the workplace can contribute to the incidence of many human diseases (Barocas, 2013). Predictably, as the single activity occupying most people's waking time is work, pressures, strains and stresses within the workplace have been identified as being a potentially

important health factor. Though no profession is free from some level of stress, professions such as medical, teaching, banking have been known to have a higher risk of stress than others (Felton, 2008). The negative impact of job stress on physical conditions and wellbeing of workers is a major issue not only in developing countries but also in developed nations (Sohail & Rehman, 2015). Stress causes burnout which has been attributed to occur in workers professions requiring intensive communication and interaction with service recipients (Kim, Shin & Umbreit 2007).

Banking like other services has become one of the highly competitive sectors in Nigeria. Stress in this sector is unavoidable on the part of the employees as the systems, procedures, techniques are getting complicated with the use of advanced technology (Oke & Dawson, 2009). It is ubiquitous in different kinds of workplace settings and throughout all strata of society (Felton, 2008). The causes of job stress are now understood to exist within the total sphere of the workforce and have an impact that reaches beyond the workplace to affect family and community. Promoting the long term social, economic and physical health of society may depend on the capacity of organizations to develop initiatives to address workplace stress and foster employees well-being (Barocas, 2013). Most likely, employees cannot cope with such rapid changes taking place on the job. Stress which is the strain from the conflict between our external environment leads to emotional and physical pressure (Rorch, 2005). There are both positive and negative effects of stress depending on each individual's unique perception of the tension between the two forces. Stress bears debilitating effects on both the employees and the employer's health (Khanka, 2009). Stressful working conditions can impact the physical and psychological wellbeing of workers and can lead to poor job performance, high work-related accident and injury rates and reduced productivity (Barocas, 2013).

Mental, intellectual, emotional and social health refers to a person's ability to handle stress, to acquire skills, to maintain relationships, all of which form resources for resiliency and independent living. A lot of factors are known to influence the health status of individuals, these include a person's surroundings, their background, lifestyle and economic, social conditions and spirituality; these are referred to as determinants of health. Studies have shown that a high level of stress can affect human health, especially those in employment with little or no control over their working conditions (WHO, 2010). As the number of service sector jobs increases, more and more jobs have become sedentary, presenting a different array of health problems than those associated with the manufacturing sector. Contemporary problems such as the growing rate of obesity and issues relating to stress and overwork in many countries have further complicated the interaction between work and health (Essien, 2014). Khattak, Khan, Haq, Arif, and Minhas (2011) conducted a study on occupational stress and burnout in Pakistan's banking sector; they found out that the long day work is causing extreme tiredness and back pain leading to physical burnout

among employees. The prolonged working hours also keep them off all day long from their families and social life. These aspects lead to emotional exhaustion which causes headache and sleep disturbance (Psychological burnout). Work-related illness is increasingly becoming a major determinant of the health status of workers. This may be because of increasing awareness among workers of their environment or due to increasing exposure of workers to hazardous substances and/or conditions. These health effects have been well documented in several occupations (Harrington, 2001). Of major interest in determining wellness among workers is work-related stress. Workers in an attempt to comply with the demands of work might be faced with some stressors, which in turn can affect their health and productivity. Many longitudinal studies exist on organizational stress particularly its effect on organizations and workers' performance (Bature, Ayuba, & Ozigbo, 2014; Ashfaq & Ramzan, 2013; Abubarka & Kirfi, 2014, Aguwa, Nduka, & Arinze-Onyia, 2014) few exist on the impact of job stress on employees' health in the banking sector. Therefore, this study aims to investigate the impact of job stressors on the health of bank employees in Warri Delta State, Nigeria, therefore, bridging the research gap that exists in the literature. To achieve this aim, this study aims to find in-depth answers to the following research questions:

#### **Research Questions:**

The following research questions guided this study:

1. What are the job stressors affecting the health of bank employees in Warri, Delta State, Nigeria?
2. What is the relationship between job stress and health outcome of bank employees in Warri, Delta State, Nigeria?

#### **Theoretical Framework**

This study adopted the job demands-control model as the theoretical framework. One of the most influential models concerning job stress is the job demands-control model propounded by Karasek in 1979. The JDC model has dominated the field of occupational stress research for more than two decades (Karasek & Theorell, 1990). It is a model of job stress which is broadly used to show the relationship between job stress and employee health. The basic theme of this model is that stress occurs when employees have high demand and low job control. High levels of stress affect negatively the health of an employee (Karasek, 1979). Job demand refers to the workload or time pressure. Low control at work is defined in terms of a low level of decision latitude (authority over decisions) and a low level of skill utilization. The Job Demands-Control theory suggests that individuals experiencing high demands paired with low control are more likely to experience psychological strain, work-related stress and in the long term, poor physical and mental health. The theory recognizes the importance of daily environmental stressors on the long-term experiences of stress. The Job Demands-Control Model postulates the

negative impact of job strain on workers physical and mental health. The model suggests that the most at-risk group of poor physical and mental health are those workers who are exposed to job strain (high demands and low control) paired with low workplace support, a phenomenon referred to as ISO-strain (Vander & Maes, 1999).

Job demands represent psychological stressors in the work environment. These include factors such as interruption rate, time pressures, conflicting demands, the reaction time required, the pace of work, proportion of work performed under pressure, amount of work, degree of concentration required and the slowing down of work caused by the need to wait for others (Jones & Bright, 2001). Karasek's core hypothesis was that high job demands were not harmful in themselves but when accompanied by low decision latitude would result in psychological strain. When applied to the banking sector, it means the high job demands are not the major cause of stress which lead to ill health, rather it is the lack of control which leads to strain. Banks have a standard policy which must be adhered to strictly. The spirit of creativity and initiative is dampened. The workplace is potentially an important source of stress for bankers because of lack of administrative support from a boss, work overload and time pressure, risky nature of the job, poor relationship with customers, coworkers and work-family balance. Malik (2014) in a study on occupational stress experienced by private and public banks employee in Quetta found that work overload, difficult tasks, role authority, role conflict and lack of senior-level support were the main cause of stress.

### **Materials and Methods**

The study was carried out in Warri, a commercial city of Delta State in Southern Nigeria. It shares boundaries with Ughelli/Agbarho, Sapele, Okpe, Udu and Uvwie, although most of these places, notably Udu and Uvwie have been integrated to the larger cosmopolitan Warri (Swill, 2014). Modern-day Warri is made up of three Local Government Areas; Warri South LGA which is dominated by the Urhobos of Okere and Agbassa and the Itsekiris, Warri South-West which is dominated by Ijaws and Itsekiris and Warri North which is mainly dominated by the Itsekiris with Ijaws as well (Ekeh, 2005). These Local Government Areas are all in Delta South Senatorial District. They share this district with the Isoko. It is a city estimated to have a population of 895, 865 as reported by the 2006 National Population Census, this includes the population of Warri North, Warri South, Warri South-West, Uvwie and Udu Local Government Areas.

The study adopted the descriptive survey research design and data collection instrument was the questionnaire. The target population of the study comprised junior and senior staff of the eighteen commercial banks in Warri, Delta State. The purposive sampling technique was used in selecting the Head Office of the commercial banks in Warri while the simple random sampling technique was used in selecting respondents across the Head Offices.

This was done to ensure that each employee had an equal chance of being selected. A total sample size of 271 was selected using Taro Yamane (1967) statistical formula for determining sample size. The questionnaire provides information on the socio-demographic characteristics such as gender, age, marital status, educational qualification etc. self-reported health status, perceived stress levels, work characteristics (using Karasek's Demand Control Support Model) and general situation about leisure time, physical activity and health outcomes. The questionnaire was distributed personally by the researchers according to their departments while data collected were analyzed using descriptive statistics. The descriptive statistics involves frequency tables and percentages.

### Results/Findings

**Table 1: Distribution of Respondents by Socio-Demographic Characteristics (n=271)**

Variables	Frequency (F)	Percentage (%)
<b>Sex</b>		
Male	166	61.3
Female	105	38.7
<b>Total</b>	<b>271</b>	<b>100.0</b>
<b>Age (Years)</b>		
23 -27	70	25.8
28 -32	44	16.2
33 -37	61	22.5
38- 42	39	14.4
43 and above	57	21.0
<b>Total</b>	<b>271</b>	<b>100.0</b>
<b>How long have you worked in the bank</b>		
Less than one year	16	5.9
2-5 years	107	39.5
6-10 years	80	29.5
11-15 years	46	17.0
16 years and above	22	8.1
<b>Total</b>	<b>271</b>	<b>100.0</b>
<b>Marital Status</b>		
Single	116	42.8
Married	145	53.6
Separated/divorced	7	2.6
Widowed	3	1.1
<b>Total</b>	<b>271</b>	<b>100.0</b>

**Educational level**

SSCE/GCE	50	18.5
HND/B.Sc.	176	64.9
M.Sc./Professional Cerf	45	16.6
<b>Total</b>	<b>271</b>	<b>100.0</b>

**What unit/department do you work**

Customer service	38	14.0
Support section	45	16.6
Cash operations	43	16.0
Audit unit	32	11.8
Driving unit	20	7.4
Mails section	22	8.2
Legal section	25	9.2
Trade services unit	24	9.0
Fixed deposit section	21	7.8
<b>Total</b>	<b>271</b>	<b>100.0</b>

In this analysis, variables such as gender, age, marital status, educational attainment, how long employees have worked in the bank and the unit/ department of respondents were examined. Table 1 shows the socio-demographic characteristics of respondents for the study. The gender distribution of the respondents as shown revealed that 116 (61.3%) of the respondents were males and 105(38.7%) were females. This indeed reflects the distribution of respondents and therefore suggests that more males are working in the banking sector than females. The study cut across 18 commercial banks in Warri, Delta State. Similarly, the data obtained on the age distribution of respondents also revealed that majority of the respondents fall within the age bracket of 23 -27 years representing (25.8%) of the total respondents that participated in the research which therefore implies that employment within the banking sector is restricted to a certain age bracket. However,16.2% are within the age bracket 28-32 years. Awulor, (2017) posited that most young graduates between the ages of 21-26 years are employed by the banks which therefore explains the uneven distribution of the age of the respondents. The result also indicates that a greater percentage of the respondents fall within 23-27 years. The respondents were also asked to state how long they have worked in the bank, the result obtained revealed that the respondents had worked in the bank for several years. Most of them (39.5%) had worked in the bank for 2-5 years, 80 respondents (29.5%) had worked in the bank for 6-10 years while the least 16 (5.9%) of the respondents had worked in the bank for less than one year in the work. The result therefore implies that most of the

respondents have worked in the bank for a long time and are accustomed to the daily routines of the banking system. The banking industry in Nigeria stands out as one of the most attractive industries in Nigeria. Bank employees enjoy employee benefits that compete favourably across other high performing industries.

With regards to the marital status distribution of the respondents, the data also revealed that more than half of the respondents 145(53.6%) were married, 116(42.8%) of the respondents were single, 7(2.6%) were separated/divorced while the least of them 3(1.1%) were widowed. The results therefore showed that majority of the respondents were married which is duly followed by single respondents. The result for the educational qualification of respondents also showed that a greater percentage of the respondents (64.9%) have a first degree (HND/ B.Sc. Certificate) in various fields of study; 50 (18.5%) have the First School Leaving Certificate while the least of them 45 (16.6%) had acquired master's degree as well as other professional degrees and certificates in various disciplines. The result suggests that majority of the respondents have a tertiary education, this shows that formal education is one of the prerequisites for working in any formal organization. Thus, much importance is placed on the educational qualification of employees. The result also revealed that the respondents that participated in the research cut across the various departments in the bank ranging from customer service department (14.0%), Support and IT Unit (16.6%), Cash Operations Unit (16.0%), Audit Department (11.8%), Drivers Unit (7.4%), Mails Section (8.2%), Legal Services Department (9.2%), Trade Services Unit (9.0%) and Fixed Deposit Unit (7.8%) amongst others. The findings there revealed that the respondents had a full grasp on the subject matter of the research based on their diverse experiences in the various departments in the bank. The job of most bankers demands continuous interaction with customers and figures. Although each department has its specific job function to fulfill, the main purpose of any commercial bank is to accept a deposit, offer customers interest on deposit, grant loans, offer financial services such as overdraft facilities and electronic transfer of funds, investment of funds and miscellaneous functions.

**Research Question One:** What are the job stressors affecting the health of bank employees in Warri, Delta State Nigeria?

**Table 2: Frequency distribution showing job stressors affecting the health of bank employees in Warri, Delta State.**

Factors that cause stress	Regularly	Sometimes	Never
Very heavy workload	180 (66.4%)	84(31.0%)	7 (2.6%)
Inadequate break times/meal times	118 (43.5%)	126(46.5%)	27 (10.0%)

Limited promotion opportunities	117 (43.2%)	120(44.3%)	34 (12.5%)
Fear of making errors	130 (48.0%)	129(47.6%)	12 (4.4%)
Time pressure	178 (65.7%)	83 (30.6%)	10 (3.7%)
Job insecurity	127 (46.9%)	117(43.2%)	27 (10.0%)
Poor supervision	84 (31.0%)	115(42.4%)	72 (26.2%)
Working hours too long	123 (45.4%)	126(46.5%)	22 (8.1%)

The first objective of the study identified job stressors in the banking sector that affect the health of workers. In order to achieve this objective, respondents were asked questions about the various factors that cause stress and how it affects their health. The result in Table 2 revealed that the job stressors were issues within the workplace which have a severe impact on the health of workers in the banking sector. The respondents identified factors such as very heavy workload, inadequate break time, limited promotion opportunities, fear of making errors, time pressure, job insecurity, poor work supervision and working for too many hours as factors that cause stress to the bank employees. The data also revealed that majority of the respondents (180) representing (66.4%) said that very heavy workload is a major factor that regularly causes stress for bank employees and that stress invariably affects their health as well. This result therefore implies that employees in the banking sector are faced with so many tasks and responsibilities within and outside their job descriptions which therefore pose a challenge for them if they are not able to meet up and achieve the expected result as at when due. The result, therefore, shows that assigning so many duties/ work overload can cause stress which in turn creates room for anxiety, tension and pressure for the bank workers. The result also revealed that employees reduce the pace of work to shed off the work overload and relieve themselves of stress which in turn leads to low productivity in the workplace. The causes of job stress are now understood to exist within the total sphere of the workforce and it has an impact that reaches beyond the workplaces, it affects family and community at large.

Also, the respondents identified inadequate break time/mealtime as a contributory factor causing stress and also affect the health of employees in the banking sector; the result showed that 118 (43.5%) of the respondents opined that inadequate break time regularly causes stress and regularly affects their health; 126 (46.5%) also noted that inadequate meal time sometimes cause stress while the least of the respondents 27 (10.0%) had a contrary view, they believed that inadequate break time under no circumstances causes stress to them. From the foregoing, it can be deduced that inadequate break time or meal time also poses as a detrimental factor to the health of workers. Most of the employees seem to be affected by the undue workload and prolonged working hours which restrains them from eating breakfast and also go on break; they solely rely on snacks which have less nutritional value as compared to a portion of healthy food. The prolonged work schedule constraints employees from relaxing to look after their families properly and to enjoy quality time with their families. Similarly, the result also showed that limited



promotion opportunities were also identified as factors that cause stress; 117 (43.2%) of the respondents noted that inadequate promotional opportunities for employees in the lower cadre regularly cause stress which leads to feelings of anxiety and sleeplessness. However, 120 (44.3%) also noted that limited promotion sometimes causes stress while 34 (12.5%) of the respondents opined that limited promotion opportunities have never caused stress to them. Also, the fear of making mistake/error was another factor identified by respondents as causing stress. It can be observed that majority of the respondents 130 (48.0%) revealed that the fear of making any error regularly causes stress to them; 129 (47.6%) of the respondents said that the fear of making any mistake sometimes causes stress while a very minute fraction of the respondents 12 (4.4%) said that this fear has never caused stress to them. From the foregoing findings, it can be deduced that employees working in the bank are frightened from making any mistake that can cost them their jobs; employees, therefore become traumatized and depressed when such mistake eventually happens. More so, 178 (65.7%) of the respondents revealed that time pressure regularly causes stress when they are expected to meet deadlines and meet specified targets and goals; 83 (30.6%) of the respondents also noted that time pressure sometimes causes stress while 3.7% said that time pressure has never affected them or caused stress to them. Bankers are given high targets to accomplish and also compete aggressively for customers which eventually affects their health. Job insecurity is also a major factor that causes stress to employees working in the bank, a greater percentage of the respondents 46.9% argued that job insecurity regularly poses as a foundation for stress amongst workers in the banking sector; the fear of the unknown as to when they might be relieved of their duties causes so much stress and pressure on the employees. Also, 117 (43.2%) of the respondents also noted that job insecurity sometimes causes stress which invariably affects their health status, a minute fraction of the respondents (10.0%) said that they have never regarded job insecurity as a factor responsible for job stress.

Similarly, data revealed that 84 (31.0%) noted that poor job supervision by management staff regularly causes stress; a majority of the respondents with 42.4% also posited that poor job supervision sometimes causes stress while 26.2% had a differing view. The result also revealed that 123 (45.4%) of the respondents argued that long working hours regularly cause stress to the bank workers; 46.5% said that long working hours sometimes cause stress while 8.1% of the respondents have an opposing view. From the foregoing, it can be deduced that employees who work for very long hours (11- 15 hours) at work are exposed to various health problems like chest pain, constant headaches, feeling of fatigue and tiredness. These, in the long run, make them less effective; breeds low output, less productivity, less creativity and make employee perform below expectation. Sabir and Helge (2003) noted that prolonged standing and a badly designed workplace have had a major influence on the physical health of employees working in the financial services sector, revealing further that musculoskeletal problems are one of the leading causes of

sickness related absenteeism. Colligan and Higgins (2005) also corroborated the findings of this study as he noted that the causes of stress are many like workload, cuts in staff, change at work, long work hours, lack supervision, inadequate training, inappropriate working conditions, too heavy responsibilities and poor relations with colleagues. Respondents also went further to specify the most stressful aspect of their job.

Responses extracted from the open-ended question in the questionnaire showed the most stressful aspect of bank job includes sourcing for high network individuals to give them funds to meet their target, scouting for customers for employees in the marketing department, sexual harassment from male customers, the pressure to meet rising expectations with no increase in salary and job satisfaction, adapting to changing technology, slow internet connection, working under too many pressure, resuming very early and getting home late.

**Research Question Two:** What is the relationship between job stress and health outcome of bank employees in Warri, Delta State?

**Table 3: Relationship between job stress and health outcome of bank employees in Warri, Delta State**

		DO YOU FEEL YOUR JOB AFFECTS YOUR HEALTH	
EXTREMELY STRESSFUL		73	106
	MODERATELY STRESSFUL	53	92
	NOT STRESSFUL	15	73
Count			130

To establish the relationship between job stress and health outcome of employees, a cross-tabulation of the respondent's perception of their job and how respondents feel their job affects their health was carried out. Table 3 indicated the responses of respondents on job stress and resultant health outcome; it can be observed that 73 (26.9%) of the respondents agreed that the bank job is extremely stressful and that the nature of the job also affects their health. On the other hand, 33 (12.2%) of the respondents had contrary views.

Similarly, 53 (19.6%) of the respondents that participated in the research also affirmed that working in the banking sector is moderately stressful which in the long run affects their health negatively. On the other hand 14.4% had opposing views. The result further showed that 15 (5.5%) of the respondents also noted that bank job is not too stressful but it also affects their health while 58 (21.4%) of them posited that working in the banking sector is quite challenging and it causes stress. From the foregoing, it can be deduced that in general, 52.0% of the respondents agreed that working in the banking sector is very demanding and it has an effect on the health outcome of the respondents while on the other hand, 48.0% had a different opinion on the level of stress they experience and the consequential outcome. This finding of this present study therefore suggests that majority of employees experience stress at the workplace and it leads to different negative health outcomes.

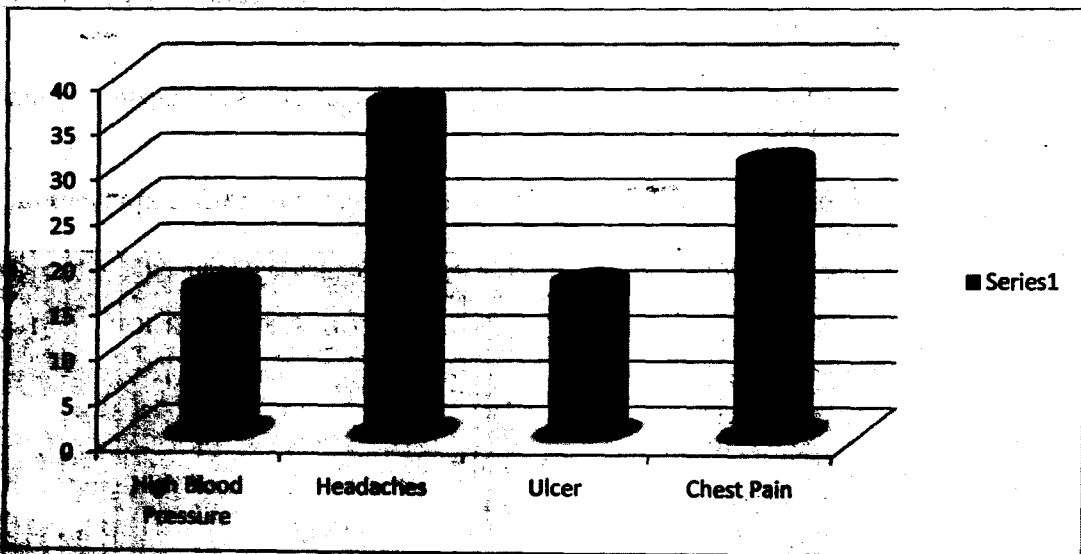


Fig 1: Health Problems faced by bankers as a result of job stress

The respondents also went further to list several health problems they feel are faced with as a result of job stress. A majority of the respondents argued that they usually have constant headache whenever they feel stressed out. In the same vein, the result revealed that respondents regularly experience chest pain due to stress. Respondents also posited that they also suffer high blood pressure and ulcer health challenges. Some of the respondents also went further to list out other health problems they are faced with; they include poor concentration, loss of appetite, tensed muscles of the neck and shoulder, moodiness, feeling worthless, difficulty in sleeping at night, low self-esteem and fatigue during the day as a result of job stress. It therefore follows those employees working in the banking sector experience a different level of stress and different health outcomes as a result of work-place stress. The banks require staff to resume as early as 6:30 am and close

late (as from 7 pm); the introduction of Saturday banking also deters workers from resting after a stressful week. The findings suggest that these compulsive conditions create stressful situations, tension and job dissatisfaction for bank workers.

The findings of the study also corroborate the work of Colligan and Higgins (2005) that work place stress has been associated with the etiology of physical disorders such as chest pain, heart diseases, hypoadrenia, immunosuppression and chronic pain. The study therefore suggests that if these symptoms become more severe or increase in frequency and severity, employees are advised to seek medical help. Stress is inevitable and how employees manage stress can have great impact on their overall health. Prolonged or increasing levels of stress can cause fatigue, depression, headaches, diarrhea, and chest pain among other physical symptoms.

### **Discussion of Findings**

In this study, several factors such as very heavy workload, inadequate break time, limited promotion opportunities, fear of making errors, time pressure, job insecurity, poor work supervision and working for too many hours were identified as factors that heighten stress to the bank employees. The data also revealed that majority of the respondents affirmed that heavy workload is one of the major factors that regularly cause stress for bank employees. On a divergent view, Khattak et al (2011) carried out a study in Pakistan banking sector and brought into light some interesting findings regarding the factors causing stress. The study concluded that negative feelings about the work, inadequate salary and insufficient time for family and job worries at home are major factors causing stress in banks. However, the work of Macklem (2005) revealed that some individuals work in a toxic environment characterized by relentless demands, extreme pressure and brutal ruthlessness which invariably results in negative health outcome. Sowmya and Panchanathan (2011) in their study on job burnout in the banking sector in India discovered that lack of rewards and organizational politics causes stress to workers. Rewards include praise, feeling of satisfaction, raises, bonuses, promotions, credibility, challenge, etc. Their findings revealed that young managers are suffering from psychological distress, depression, anxiety, burnout syndromes and physical ailments.

Job insecurity is also a major factor that causes stress to employees working in the bank, a greater percentage of the respondents argued that job insecurity regularly poses as a foundation for stress amongst workers in the banking sector; the fear of the unknown as to when they might be relieved of their duties causes so much stress and pressure on the employees. Majority of the respondents also noted that job insecurity sometimes causes stress which invariably affects their health status. In support of the findings of the study, Abubarka and Kirfi, (2014) in their study noted that the erosion of job security and the fear

of been sacked in the psyche of an average bank worker has both physiological and psychological consequences on such individuals.

We found that employees find their job extremely stressful which led to several health problems that they suffer. Findings of the study revealed that stress at work is associated with frequent minor physical symptoms such as digestive problems, headache, upper respiratory tract illness, backache and pain together with problems of mental health such as anxiety, restlessness depression and insomnia. The findings of Melchior, Caspi, Moffitt, Poulton, Milne, and Danese (2007) support the findings of the study. They noted that work-related stress exacerbates the impact of mental illness on work outcomes and research has found a strong link between workers' difficulty in coping with work stress and the onset of depression and anxiety. The result therefore showed that job stress leads to various health outcomes as identified by the respondents that participated in the research. The findings of Smith (2000) also revealed that stress at work is associated with frequent minor physical symptoms such as digestive problems, headache, upper respiratory tract illness, backache and pain, together with problems of mental health such as anxiety, depression and sleeping problems. High levels of occupational stress are also associated with negative health-related behaviours such as smoking, drinking more alcohol than usual and skipping breakfast. Similarly, work-related illness has become a major determinant of the health status of workers. This is because of the increasing awareness of workers of their environment and exposure of workers to hazardous substances and conditions which in the long run affect their health status. This finding was also supported by the work of Garg and Shuwa (2013) when they postulated that many bankers neglect their health for lengthy periods, a lot in their 30s are addicted to prescription drugs and an alarmingly increasing number are prone to bouts of depression, chronic fatigue and diabetes. Besides, work stress is linked to the experience of fatigue (Akerstedt, 2002). This work-related fatigue is thought to be the result of emotional and mental exhaustion occurring in the context of work-stress and burnout and it is frequently co-morbid with anxiety, depression and substance use (Appels, 2000).

### **Conclusion**

Stress negatively affects employees within the workforce and can become unmanageable or overwhelming. Based on the findings of the study, we conclude that stress affects the health of employees within the workforce with particular reference to employees within the banking sector. Employees revealed that they suffer different kinds of infirmities as a result of stress. They identified several maladies as the resultant effect of stress; they include high blood pressure, constant headache, continuous feeling of anxiety, sleeplessness, depression, irritability, ulcer and chest pain. From data generated in the course of the study, it is evident that job stress is linked with negative health outcomes on employees. Although employees experience stress at varying degrees, those who work for

longer hours (11-15 hours) experience more level of stress than those that work for a shorter number of hours (1-5hours). Also, the study has been able to establish that job stress can also lead to reduced productivity and high work-related injury rates within the workplace which in turn affects the physical, mental and psychological wellbeing of employees.

### **Recommendations**

Based on the findings of this study, the following recommendations are made to enhance the health of bank employees in Nigeria; the recommendations would serve as policy instruments for policymakers and key actors of the study:

1. First, the study recommends that management should abate job stressors in the workplace by introducing workplace schemes such as teamwork and physical activities for employees which is extremely important for combating workplace-related stress. Physical exercises could involve walking, jogging, swimming, cycling or playing tennis on an appointed day for employees. The exercise will help burn off excess adrenaline in the body and the long-run stimulate the production of natural morphine in the body which would induce a feeling of wellbeing and relieve nervous fatigue for employees.
2. Furthermore, the study recommends that management should set realistic goals for the employees to meet the stated target timely and reduce the risk of high blood pressure. It is also important for management to provide a proper plan for career development and personal growth for employees by providing timely training and seminars. Management should also employ adequate and well-trained staff to reduce the heavy workload on the existing staff.
3. The study also recommends that negative health outcome caused by stress can be averted by engaging in health initiatives that would enhance the health and wellbeing of the employees. The work environment should be made flexible by introducing tea breaks and lunch breaks for workers; this would enable them to have some rest before returning to their desk. More so, counselling should be provided for stressed workers.
4. The study also recommends comprehensive strategies for improving the health of employees by providing employee assistance programs. Stress can be perceived among employees differently. Many workers do not even know about the particular stressor affecting them and even the methods effective in dealing with the stressful situation. The study suggests that management should provide guidance, counselling or employee assistance training programs for workers on how to

identify stressors and deal with them successfully. Counselling helps a person feel relief from emotional distress.

5. A comprehensive medical checkup should also be undertaken by all staff at least annually. A psychiatrist can conduct a stress audit on workers at all levels in the bank to identify the stress area. Human Resources department must make it mandatory for every staff to take their annual leave. Due to the regular changes in the processes, there should be training and re-training interventions for employees. The more informed the employee, the less stress and more productive the employee would be.

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