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*Full Length Research Paper*

# Occupational stress among bank employees in South East, Nigeria

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**This study examined the influence of joint and independent predictions of emotional intelligence, perceived leadership style and job characteristics on occupational stress among bank workers in South East, Nigeria. The method adopted is a survey involving 210 male and female bankers. Five hypotheses were tested with two fully and three partially confirmed. Emotional intelligence, perceived leadership style and job characteristics significantly and jointly predicted stress, in addition, those with high emotional intelligence reported lower stress experience compared with those with low level of emotional intelligence. This lies in the identification of the factors that are central to a person controlling his/her stress and suggesting strategies to promote the stress reduction process. Employers can help employees change their perceptions of stress, provide them with strategies to help them cope and improving their confidence in their ability to do so.**

**Keywords:** Emotional intelligence, perceived leadership style, job characteristics and occupational stress.

## INTRODUCTION

The phenomenon of stress is becoming increasingly globalized and affects all countries and all professions. Occupational stress is a term used to define ongoing stress that is related to the workplace. The stress may have to do with responsibilities associated with the work itself, or caused by conditions that are based in the corporate culture or personality conflict. As with other forms of tension, occupational stress can eventually affect both physical and emotional well being if not managed effectively. Specifically, occupational stress can affect a person's health when the workplace stressors exceed an employee's ability to have control over or cope with the situation. It can result from factors involving innovation of new technology, work shift, deadlines, longer working periods, job security, commuting to work, hostile working environment and job description. A boring and monotonous job, for instance, can make an employee feel distressed, thus, stifling

motivation to perform well, whereas a challenging job can make an employee experience eustress, and enhance motivation to perform well. Eustress is constructive and progressive in the sense that it is inevitable; it is that form of stress emanating from workplace roles that tasks employees' ingenuity and stretches their abilities to reach for greater heights. On the other hand, distress is stagnating and retrogressive in the sense that it makes one unproductive/counter-productive and irritably dependent; it is that form of stress emanating from workplace roles that do not effectively and efficiently utilize employees' abilities or exceed their abilities to cope and adjust appropriately. The transactional model proposes that stress can be reduced by helping stressed people change their perceptions of stressors, providing them with strategies to help them cope and improving their confidence in their ability to do so. In order to develop an effective stress

management programme it is first necessary to identify the factors that are central to a person controlling his/her stress which is the focus of this study and to identify the intervention methods which effectively target these factors. The intertwined relationship between occupational stress and emotion has also been proposed to play a role in stress–work outcomes relationship. Although emotions are an integral and inseparable part of everyday organizational life, they are difficult to measure and as such have not been adequately researched in the organizational literature. As a result, some constructs (e.g emotional intelligence) have been identified as variables that can enhance understanding of emotional component of behavior.

## LITERATURE REVIEW

Typically, emotional intelligence is considered to involve emotional empathy, attention to and discrimination of one's emotions, accurate recognition of one's own and others' moods, respond with appropriate emotions and behaviors' in various life situations (especially to stress and difficult situations) among other factors. An employee with high emotional intelligence can manage his or her own impulses, communicate with others effectively, manage change, solve problems, and use humor to build rapport in tense situations. This "clarity" in thinking and "composure" in stressful and chaotic situations is what separates top performers from weak performers in the workplace. Three clusters of intelligence have been identified. These are: abstract intelligence, which pertains to the ability to understand and manipulate verbal and mathematical symbols; concrete intelligence, which describes the ability to understand and manipulate objects; and social intelligence, which describes the ability to understand and relate with people. Salovey and Mayer (1990) argued that EI subsumes both interpersonal and intrapersonal intelligences earlier proposed by Howard Gardner (1983), and proposed that EI has five principal features: being aware of one's own emotions; being able to manage one's own emotions; being sensitive to the emotions of others; being able to respond to and negotiate with other people emotionally; and being able to use one's own emotions to motivate oneself.

Emotionally intelligent individuals are said to be particularly adept at regulating emotion. This process is often used as a means to meeting particular goals, as it can lead to more adaptive mood states. In other words, such emotionally intelligent individuals may improve their moods and the moods of others'. As a result, they can even go so far as motivating others to achieving worthwhile objectives. Thus, to a large extent, an employee's emotional ability is what determines how often and to what extent he/she will experience stress at work. In addition, emotional intelligence has been found to impact on psychological health particularly

occupational stress (Ciarrochi, Chan and Bajgar, 2001). For example, Ciarrochi, Chan and Caput, (2000) posit that emotional intelligence may protect people from stress and lead to better adaptation.

In the context of organizations, leadership is the process of creating the vision and strategy for tomorrow. Leadership style is the manner and approach of providing direction, implementing plans, and motivating people. Good leadership helps to develop team-work and the integration of individual and group goals. It aids intrinsic motivation by emphasizing the importance of the work people do. Conversely, bad leadership induces tension and mental instability in workers which in turn negatively affect their work performance. The basis of leadership is aligning organizational goals/needs with individual goals/needs. Where this is not obtainable or the goals/needs of one party are satisfied at the expense of the other; the other party experiences tension/stress due to frustration (which means that the employee's goals have been blocked by obstacles posed by leadership style). Kurt Lewin (1939) led a group of researchers to identify different styles of leadership. Autocratic leadership: The manager alone exercises decision-making and authority of determining policy, procedures for achieving goals, work tasks and relationships, control of rewards or punishments. Democratic leadership: The group members have a say in decision-making, determination of policy, implementation of systems and procedures. Here the leader encourages, supports and gives direction of work, also he accepts concern for the welfare of the followers. Leaders who do not consider the diverse unique personalities of their subordinates end up creating a work unfriendly work environment for those workers who cannot cope with the style of leadership they perceive.

Smith (1998) and Hayers (2000) found that workers who fell under pressure reported autocratic supervision on the part of their leaders. The leaders rarely allowed them to participate in the decision making. However, there are no literatures linking democratic style of leadership to occupational stress in the banking sector in Nigeria. Variety, autonomy and decision authority are three ways of adding challenge to a job. The demands and contents of an individual's job can be a job stressor in a positive (eustress) or negative (distress) manner to an individual. In furtherance, this can lead to work outcomes like motivation/demotivation, satisfaction/dissatisfaction and so on. Having control of the various aspects of a job demands understanding the different characteristics of that job, examples of job characteristics are skill variety, role stress, and feedback on Job performance, dangerousness of the job, supervision, and job involvement (Hackman and Lawler, 1971). Hackman and Oldham (1975) proposed the Job Characteristics Model, which is widely used as a framework to study how particular job characteristics impact on job outcomes. The model states that there are five core job characteristics (skill variety, task identity,

task significance, autonomy, and feedback) which impact three critical psychological states (experienced meaningfulness, experienced responsibility for outcomes, and knowledge of the actual results) which in turn influencing work outcomes. The five core job characteristics can be combined to form a motivating potential score (MPS) for a job, which can be used as an index of how likely a job is to affect an employee's attitudes and behaviors. It is based on the idea that the task itself is a key to employee motivation. Seeman and McEwen (2001, 2002) stress the negative impact of cumulative burden of job characteristics on occupational stress and health, e.g. cardio-vascular diseases, cerebral diseases and meningitis. It was observed that literatures on studies conducted in Nigeria relating job feedback, work autonomy and task significance on occupational stress are insufficient. Consequently, excessive amounts of stress can lead to lack of productivity, a loss of confidence, inability to perform routine tasks, increase mistakes and accidents at work; it can also encourage absenteeism, lower morale and increase conflict with others. Excessive amount of stress can also cause physical and emotional problems (Pflanz and Ogle, 2006) and poor life satisfaction (Pawar and Rathod, 2007). Researchers have noted that unfavourable factors such as poor telecommunication networks, low skill levels and educational attainment of staff, hostile governmental policies and world events, all combine to create a very different business environment to comparable banking organizations in more highly industrialized countries (Mahdi and Dawson, 2007).

Researchers have noted that the Nigerian socio – physical environment is fraught with occupational stress indicators (Akingbola and Adigun, 2010). Especially exposed to high occupational stress are commercial bank workers in Nigeria who must contend with a host of precipitating factors, such as, excessive and unpredictable work schedule occasioned by an ever-increasing competition in the industry; a virtual disappearance of job security as evident in mass retrenchment of thousands of bank workers on a regular basis; low decision latitude on the job; and increasing threats to physical safety, security and well-being as banks have become the number one target of armed robbery attacks, kidnappings, and armed raids by bandits.

As observed by Agboli and Ukaegbu (2006), working in the South Eastern parts of Nigeria carries an elevated risk for occupational stress. Apart from stress-inducing factors implicit in banking jobs generally, bank workers in the South East Nigeria must also contend with social and environmental factors such as security concerns (incidents of kidnapping are very high in South East Nigeria with white-collar workers, such as bankers, expatriates, and other high-profile individuals often the targets), decaying infrastructures (bad roads, for instance, making it difficult getting to work or getting back home on time, thereby constituting additional

stress), relatively higher cost of living without a corresponding increase in take-home pay, among other factors. Studies have suggested that occupational stress should be studied within the context of the individual's belief system, the organisation in 'which he/she work, and the environment outside of the organisation (Heck and Marcoulides, 1989). The present study attempts to enhance our understanding of the dynamics of the workplace by examining how certain individual (emotional intelligence) and organisational variables (leadership style) and the job (characteristics) affect perceptions of occupational stress among bank workers in South East, Nigeria.

Specifically, it examined the difference between employees with low level of emotional intelligence and employees with high level of emotional intelligence on perceived occupational stress, differences in perceived occupational stress between those who perceive their managers to be high on autocratic leadership style and employees who perceive their managers to be high on democratic leadership style. Furthermore, it examined the joint and independent influence of the different components of job characteristics (skill variety, task identity, task significance, autonomy, and feedback) on occupational stress. South East-Nigeria is an environment that has raised health vulnerability level of employees as a result of local and global economic crises and other challenges.

To a large extent, control over external factors is limited but with adequate understanding of the factors identified in this study, organizations can create a stress-free work environment by strategically adopting appropriate leadership style, providing opportunity to enhance the pivotal role of emotional intelligence and engaging effective job design for reduced occupational stress, improved job performance and organizational productivity. It was hypothesized that

- Emotional intelligence, perceived leadership style and job characteristic will independently and jointly predict perceived occupational stress.

Low emotional intelligence participants will report higher level of perceived occupational stress than participants with high emotional intelligence

- Participants with autocratic leadership style will report perceived higher occupational stress than those with democratic leadership style.

- Job characteristics (skill variety, task identity, task significance, responsibility and feedback) will independently and jointly predict occupational stress

- Job position, marital status and educational qualification will independently and jointly predict perceived occupational stress.

## **METHOD**

An ex post – facto research design was used for this study. With the aid of structured questionnaires, data

was collected from two hundred and ten (210) employees who were randomly sampled from various departments in the branches of Guarantee Trust Bank, First Bank, Spring Bank, Zenith Bank, Oceanic Bank and United bank of Africa within Enugu town metropolis. The participants were randomly selected from a list of staff obtained from the organisations, Due to the busy schedule of respondents; effort was made to seek the approval of unit heads who assisted in retrieving the questionnaires.

### Participants

Among the 210 bankers that participated in this study, 139 (66.9%) were males and 71 (33.8%) were females with the youngest being 20 years and the oldest 60 years. The educational qualifications for the participants are as follows; 5.2% are Ordinary National Diploma Holders, 22.9% possesses Higher National diploma, 47.1% holds Bachelor of Science Degrees and 24.3% with Post Graduate Degrees. 1.4% represents 'others'.

### Instrument

The measure consists of information on demographic variables of the respondents. These are the respondents' gender, age, marital status, department, educational qualification and job position. Occupational stress was measured using the Job-related Tension Index developed by Kahn Wolfe, Quinn, Snoek and Rosenthal (1964). The 15 items were rated on a 5-point Likert High score on each item indicates high occupational stress while low score indicates low occupational stress. For the purpose of this study, the researcher obtained .77 Cronbach's Alpha coefficients and a split half reliability of  $r = .50$  for the scale.

Emotional intelligence was measured using the (EI) emotional intelligence scale developed by Wong and Law (2002). The 16 items were rated on a 5-point likert. High score on emotional intelligence indicates low occupational stress while low emotional intelligence score indicates high occupational stress. Cronbach's Alpha Coefficients .95 and a split half reliability of  $r = .82$

Autocratic and democratic leadership styles were measured using the autocratic and democratic leadership scale. This is a 9-item scale developed by White and Lippitt (1960). The scale comprises 4 items for autocratic and 5 - items for democratic leadership styles which were all scored on 5point Likert scale. High score on autocratic indicates a high level of occupational stress, while a high score on democratic indicates a low level of occupational stress. Cronbach's Alpha Coefficients obtained was .78 and a split half reliability of  $r = .45$

Job characteristics were measured using a 21-item scale developed by Hackman and Oldham (1975). For

the purpose of this study the researcher obtained a Cronbach's Alpha coefficient .71 and a split half reliability of  $r = .58$  for the scale.

## RESULTS AND DISCUSSION

The correlation results on relationship among all variables are presented below. There is a significant positive relationship between Marital Status and Gender ( $r = 0.548$ ;  $P < .01$ ), Level of Education and Age ( $r = 0.303$ ;  $P < .01$ ), Level of Education and Marital Status ( $r = 0.275$ ;  $P < .01$ ), Leadership Style and Emotional Intelligence ( $r = 0.691$ ;  $P < .01$ ), Leadership Style and Job Characteristics ( $r = 0.458$ ;  $P < .01$ ). Relationship between Job Characteristics and Emotional Intelligence ( $r = 0.446$ ;  $P < .01$ ) were positive and significant, while relationship between Emotional intelligence and Occupational Stress ( $r = -0.394$ ;  $P < .01$ ), Leadership Style and Occupational Stress ( $r = -0.229$ ;  $P < .01$ ), Job Characteristics and Occupational Stress ( $r = -0.354$ ;  $P < .01$ ) were negative and significant. Of particular importance is the result of the relationship between the independent and dependent variables. As revealed below, leadership has significant negative relationship with stress. It is assumed that a favorably perceived leadership style could reduce the impact of stress on employees. In addition, if employees succeed in effectively managing their emotion and that of colleagues, occupational stress will reduce. Finally, it was found that job characteristics had significant relationship with occupational stress. Enriched jobs provide employees with the opportunity to experience less distress, fatigue and illness. Studies on Ergonomics approach by (Astrand and Rodahl, 1977; Tichauer, 1978 and Grandjean, 1980) which highlighted the need to reduce the damage on the employee by tumbling strength and survival requirements and working conditions in organizations indicated a strong support for this finding.

The prediction for the joint influence of emotional intelligence, perceived leadership style and job characteristic on occupational stress was confirmed ( $F = 17.98$ ,  $P < .05$ ;  $R = 0.45$ ;  $R^2 = 0.20$ ). Emotional intelligence and job characteristics independently negatively predicted occupational stress ( $\beta = -0.390$ ,  $t = -4.449$ ,  $P < .05$ ) and ( $\beta = -0.255$ ,  $t = -3.571$ ,  $P < .05$ ) respectively. Generally, it was found that the independent variables of this study are significant factors in ameliorating the effect of stress in organizations. For example, the significant influence of emotional intelligence is supported by the findings of Headey and Wearing (1992) who found that enduring personality characteristics such as neuroticism and extraversion, determine people's daily work experiences, use of coping strategies, and levels of psychological distress and well-being. Extraversion has been positively correlated with subjective wellbeing (Costa and McRae, 1980), while introversion and neuroticism are associated

with increased stress (Fontana and Abouserie, 1993). Also, emotional intelligence was reported to be a significant predictor of occupational stress (e.g Ciarrochi, Chan and Bajgar, 2001). The authors pointed out that an objective measure of emotion management skill is associated with a tendency to maintain an experimentally induced positive mood which has obvious implication for preventing stress. Specifically, in this study, it was assumed that high level of emotional intelligence is associated with reduced stress.

Lars and Hanse (2010) found in their study on the influence job characteristics and motivators on perceived stress that job demands have significant negative impact on perceived stress among IT consultants and other occupations. The daily work of IT consultants and likewise bankers is often characterized by strict deadlines and feedback and likelihood of overlapping tasks and projects. In general, high job demands affect perceived stress which in turn might affect the quality of one's decision-making. It is expected that a work situation characterized by prolonged exposure to high job demands and low job control or less autonomy may lead to high stress and tension.

Result showed a significant difference between those with low and high emotional intelligence on occupational stress  $t(208)=6.156, P<.05$ . It further indicated that respondents with low level of emotional intelligence (mean 42.88) experienced higher occupational stress than those with high level of emotional intelligence (mean 35.74). Consistent with this findings, similar results were reported in previous studies (Guleryuz, 2008; Kafetsios and Zampetakis, 2008; Sy, et al; 2006), the authors established the role of emotional intelligence as a skill that minimizes the negative stress consequences. Oginska (2005) explored the relationship between emotional intelligence and perceived stress in the workplace and health-related consequences in human service workers. The results confirmed that employees reporting a higher emotional intelligence level reported a lower level of occupational stress and suffered less from negative health consequences. This finding supports the result of this study by confirming the essential role of emotional intelligence. Thus the application of emotional intelligence theories to workplace highlights its importance in enhancing individual ability to effectively cope with stress.

There was no significant difference between autocratic and democratic leadership style on occupational stress  $t(208) = 0.554, P<.05$ . This result supported the findings Omolayo (2007) who found out workers under democratic leadership style do not experience higher job-related tension than workers under autocratic leadership style. On the other hand, Schwartz (1987) found high submissiveness among workers in democratic organizations, but those in autocratic organizations expressed frustration and anger. However, there is a probability that some other reasons might be responsible for this result. For example, as

revealed in previous analyses, it may be assumed that a banker with a high level of emotional intelligence will not experience occupational stress even when working under an autocratic leader because his level of emotional intelligence will help that individual to develop a coping technique to deal with the frustrating situations as they arise. Thus, this finding strongly recommends training of workers on self regulations and management of emotional information. As noted by Dawis, and Lofquist (1987), stable cognitive, behavioural and emotional dispositions underpin work adjustment.

Furthermore, result revealed that Job Characteristics (Skills, Task Identity, Task Significance, Responsibility and Feedback) jointly predicted Occupational stress ( $F=8.160, P <.05; R= 0.40; R^2 = 0.16$ ). In addition, Task Identity ( $\beta= -0.210, t= -2.782, P<.05$ ) and Feedback ( $\beta= -0.290, t= -3.761, P<.05$ ) independently predicted Occupational stress. This result suggests that although, job characteristic is an essential element in the reduction of stress, sub components of task completion and feedback seem to be significant in determining the impact of stress for bankers. This is particularly important for bank management and calls caution in the application of policies in the banking industry. This is because most banks in Nigeria recently went through one form of restructuring or another. In the process opportunity to start and finish a particular task and receive adequate feedback may be lost and this may lead to frustration and tension. As reported by Armstrong and Griffin, (2004), role stress generally arises when an employee's responsibilities and duties are vague, ill-defined, and ambiguous and or when directives are inconsistent or contradictory.

In this study, Job Position, Marital status and Educational Qualification did not predict Occupational stress ( $F=0.87, P >.05; R= 0.23; R^2 = 0.05$ ). However, previous studies did not support this finding. NIOSH, (1999) reported that about one-third of workers report high levels of stress. A person's status in the workplace can also affect levels of stress. While workplace stress has the potential to affect employees of all categories; those who have very little influence.

## CONCLUSION

Conclusively, emotional intelligence, perceived leadership style and job characteristic contributed significantly to occupational stress. This result has implications for preventing physical problems and health problems like heart diseases, ulcers, arthritis, and increased frequency of drinking and smoking, cardiovascular, gastrointestinal, endocrine and other stress related disorders. In addition, through the promotion of high level emotional intelligence, psychological and behavioral problems such as change of moods, inferiority complex, widespread resentment, reduced aspirations and self esteem, reduced motivation

and job skill will be reduced. With well designed jobs, dissatisfaction, decreased motivation, absenteeism and low productivity will be prevented. Some of these objectives could be achieved through properly organized stress management programs. Inter-relationships with other significant individuals and groups are important in giving sense to experience and making sense of the world of work. The experience of workplace stress also depends on the way the person makes sense and perceives of their work environment. In view of this, it is important for organizations be committed to alleviating the impact of stress on employees.

## RECOMMENDATIONS

In view of these result, more effort on the part of policy makers, practitioners, and bank management must be intensified to alleviate the negative effect of occupational stress among bank employees. This can be achieved through the use of reliable and valid psychological tools measuring emotional intelligence of applicants. Such adoption of psychological approach to recruitment can have a significant effect on the type of individuals recruited in to the banking industry.

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