



**Full Length Research Article**

**THE INFLUENCE OF JOB STRESS ON FAMILY SOCIAL BEHAVIOUR OF COMMERCIAL BANK WORKERS IN ENUGU STATE, NIGERIA**

**<sup>1</sup>Etoneyaku, E. A. C., <sup>2</sup>Anyanwu, J. I., <sup>3</sup>Ugwoke, E. O. and <sup>4</sup>\*Onuoha, J. C.**

<sup>1,3</sup>Department of Vocational Teacher Education, University of Nigeria, Nsukka, Enugu State, Nigeria

<sup>2</sup>Department of Educational Foundations, University of Nigeria, Nsukka, Enugu State, Nigeria

<sup>4</sup>Department of Social Science Education, University of Nigeria, Nsukka

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**ABSTRACT**

The study investigated the influence of job stress on family social behaviour of bankers in Enugu State of Nigeria. The study was aimed at identifying the sources and influences of job stress on bankers. The study which adopted a descriptive survey design was carried out among 330 marketing bank staff working in selected commercial banks in Enugu State. A structured questionnaire consisting of 30 items to elicit information on sources of job stress, influence of job stress on the health and family social behaviour of the workers was developed by the researchers, validated by experts in vocational teacher education and measurement and evaluation, was used for data collection. Descriptive statistics were used to analyze data on the sources and influence of job stress on the health and social behaviour of the workers while inferential statistics was used to establish the relationship between job stress and family social behaviour using length of service as intervening variable. The study established that job stress affects physical, mental and social behaviour of these bankers. Length of service has significant influence on multiple duties performed, discrimination and lack of regular promotion among others. Based on the findings, the study recommended that counseling services to equip bankers with stress management methods should be put in place for effectiveness and efficiency of the individual and the organization as a whole.

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**INTRODUCTION**

The issue of job stress has posed challenges to both employees and organizations due to the adverse influence it has had on employee health and organizational output. Gyllensten and Palmer, (2005) reported that approximately 13.4 million working days in Britain is lost per year due to stress, depression or anxiety. Stress according to Webster (2009) is any strain or interference that disturbs the functioning of an organism. Human beings respond to physical and psychological stress with a combination of psychic and physiological defenses but when the stress is much and the defenses inadequate, a psychosomatic or other mental disorder may result. Stress refers to feelings or reactions that individuals have when faced with situations that demand urgent action especially the action that appears to be beyond their capacities Sarason and Sarason in (Nnachi, 2007). Stress can also be conceptualized as a dynamic condition in which an individual is confronted with an opportunity, demand or resource related to what the individual desires and for which the outcome is perceived to be both uncertain and important

(Robbins and Judge, 2007). Explaining stress further, Hockenbury and Hockenbury (1997) stated that adequate resources to deal with a situation will probably create little or no stress in people's lives but if people perceive the resources to be inadequate to deal with a threatening, challenging or even harmful situation, such people will experience the influence of stress. Thus, coping or adjective capacities will either increase or decrease stress. In general, stress is related to both external and internal factors. External factors include the physical or job environment. For instance, expectations from employers, coping with the demands of a new job, meeting up with task demands such as task variety, degree of automation, working conditions and physical role ambiguity, reinforces emotional exhaustion. Green glass and Burke (2002), in a study of hospital restructuring, and Houkes, Janssen, de Jonge, and Bakker (2003), in a longitudinal study of determinants of intrinsic work motivation, emotional exhaustion, and turnover intention, concluded that lack of social support leads to emotional exhaustion. High demand for performance by employers constitutes another source of job stress. A study by Lu and Lee (2007) demonstrated that a tighter supervision style by Japanese managers positively influences role conflict

\*Corresponding author: Joseph.onuoha@unn.edu.ng

and role overload. When an employee experiences role overload, productivity is affected. For instance, a bank cashier hardly puts a smiling face when confronted with many and angry customers or faced with unbalanced account record book. Stress when left unchecked can contribute to health problems such as high blood pressure, heart disease, obesity and diabetes. In terms of behaviour, stress leads to overeating or under eating, angry outbursts, drug or alcohol abuse, tobacco use and social withdrawal. Furthermore, emotionally stress may result to anxiety, restlessness, lack of motivation or focus, irritability or anger, sadness or depression. A stressed-up working spouse with all or some of the above mentioned symptoms in any home may not relate cordially or positively with members of the family which may result to conflict in the family.

The family is a group of persons united by marriage, blood or adoption. Gladding (2007) stated that family can be broadly defined as those persons biologically and psychologically related that have historical, emotional and economical bond that connects them and see themselves as part of a household. When any family member encounters a difficulty in life, other family members are obliged to provide him or her with the necessary help. In influence, the family provides for emotional and psychological security, particularly through the warmth, love, and companionship that is generated between spouses and in turn between them and their children as they live together and are able to provide the basic necessities of life such as food, shelter and clothing. This congenial relationship in the family can sometimes be disrupted by many factors, among which is job stress. In another vein, Mathias and Jackson (2003) defined job as a task, duty or responsibility that constitutes the total work assignment for employees. These tasks, duties and responsibilities may vary and may change over time. Job can also be described as all types of work one does for a living such as security guard, nurse, cashier, banker, engineer, teacher or a factory worker among others.

In many workplaces, employees are faced with many challenges such as how to meet up with the high performance demand of their jobs, manipulate new technology introduced for efficiency, cope with varying work schedule, get promoted and achieve self actualization on the job. All these bring about stress. Presser (2003) reported that employees (about 75 million) work outside the traditional 8.00am – 5.00pm Monday through Friday schedule. She stated that sleep deprivation and shift work have impact on a family's social life. She maintained that lack of time alone can cause or contribute to higher divorce rates among parents and couples who work non-standard hours. In another study, Elloy and Smith (2004) found that workload has a significant influence on work-family conflict. Ku (2007) found a correlation between role ambiguity and work-family conflict in that those who experience work-family conflict face role ambiguity at the same time. Beutell and Wittig-Berman (2008) identified job stress as the most important factor influencing work-family conflict. Furthermore, a study on gender difference in work family conflict by Grzywacz, Arcury, Marin, Carrillo, Burke and Coates (2008) found that females face greater work-family conflict than the males, which may result to work-family conflict and health for women. In a contrary view, Bakker, Demerouti, and Dollard (2008) found that job requirements cause work-family conflict and emotional

exhaustion, regardless of gender. McCall (2002) pointed out that there is a correlation between emotional exhaustion and physical health, anxiety, depression, stress, and loneliness all of which may impact negatively on family social behaviour. Job stress has been a source of concern to individuals due to its influence on health, productivity and family relationships. Studies have been carried out to establish the relationship between job stress and emotional exhaustion, family conflict and productivity. Results of such studies have shown that job stress influences emotional exhaustion; and engenders anxiety, restlessness, sadness and depression among others. An anxious, restless and sad individual is prone to angry outbursts, social withdrawal and may even over eat or reject food due to loss of appetite. Stress has been on the increase in many organizations especially in the era of high technology, global competition and consumerism. It is affecting productivity and functioning of organizations. The purpose of this study therefore, was to find out the sources of job stress for marketing bank workers, how it affects their health (physical and emotional), and what influence it has on their family social behaviour. Specifically, the study was designed to determine:

- The sources of job stress among commercial bank workers in Enugu State.
- The influence of job stress on the health of commercial bank workers
- The influence of job stress on family social behaviour of commercial bank workers.

#### Research Questions

- What are the sources of job stress among commercial bank workers in Enugu State?
- What is the influence of job stress on the health of commercial bank workers?
- What is the influence of job stress on family social behaviour of commercial bank workers?

**Ho<sub>1</sub>:** There is no significant difference on the responses of male and female commercial bank workers on sources of job stress.

#### METHODOLOGY

The study was carried out in Enugu State. A descriptive survey design was adopted for the study. Survey research design focuses on people's opinion, attitudes, motivation and behaviour (Gall, Gall and Borg, 2003). The design was appropriate for this study since questionnaire was used to seek the opinion of the commercial bank workers on the sources of job stress. A structured questionnaire titled "influence of job stress on family social behaviour (IJSFSB) was developed by the researchers from literature and contained 30 items on the sources of stress, influence of stress on health and influence of stress on family social behaviour in accordance with the purpose of the study. The population was drawn from seven (7) selected commercial banks operating in Enugu State, namely: Access Bank Plc, Eco Bank Plc, Fidelity Bank Plc, First Bank Plc, First City Monument Bank plc, United Bank for Africa Plc, and Zenith Bank Plc. The population consisted of 330 marketing staff of the banks, made up of 145 male and 185 female workers. No sampling was carried out since the number was manageable. The choice of bankers in marketing Department of these commercial banks was based on their

work schedule and duration of the work. The instrument was in three sections A-C. Section A was on sources of job stress, Section B was on influence of job stress on the health of the bank workers, and C was on the influence of job stress on bank workers' social behaviour. Each questionnaire item was assigned 4 point response scale of "Strongly Agree", "Agree" "Disagree" and "Strongly Disagree" with corresponding values of 4, 3, 2, and 1, respectively. The instrument was face validated by 3 experts, 2 from the Department of Vocational Teacher Education and one from the Department of Educational Foundations, University of Nigeria Nsukka. Cronbach Alpha method was used to test internal consistence with a co-efficient of 0.74. Data were analysed using mean for research question while the null hypothesis was tested at 0.05 alpha level of significance. Based on the 4-point rating scale, any item with a mean of 2.50 and above was regarded as agreed, while any item with mean less than 2.50 was regarded as not agreed. For the hypothesis, any item with t-calculated value greater than table value was rejected because it was retaining a significant difference between the responses of the two groups of the respondents. If the revise is the case, the hypothesis of no significant difference was upheld for that item.

**RESULTS**

**Research question 1: What are the sources of job stress among commercial bank workers in Enugu State?**

**Table 1: Mean responses on sources of job stress on commercial bank workers and t-test analysis.**

		M=145		F=185		N = 330	
Item statement	X <sub>1</sub>	X <sub>2</sub>	t-cal	t-crit	Decision		
1 Multiple duties performed in the office	2.24	2.27	-.271	1.96	NS		
2 Discrimination based on gender	3.37	2.95	4.36	1.96	S		
3 Discrimination based on tribe/state of origin	2.86	2.65	1.98	1.96	S		
4 High demand for performance	2.83	2.89	-.63	1.96	NS		
5 Lack of regular promotion	2.69	2.51	1.91	1.96	"		
6 Distance to and from work	2.90	2.57	3.22	1.96	S		
7 Unhealthy work environment	2.83	2.49	3.35	1.96	"		
8 Lack of cooperation among staff	3.28	3.22	.75	1.96	NS		
9 Introduction of new technology for use in my work	2.10	2.30	-1.92	1.96	"		
Grand mean	2.72	2.65	1.42	1.96	NS		

Table 1 above showed that items 1 and 9 had mean score of 2.24 and 2.10 implying that the items were not sources of job stress on the health of commercial bank workers while other items had mean score above 2.50 implying that these items were sources of job stress to health of commercial bank workers.

**Research Question 2: What is the influence of job stress on the health of commercial bank workers?**

**Table 2: Mean responses of the influence of job stress on the health of commercial bank**

		M=145		F=185	
S/No	Item Statement	X <sub>1</sub>	X <sub>2</sub>	Remark	
Influence of stress on health					
1	Head ache	2.96	2.97	A	
2	Stomach upset	2.24	1.81	R	
3	Sleep problems	2.89	2.35	A	
4	Fatigue	2.89	2.83	A	
5	Change in sexual drive	2.44	2.03	R	
6	Chest pain and discomfort	2.75	2.27	A	
7	Anxiety	2.58	2.70	A	
8	Restlessness	2.76	2.86	A	
9	Irritability and anger	2.59	2.51	A	
10	Sadness and depression	2.41	2.24	R	
11	Lack of concentration	2.28	2.49	"	
Grand mean		2.62	2.46		

Table 2 showed that items number 1, 3, 4, 6, 7, 8, 9 had mean score above 2.5 for male while items 1, 4,7,8,9 had mean score above 2.5 for female. On the other hand, items 2, 5, 10, and 11, had mean score below 2.5 for males and items 2, 3, 5, 6, 10 and 11 had mean score below 2.5, implying that job stress affects the health of commercial bank workers.

**Research Question 3: What is the influence of job stress on family social behavior**

S/No	Item Statement	X <sub>1</sub>	X <sub>2</sub>	Remark
1	I burst in anger over little matters with my spouse	2.29	2.19	R
2	I refuse social visits with my spouse	2.20	2.13	R
3	I scold and beat my children over minor offenses	1.82	1.97	R
4	I scold and beat my siblings over minor offenses	1.18	1.76	R
5	I burst out in anger over little issues with my parents	2.17	2.08	R
6	I resort to drug and alcohol to calm my nerves	1.97	1.48	R
7	I over eat	2.03	2.08	R
8	I reject food	2.34	2.35	R
9	I lock up myself to rest without talking to anyone	2.43	2.56	R
10	I refuse to interact with anyone at home	2.14	2.16	R
Grand Mean		2.07		

X<sub>1</sub>=males =145, X<sub>2</sub>=Females =185".

Table 3 revealed that job stress had no influence on the family social behaviour of commercial bank workers. All the 10 items had mean score below 2.50.

**H<sub>01</sub>:** There is no significant difference in mean ratings of male and female commercial bank workers on sources of job stress.

**Table 4: t-test analysis on sources of job stress for commercial bank workers**

Group	N	X	Df	SE	t-cal	t-crit	Decision
Male	145	2.79					
Female	185	2.65	228	0.05	1.42	1.96	NS

Table 4 indicates that the calculated t-score of (1.42) is less than the critical t-value (1.96). this implies that the data support the acceptance of the null hypothesis. In the other words, the table 4 showed that there was no significant difference in the opinion of male and female commercial Bank workers on the sources of job stress.

**DISCUSSION OF RESULTS**

The result of the study revealed that the sources of stress to bank workers in Nigeria include multiple duties performed, discriminations based on gender, tribe/state of origin, high demand for job performance, among others. This finding is in consonance with Cole (2002) who reported that the key factors

of stress are found in the frequent changes in the economic, competitive and technological structure of a job, and the way a job is put together, workers' relationships with supervisors and colleagues. The finding also supported Onah (2003) that the mutual distrust existing between people of different ethnic groups may result in work stress if the workers have to depend on one another to accomplish a given task. This can be evident in banking job where the workers come from different states/tribes to depend on another staff's action to complete a single task based on division of labour arrangements. Bank workers also undertake multiple tasks like personal identification of customers, authentication of payments, credit/debit evaluation, supervising and monitoring using new technologies. The t-test analysis on sources of work stress showed that the respondents were similar in their opinions that multiple duties, high demand for performance, lack of regular promotion, among others are sources of stress. However, the respondents differ significantly in opinions that discrimination based on gender, state of origin or tribe, distance and unhealthy work environment cause stress to men.

Some health ailments like fatigue, recklessness, anger, sadness and depression, were found as a result from job stress on the workers. This result conforms to Quick and Quick in Onah (2003) that many medical problems like headache, heart disease and sexual disorders are caused by stress. Bank workers in Nigeria are liable to these conditions because of the long hours put in the job while performing very high demanding tasks under stringent supervision from managers. The bank workers studied have similar opinions that they experience fatigue, restlessness and other unhealthy conditions because of work exertions. However, their opinions differ significantly that the work stress causes stomach upset and change in sex drive. These differences in their opinions are in line with Onah (2003) that stress has different influences on different individuals and even different influences on the same individual at different times. The result also found that stress does not lead the bank workers in Nigeria to negative social behaviour at home because outburst of anger over little matters, refusal of social visit result to alcohol or drug abuse, nor women locking themselves up without talking to anyone has no influence on the workers.

It was also found out that significant difference does not exist in the mean ratings of the responses of the respondents, implied that the null hypothesis was upheld. In other words, the respondents hold the same opinion on the sources of job stress on commercial bank workers. This result does not agree totally with Moorhead and Griffin (1995) that job stress leads to negative behavioural consequences violence, drug abuse and appetite disorder. However both groups of respondents (male and female) differ significantly in their opinion that work stress does not cause the negative social behaviour at home. It implies that some of the bank workers exhibit such social behaviour at home. This might be because long serving workers in the banks are expected to perform under such circumstances that cause stress: Multiple duties, lack of regular promotion, lack of cooperation among staff, unhealthy work environment, among others. This result is in consonance with Onah (2003) that uncertainties of the job, the economy, social and political situations as well as survival cause stress more to the new and younger staff.

## Recommendations

The following recommendations are made based on the findings and conclusion of the study:

1. Institutional programmes like properly designed jobs and work schedules should be undertaken by organizations especially banks to manage job stress through well established organizational mechanisms. Managers should ensure that work designs and work schedules are focused on organizational efforts to reduce stress.
2. Regular time-offs and vacations should be approved for the workers to increase their relaxation times in the year. Management should ensure that staff takes their annual vacations regularly with adequate compensation as leave allowance. Workers on vacation should be assured that they would not be replaced or transferred during the period they are on vacations.
3. Management of organizations should adopt appropriate incentives to motivate the workers. Lack of incentives can be highly stressful especially for the willing workers.
4. Appraisal and promotions of employees should be based on job performance target rather than personality traits and favoritism.
5. Workers greatly use regular exercise, relaxation and time-management to ease job stress. Management should ensure that job procedures and structures are such that should give enough allowance to those stress-easing strategies. The job environment should give room for peaceful and smooth human relations among the workers.

## Conclusion

Occupational stress is challenging and disruptive to both employees and organizations due to the adverse influence it has on the health and social behaviour of employees and productivity. Occupational stress or job stress is mostly caused by employee's expectations from employers and the employees' emotional exhaustions towards meeting up with the demands, job task varieties, and work conditions as well as the degree of automation and technologies at work. Job stress causes health breakdowns, unhappiness, poor performance at work and at home as well as social depression, violence and family problems. Bank workers are greatly stressed by the long hours and maximum effort they put in office work daily together with their place in the job hierarchy. They are also stressed by the extent to which their autonomy at work is encouraged or restricted by management.

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