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OSUN SOCIOLOGICAL REVIEW

VOLUME 6 NUMBER 1, 2020

LIST OF ARTICLES

- Domestic Violence and the Challenges of Antenatal Care among Mothers in Rural Kano, Nigeria
Maimuna Bintu Hussain & Ridwan Olabisi Yusuff 1-10
- Empowerment Programme as a Strategy against Juvenile Delinquency Among Senior Secondary School Students in Ibadan North East Local Government
Rasaq Omokeji Ganiyu; Austin Ayodele; & Aremu, Abisoye 11-26
- An Examination of Conflict Prevention Model in the Federal College of Education (Special), Oyo, Nigeria
Jean-Marie Kasonga Mbombo 27-39
- Farmers-Herders Conflict and its Implications on Africa's Regional Security
Ahmed Rufa'i Usman 40-51
- The 'Legitimacy' in the Use of Resources in the Protected Areas: A Study of Buffer Zones in Kainji Lake National Park, Niger State
Lawal, Musediq Olufemi 52-66
- Power and Negotiation Techniques among Married Women in Ibadan Metropolis
Adebayo E. Akinyemi 67-79
- Evaluation of the Impact of Recreational Activities on Human Wellbeing in Nigeria
Bosede Esther Akanbi; Oladimeji Alarape; & Praise Oduola 80-88
- Resilience Strategies Adopted by Students with Physical Disabilities in Tertiary Institutions in Ibadan, Nigeria
Dauda Aderemi Busari & Latifah Baruwa 89-105
- Routine Medical Checkups and Preventive Health Knowledge among Health Professionals in LUTH, Idi Araba, Lagos State, Nigeria
Folake Olubunmi Lanre-Babalola 106-115
- Socialization and its Implication for Peace Building and Security in Nigeria
Muhammad Aminu Bala & Ahmed Tanimu Mahmoud 116-126

Stress-Related Health Problems among Bank Workers in the Post-Acquisition Era: A Case of Access Bank and United Bank for Africa
Ridwan Olabisi Yusuff & Emeka E. Okafor

127-143

Socio-Economic Values of Tourism Related Business Activities in Osogbo Metropolis, Nigeria
Ajayi OLUWOLE

144-151

Nigeria Immigration Service and the Challenge of Trans-Border Crimes in Saki, Oyo State, Nigeria

Peter Olumuyiwa Egbedina & Emmanuel Kolawole O. Popoola

152-164

Work-Place Stress, Quality of Life and Employees' Productivity
Ridwan Olabisi Yusuff

165-180

STRESS-RELATED HEALTH PROBLEMS AMONG BANK WORKERS IN THE POST-ACQUISITION ERA: A CASE OF ACCESS BANK AND UNITED BANK FOR AFRICA

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Abstract

During the past decade, the banking sector had undergone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private (corporate) sector banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector might be experiencing a high level of stress. In view of this development, the study attempted to examine stress-related health problems in the post-acquisition era in selected banks in Ilorin. Simple random sampling technique was adopted in surveying the opinions of the respondents. One hundred and twenty (120) questionnaires were distributed but one hundred (100) copies were retrieved. The result obtained was analyzed using descriptive statistics such as frequency tables and percentages. The findings showed that 54.5% of the respondents were of the opinion that banking job was stressful. A statistically significant relationship was found between job stress and workers' health. The study concluded that employees of the selected banks were experiencing high degree of stress-related health problems. It was recommended that work role and goal attainment of employees in the banking sector should be adequately addressed in order to reduce stress among the bank employees.

Introduction

Stress has become a very common phenomenon of routine life, and an unavoidable consequence of the ways in which society has changed. This change has occurred in terms of science and technology, industrial growth, urbanization, modernization, and automation on one hand; and an expanding population, unemployment, and stress on the other. The workplace of the 21st century is a fast-paced, dynamic, highly stimulating environment which brings a large number of benefit and opportunities to those who work within it (Kim and Cho, 2017, 2018, 2020). The ever-changing demands of the working world can increase levels of stress, especially for those who are consistently working under pressure such as bank workers. Whilst it has its positive side in raising performance, if such pressure becomes excessive it can lead to stress which has negative consequences (Giorgi et al., 2017; Autry, 2020).

In most cases, job stress is attributable to negative situations such as a formal reprimand by one's superior for poor performance. Pleasant circumstances could also bring about job stress, such as job promotion and transfer to another location. Job stress has attracted considerable attention in recent times especially within the context of organizational behaviour. Not only this, the current turbulent Nigerian business environment requires workers and organizations to reexamine their practices. Banking is an inherently stressful profession with long working hours, stiff competition, ethical dilemmas, regulatory

bottlenecks and difficult customers (Salim *et al.*, 2019; Okwor *et al.*, 2020). The issue of job stress among Nigerian bank workers could be better addressed if the factors responsible for such stress were identified and evaluated. The question of how job stress affects workers' performance is a relevant one given the nature of today's banking environment and the challenges faced by Nigerian workers.

The banking sector has undergone a tremendous change over the years, which has put new pressures and realities in front of the bank employees. Bank Executives have perhaps felt the maximum heat. The success of the Bank to a large extent depends upon the coordination; synchronization and cooperation of Bank executives with these two very divergent entities. The major changes that have been implemented in the banking sector, especially the acquisition of financially weaker banks by the financially weaker banks by the financially healthier ones, have caused major negative effects on workers' working and private lives. In order to examine and proffer solutions to minimize the stress in the banking sector due to acquisition of some banks by the healthier ones formed the basis of this study. To assist the study, the following research questions were generated: (a) How does job stress impact on employees' productivity in Nigerian Banking Sector? (b) what are the stress-related health problems in the banking sector? And (c) what strategies could be adopted by bank's management to deal with stress among their workers?

Literature Review

An individual in his or her job in bank face stress as Jamshed *et al.*, (2011) suggested. The workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks. Stress often decreases their performance; therefore, occupation of individuals could be a major source of stress in the given circumstances. When individuals face stress due to various conditions of their occupation and fail to cope with stress, it results into burnout. Basically in banking sector lack of administrative support from boss(manager), work overload & time pressure, riskiness of job, poor relationship with customers & coworkers, and work family balance cause stress which in turns decrease employee performance. The same was contributed by Materson (1980) 'Causes of stress are many like work load, cuts in staff, change at work, long work hours, shift work, lack of supervision, inadequate training, inappropriate working conditions, too heavy responsibilities and poor relations with colleagues.' Huge and multifold literature points out a lot of key factors such as work environment, management support, workload and o on in determining how stressful the work can be and its effect on employee physical and mental health.

Research has shown that workstation environment that characterized by extreme heat, dim lighting, and congested works area can be associated to stress at the workplace (Bano, 2012). This environment includes many aspects like humidity system, lighting, work area design, acoustic system and many more. In view of this, in the process of designing a workstation, several factors especially ergonomic factors must be taken into consideration (Yeow and Sen, 2003; Khan *et al.*, 2005). The failure to implement the ergonomic principles at the workplaces can lead to emotional depression, physical exhaustive and declining productivity and products' quality.

Stress has become a very common phenomenon of routine life, and an unavoidable consequence of the ways in which society has changed. This change has occurred in terms of science and technology, industrial growth, urbanization, modernization, and automation on

one hand; and an expanding population, unemployment, and stress on the other. The term 'stress' was first used by Rajendran, (2011) in the literature on life sciences, describing stress as 'the force, pressure, or strain exerted upon a material object or person which resist these forces and attempt to maintain its original state.' Stress can also be defined as an adverse reaction that people experience when external demands exceed their internal capabilities.

Today workplace stress is becoming a major issue and a matter of concern for the employees and the organizations. It has become a part of life for the employees, as life today has become so complex at home as well as outside that it is impossible to avoid stress. Rajendran (2011) defines stress as 'a dynamic activity wherein an individual is confronted with an opportunity, constraint or demand'. Organizational stress arises due to lack of person-environment fit. When organizational stress is mismanaged, it affects the human potential in the organization. It further leads to reduced quality, productivity, health as well as wellbeing and morale. Thus, Stress is inevitable in our society. Researchers on stress make it clear that, to enter in to the complex area of stress, especially in to the area of occupational stress, is very difficult. Stress is an unavoidable consequence of modern living. With the growth of industries, pressure in the urban areas, quantitative growth in population and various problems in day to day life are some of the reasons for increase in stress (Rose, 2003). Stress is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person.

Bano (2012), focuses on the managers and supervisors of public and private pharmaceutical organizations to ascertain the role of a motivated climate on four psychological variables: (i) job satisfaction, (ii) participation, (iii) alienation, and (iv) role stress. The study's sample comprises 150 respondents, including 75 managers and 75 supervisors. Bano's findings indicate that employees of public sector organizations score lower than and differ significantly from those of private sector organizations. However, public sector employees score significantly higher in terms of role stagnation.

Health-Related Stress

The perception of the effects of stress on an individual has changed. Stress is not always dysfunctional in nature, and, if positive, can prove one of the most important factors in improving productivity within an organization. If not positive, stress can create a number of physical and psychological disorders among employees, and can be responsible for frustration, haste, and job dissatisfaction (Yeh *et al.*, 2018, Schreibauer *et al.*, 2020). As a result, the lack of work may cause complacency within the organization. Stress is, therefore, multidimensional, and its results depend on whether employees perceive it as a problem or a solution.

Different studies have classified occupational stress in terms of physical environment, role stressors, organizational structure, job characteristics, professional relationships, career development, and work-versus-family conflict. Others are: factors intrinsic to a job, the management's role, and professional achievements. Based on these complexities, stressors can be grouped into two main categories: (i) job-related stressors, and (ii) individual-related stressors. Work-related stress is one of the leading causes of workers' ill health in developed countries Landsbergis (2010), where it has considerable effects on sickness absence and disability (OECD, 2010). Epidemiological investigations document significant associations of stressful work with coronary heart disease (Back'e *et al.*, 2012; Kivim'aki *et al.*, 2006;

Siegrist, 2010) depression (Bonde, 2008; Nieuwenhuijsen *et al.*, 2010; Stansfeld 2006), musculoskeletal disorders (Deeney and O'Sullivan, 2009; Krause, 2010) and other stress related health problems (Schnall and Roskam, 2009).

Stress in the Banking Sector

Job stress is a frequent problem across occupations and it impacts on job performance. It is very much compulsory to take a holistic picture of surroundings of job stress by including the effects of personality, the organizational factors and the work family interaction in the perception of job stress. Over the decade, stress is emerging as a growing dilemma in organizations. Stress is dynamic state in which a person is confronted with an opportunity, demand related to what the individual wishes and for which the conclusion is perceived to be both unclear and essential (Dar, Akmal., Naseem. and Khan. 2011, Manjunatha and Renukamurthy, 2020).

In banking sector particularly higher management does not realize the impact of stress on employee performance which ultimately results in critical managerial dilemmas as Subha and Shakil (2009) described 'Higher level of stress existed with no managerial concern for solution consequently lowering the employee performance, staking organizational reputation and loss of skilled employees, these situations call for immediate concern from organization management for employing effective stress management practices to increase employee satisfaction and overall employee performance.' Work overload & time pressure to complete too much work in short span of time is big source of stress which decrease the performance of employees as Babak Shabbir, and Niaz (2010) studied 'With excessive pressures, the job demands cannot be met, relaxation turns to exhaustion and a sense of satisfaction replaces with the feelings of stress, motivation sheds away and the workers start losing interest in the work and hence performance chart shows a negative trend.' (Muhammad; Khalid and Nadeem, 2012).

During the past decade, the banking sector had under gone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private (corporate) sector banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress (Shrestha and Parajuli, 2020). The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption. The 1990s saw radical policy changes with regarding to fiscal deficit and structural changes in India so as to prepare her to cope with the new economic world order (Michie and Williams, 2003). Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The implications of the above said transformations have affected the social, economic and psychological domains of the bank employees and their relations. Evidence from existing literature states that more than 60% of the bank employees have one or other problem directly or indirectly related to these drastic changes. All the factors discussed above are prospective attributes to cause occupational stress and related disorders among the employees. Although a lot of studies have been conducted on the psychosocial side of the new policy regime in many sectors, there are only few studies, as far as the banking sector is concerned, while the same sector has been drastically influenced by the new policies.

In this juncture, the present study is undertaken to address specific problems of bank employees related to occupational stress. This throw light in to the pathogenesis of various problems related to occupational stress among bank employees. Based on this reason, this study has to be undertaken since its contributions are significant and able to transform manpower to be more productive and competitive. Moreover, literature reviews shown that study in this field is very few.

Post-Acquisition Era of Banks in Nigeria

When a bank is distressed and its management taken over by the supervisory authorities (the CBN and NDIC in Nigeria, for example), there is bound to be changes in the management and the way such banks do business. The first objective of the new management will be to restructure the bank with a view to returning such institution to sound health. In other words, such a bank undergoes a process of organizational change. Yu (2009) defines organizational change as the process whereby an organization converts from an existing state to a hoped for future state in order to increase its effectiveness. In most cases, organizational change is driven mainly by the need to increase productivity, efficiency and effectiveness as well as the need to introduce new technology (Stone, 2005; Donald, Steven and David, 2006) as well as provide better services (Nqoh, 2005). Change in an organization will produce some uncertainty, frustration, and anxiety among employees and depositors that will have long-term effects on employees' attitude and depositors' psychology.

Empirical study by Hui and Lee (2000) showed that the expectation of changes led employees to experience psychological uncertainty about the potential loss of current position, unemployment, role pressure, and reduction of available resources. This is consistent with Yu (2009) who states that organisational change may produce negative effects, such as ambiguous role responsibilities, unemployment, a lowering of social status, and family and job conflicts. Schweiger and DeNsi (1991) as cited in Yu (2009) and Hellriegel, Slocum, and Woodman (2001) point out that Organisational changes can be viewed as the greatest source of stress on the job and, perhaps, in an employee's life. When employees cannot make necessary technical adjustments, a sense of uncertainty arises about the future, which, in turn, creates stress. This uncertainty can affect employees' job commitment and job satisfaction. Similarly, employees may also lose trust in the organization as a whole (Hui and Lee, 2000). This perception is however not supported by Dekker and Schaufeli (1995) cited in Yu (2009) who found an inverse relationship between perception of job insecurity and trust. Liaw, Fan, and Wu (2002) believe that when employees doubt whether they can adapt to a change by their organization-or whether their positions, workload, and workplace will be changed--those doubts will influence the employees' trust and relationships with their organization and also with their superiors and peers. After an organization changes, employees will suffer from stress brought about by uncertainty, threat of job loss, changes in responsibilities, and transfers of authority (McHugh and Brennan, 1994) as cited in Yu (2009).

Stress causes a reduction in the effectiveness of the organization, high desertion rates, low morale, and low job satisfaction (Jimmieseon, Terry and Callan, 2004). Therefore, stress management should be used to resolve and relieve stress. This is further demonstrated by Kotter

Stress-Related Health Problems among Bank Workers in the Post-Acquisition Era

(2002) who argues that, while each is important, the core problems of organisational changes are never strategy, structure, culture, or system. Rather, the real problems arise when deciding how to help employees adapt to the change.

Methodology

The population selected for this particular study were the employees from Access Bank and Ecobank. Descriptive design was adopted for this study. A total of thirty (30) employees each of Access Bank and Ecobank participated in this study. Data Analysis were carried out using the Statistical Package for the Social Sciences statistical tool Version 11.5 for Windows.

Result and Discussion

The male respondents were more than the females (80.77% and 68.75%) respectively for Access bank and UBA while the females were 19.23 % and 31.25% respectively. This might be due to the stressful working conditions of the banking sector which the authorities deemed that males can withstand more than the females. Hence, the higher proportion of males to females. About 82.69 % and 81.25% of the respondents were under 40 years of age respectively for Access bank and UBA. This is expected as more workers should be under their productive ages in order to be productive and withstand the stress of the working situations in the banking sector.

All the banks have a higher proportion of the employees having only first degree or diploma. There is no relationship between the qualifications of the banking workers and the presence of stress-related health problems. The employment of diploma or first degree holders might be due to financial considerations rather ability to withstand stress. A total of 21.15% and 16.66 % of the sampled population respectively for Access bank and UBA were married while about 65.39% and 60.42% were single respectively. The higher proportion of single bank workers implied that the banking authorities considered their ability to withstand stress in order to prevent stress-related health problems. The married and separated employees may suffer from emotional or psychological stress.

The two banks were ethnically dominated by the employees of Yoruba ethnic origin (75% and 64.58% respectively). The other ethnic groups constituted about 25% and 36.42% respectively for Access bank and UBA. There is no relationship between the ethnic origins of the bank workers and the presence of stress-related health problems. The high proportion of one ethnic group might be connected with the ability to speak the native language of the locality where the banks were situated. It was discovered that the majority of the employees (78.85% and 81.25% respectively for Access bank and UBA) worked for about 36-45 hours per week. This indicated about 7-9 hours per day. This was followed by about 17.30% and 12.50% respectively having about 46-55 working hours per week indicating about 9-11 hours per day. Majority (51.92% and 45.83% respectively) of the employees were clerks followed by the officer status of 21.15% and 18.75% respectively. Expectedly, the number of occupiers of the status decreased downwards with one respondent as the manager in each bank. There is no relationship between this and the ability to withstand stress.

Table 8 showed the areas of responsibilities of the employees. Employees for customer services were in the majority of 34.62% and 43.75% respectively for Access bank and UBA. This was followed by the marketing department with 25.00% and 22.92% respectively. These two areas were the busiest areas of operation in the banking sector. Hence

more workers were deployed to these areas to counter the effect of stress and to reduce stress-related health problems. The responses showed that 59.62% and 56.25% of the respondents/employees were earning about ₦41,000-60,000 followed by 30.76% and 37.50% respectively earning more than ₦60,000 monthly. Emoluments are always based on experience and the details of the nature of the responsibilities concerned. This might be so in order to compensate for the stressful nature of the responsibilities. The working experience of the employees showed that about 69.23% and 60.42% had about 5-10 years of experience. Hence, majority of the workers were experienced on the job. This implied that they might have built tolerance to the stress of the work.

Table 1: Respondents' ergonomic workstation factors

Ergonomic workstation factors	Access Bank			UBA		
	Yes	No	Total	Yes	No	Total
My job needs me to frequently stand up from my working chair.	42 (80.8%)	10 (19.2%)	52 (100%)	39 (81.2%)	09 (18.8%)	48 (100%)
My job needs me to stand for long periods	13 (25.0%)	39 (75.0%)	52 (100%)	34 (70.8%)	14 (29.2%)	48 (100%)
I do repetitive movements for long periods of time.	41 (78.9%)	11 (21.1%)	52 (100%)	42 (87.5%)	06 (12.5%)	48 (100%)
I work in an uncomfortable posture.	12 (23.1%)	40 (76.9%)	52 (100%)	36 (75.0%)	12 (25.0%)	48 (100%)
I do repetitive tasks and frequently use my arm, hand, or fingers	46 (88.5%)	06 (11.5%)	52 (100%)	35 (72.9%)	13 (27.1%)	48 (100%)
My job makes me physically exhausted at the end of the day.	47 (90.4%)	05 (9.6%)	52 (100%)	34 (70.8%)	14 (29.2%)	48 (100%)
Total	201 (64.4%)	111 (35.6%)	312 (100%)	220 (76.4%)	68 (23.6%)	288 (100%)

Source: Field Survey, 2019

The table above showed the ergonomic working situations of the workers. The situations did not favour the good working situations. This is because majority of the workers complained about the inconvenience of their working situations such as frequent standing up, repetitive movements for long periods of time, uncomfortable posture and being physically exhausted at the end of the day. Hence, it is expected that that there will be a high rate of stress-related health problems.

Stress-Related Health Problems among Bank Workers in the Post-Acquisition Era

Table 2: Respondents' Workstation Effects

Health effects	Access Bank			UBA		
	Yes	No	Total	Yes	No	Total
I have taken sick days because of stress.	47 (90.4%)	05 (09.6%)	52 (100%)	42 (87.5%)	06 (12.5%)	48 (100%)
I experienced sleeplessness/irregular sleep habits	36 (69.2%)	16 (30.8%)	52 (100%)	39 (81.2%)	09 (18.8%)	48 (100%)
I feel tensed with my current job	38 (73.1%)	14 (26.9%)	52 (100%)	37 (77.1%)	11 (22.9%)	48 (100%)
I have trouble sleeping due stiffness / aching at my muscle or joints	46 (88.5%)	06 (11.5%)	52 (100%)	41 (85.4%)	07 (14.6%)	48 (100%)
I have an unsatisfactory health level.	41 (78.8%)	11 (21.2%)	52 (100%)	39 (81.2%)	09 (18.8%)	48 (100%)
Total	208 (80.0%)	52 (20.0%)	260 (100%)	198 (82.5%)	42 (17.5%)	240 (100%)

Source: Field Survey, 2019

It was revealed in the above table that the effects of the ergonomic working situations of the workers. The situations manifested in the majority of the workers as they complained of having sleeplessness/irregular sleep habits, having trouble sleeping due stiffness/aching at my muscle or joints and unsatisfactory health levels. This confirmed the outcomes described in Table 3.

Table 3: Respondents' intention regarding Workstation

Intention	Access Bank			UBA		
	Yes	No	Total	Yes	No	Total
I like to work for this organization.	34 (65.38)	18 (34.62)	52 (100)	31 (64.58)	17 (35.42)	48 (100)
I will strive for the organization's development.	38 (73.08)	14 (26.92)	52 (100)	36 (75.00)	12 (25.00)	48 (100)
I am proud to work in this organization	34 (65.38)	18 (34.62)	52 (100)	34 (70.83)	14 (29.17)	48 (100)
I will tell my friends that this organization is a good place to work in	31 (59.62)	21 (40.38)	52 (100)	28 (58.33)	20 (41.67)	48 (100)
I care so much about this organization's fate.	30 (57.69)	22 (42.31)	52 (100)	38 (79.17)	10 (20.83)	48 (100)
I have never thought about quitting	37 (71.15)	15 (28.85)	52 (100)	31 (64.58)	17 (35.42)	48 (100)
Total	204 (65.38)	108 (34.62)	312 (100)	198 (68.75)	90 (31.25)	288 (100)

Source: Field Survey, 2019

The above table showed the respondents' intention regarding the workstation. Unexpectedly, majority of the respondents showed no indication of being tired of working for their employers. Perhaps, this might be due to the unemployment situation in the country.

Table 4: Respondents' opinion regarding Post-Acquisition Issues

Intention	Access Bank			UBA		
	Yes	No	Total	Yes	No	Total
Was your bank acquired?	23 (44.23)	29 (55.77)	52 (100)	14 (29.17)	34 (70.83)	48 (100)
Did your bank acquire another bank?	29 (55.77)	23 (44.23)	52 (100)	34 (70.83)	14 (29.17)	48 (100)
Has the acquisition increased your responsibilities?	48 (92.31)	04 (07.69)	52 (100)	41 (85.42)	07 (14.58)	48 (100)
Have you experienced job stress as a result?	50 (96.15)	02 (03.85)	52 (100)	43 (89.58)	05 (10.42)	48 (100)
Do you feel boredom and headache?	49 (94.23)	03 (05.77)	52 (100)	34 (70.83)	14 (29.17)	48 (100)
Do you have deficiency in your output?	37 (71.15)	15 (28.85)	52 (100)	32 (66.67)	16 (33.33)	48 (100)
Total	236 (75.64)	76 (24.36)	312 (100)	198 (68.75)	90 (31.25)	288 (100)

Source: Field Survey, 2019

The Table above showed the respondent's opinion regarding post-acquisition issues of the banks. Majority (55.77% and 70.83%) of the respondents were from banks that acquired another one. The table showed that the acquisition had increased the responsibilities of the workers (92.31% and 85.42%) and, hence, experienced job stress (94.23% and 89.58 %), feel boredom and headache (94.23% and 70.83%) and have deficiency in output (71.15% and 66.67 %) as a result. In effect, about 75.64 % and 68.75 % of the workers had their health affected by the acquisition.

Stress-Related Health Problems among Bank Workers in the Post-Acquisition Era

Table 5: Likert Rating Analysis of Job Stress attributes that contribute to Stress-related Health Problems

Perceived Quality Issues	Access Bank						UBA					
	1	2	3	4	5	WT	1	2	3	4	5	WT
1.Unrelated educational qualification to job requirements	45	4	3	-	-	250	38	3	2	4	3	219
2.Lack of administrative support	34	12	1	2	3	228	29	9	3	5	2	202
3.Work overload and time pressure	47	4	1	-	-	254	41	3	1	3	-	226
4.Problematic Customer relations	41	1	3	5	2	230	32	7	4	2	3	207
5.Co-workers Relationship	30	2	14	2	4	208	34	2	2	3	7	197
6.Riskiness of job	32	6	2	8	4	210	36	3	3	1	5	208
7. Family and work life Relation	42	3	2	4	1	237	29	5	3	-	1	185
8.Psychological job problems e.g job dissatisfaction	48	1	3	-	-	253	43	2	3	-	-	232
9.Untreated stress-related health problem leads to another	45	2	3	1	1	245	41	1	-	2	4	217
10. Overall job stress in return decreases performance.	48	1	3	-	-	253	44	3	1	-	-	235

Source: Field Survey, 2019

Key: 1= Strongly Agree; 2= Agree; 3=Indifferent; 4= Disagree; 5= Strongly Disagree.

The Table showed the Likert Rating Analysis of job stress attributes that contribute to stress-related health problems. This was further analyzed in Table 6 below.

Table 6: Likert Rating Analysis of Job Stress attributes that contribute to Stress-related Health Problems

Perceived Quality Issues	Access Bank				UBA			
	Weighted Total	Weighted Index	%	Ranking	Weighted Total	Weighted Index	%	Ranking
1	250	0.9620	96.20	3 rd	219	0.9125	91.25	4th
2	228	0.8769	87.69	7 th	202	0.8417	84.17	8th
3	254	0.9769	97.69	1 st	226	0.9417	94.17	3rd
4	230	0.8846	88.46	6 th	207	0.8625	86.25	7th
5	208	0.8000	80.00	9 th	197	0.8208	82.08	9th
6	210	0.8077	80.77	8 th	208	0.8667	86.67	6th
7	237	0.9115	91.15	5 th	185	0.7708	77.08	10th
8	253	0.9731	97.31	2 nd	232	0.9667	96.67	2nd
9	245	0.9423	94.23	4 th	217	0.9042	90.42	5th
10	253	0.9731	97.31	2 nd	235	0.9792	97.92	1st

Source: Field Survey, 2019

The workers rated work overload and time pressure as number one factor that contributed to stress-related health problems. This was followed by factors 8 and 10 (psychological job problems e.g job dissatisfaction and overall job stress in return decreases performance) as the second factor contributing to stress-related health problems. Unrelated educational qualification to job requirements was rated as the third factor contributing to stress-related health problems. This meant that majority of the workers were not really satisfied with the work situations but took the condition because of unemployment and the difficulty in getting suitable employment. This will contribute to job dissatisfaction and increase stress and stress-related health problems.

Stress-Related Health Problems among Bank Workers in the Post-Acquisition Era

Table 7: Likert Rating Analysis of sources of Occupational Stress

Sources	Access Bank										United Bank for Africa (UBA)										Total
	1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10	
1. Inadequate salary	42	-	-	-	3	-	3	-	4	-	458	38	4	3	-	3	-	-	-	-	458
2. Lack of recognition	46	-	-	-	-	2	-	1	-	3	476	35	3	-	3	-	3	-	2	2	419
3. Lack of preparation time	39	3	-	5	-	-	3	2	-	-	467	41	2	1	-	1	-	-	3	-	447
4. Lack of creche at working place	29	-	-	-	-	-	2	-	20	1	339	31	-	-	-	-	-	-	11	6	377
5. Lack of relaxation time	34	-	6	2	-	-	4	6	-	-	436	39	2	-	7	-	-	-	-	-	435
6. Role ambiguity	43	-	1	-	6	-	-	-	-	2	476	41	3	-	-	1	-	-	3	-	452
7. Over commitment	31	-	-	5	-	-	11	-	5	-	399	34	4	-	2	6	-	1	-	1	430
8. Relationship with co-workers	23	-	-	-	-	-	-	28	-	1	315	27	2	-	-	-	-	10	4	-	345
9. Promotion hurdles for females	21	-	-	-	-	23	2	-	-	6	339	18	-	11	-	9	4	-	6	-	360
10. Personal and family problems	41	2	2	-	3	-	-	-	-	-	462	43	2	3	-	-	-	-	-	-	472

Source: Field Survey, 2019

Table 7 captures all sources of stress that were sampled from the respondents and listed from 1 to 10. The respondents scored them according to their ratings of how these contributed to the occupational stress being experienced. To some people, the sources of stress listed in the table were affirmed hence their ratings according to how they affected them. There are columns in the table left unscored; these are those whose sources listed did not contribute to their occupational stress.

Table 8: Likert Rating and Ranking Analysis of Sources of Occupational Stress

Perceived Quality Issues	Access Bank				United Bank for Africa (UBA)			
	Weighted Total	Weighted Index	%	Ranking	Weighted Total	Weighted Index	%	Ranking
1	458	0.8808	88.08	4 th	458	0.9542	95.42	2 nd
2	476	0.9154	91.54	1 st	419	0.8729	87.29	7 th
3	467	0.8981	89.81	2 nd	447	0.9313	93.13	5 th
4	339	0.6519	65.19	7 th	377	0.7854	78.54	8 th
5	436	0.8385	83.85	5 th	455	0.9479	94.79	3 rd
6	476	0.9154	91.54	1 st	452	0.9417	94.17	4 th
7	399	0.7673	76.73	6 th	430	0.8958	89.58	6 th
8	315	0.6058	60.58	8 th	345	0.7188	71.88	10 th
9	339	0.6519	65.19	7 th	360	0.7500	75.00	9 th
10	462	0.8885	88.85	3 rd	472	0.9833	98.33	1 st

Source: Field Survey, 2019

In the above table, which shows the Likert Rating analysis of the sources of occupational stress, lack of recognition and Role ambiguity were rated as number one by employees of Bank A while employees of Bank B rated personal and family problems as number one. Lack of preparation time and inadequate salary was rated as second and third sources of occupational stress. Bank B rated inadequate salary and lack of relaxation time as second and

third sources of occupational stress. Hence, there were disparities in their ratings of the sources of occupational stress.

Summary

The male respondents were more than the females (80.77% and 68.75%) respectively for Access bank and UBA while the females were 19.23 % and 31.25% respectively. This might be due to the stressful working conditions of the banking sector which the authorities deemed that males can withstand stress and the demand of the job more than the females. About 82.69 % and 81.25% of the respondents were under 40 years of age respectively for Access bank and UBA. Employees that were assigned to attend to customers, otherwise known as customer services were in the majority of 34.62% and 43.75% respectively for Access bank and UBA. This was followed by the marketing department with 25.00% and 22.92% respectively. These two areas were the busiest areas of operation in the banking sector. Hence, more workers were deployed to these areas to counter the effect of stress and to reduce stress-related health problems.

The ergonomic working situations did not favour the good working situations. This is because majority of the workers complained about the inconvenience of their working situations such as frequent standing up, repetitive movements for long periods of time, uncomfortable posture and being physically exhausted at the end of the day. Hence, it is expected that there will be a high rate of stress-related health problems. The situations manifested in the majority of the workers as they complained of having sleeplessness/irregular sleep habits, having trouble sleeping due to stiffness/aching at my muscle or joints and unsatisfactory health levels.

The respondent's opinion regarding post-acquisition issues of the banks were sought and it revealed that Majority (55.77% and 70.83%) of the respondents were from banks that acquired another one. The table showed that the acquisition had increased the responsibilities of the workers and, hence, they experienced job stress, feel boredom and headache and have deficiency in output as a result. In effect, majority of the workers had their health affected by the acquisition. This meant that majority of the workers were not really satisfied with the work situations but took the condition because of unemployment and the difficulty in getting suitable employment. This will contribute to job dissatisfaction and increase stress and stress-related health problems. There were disparities in their ratings of the sources of occupational stress.

Conclusion

Most research findings suggest that when an individual comes under stress, his cognitive performance and decision-making may be adversely affected. The major changes that have been implemented in the financial sector have caused major negative effects on workers' working and personal lives. From the above findings it can be concluded that stress exist in the employees of the banks under study, specifically higher on the dimensions of poor peer relations and strenuous working conditions. It can be further concluded that the problem of stress is inevitable and unavoidable in the banking sector.

Majority of the bankers felt that their job is stress full and that stress in return decreases their performance. Work overload, risky job and poor co-worker relations were the major contributors to job stress in bankers. Due to work overload and time pressure the

bankers were unable to manage work life with family life which cause some serious social and health problems. Therefore, the over-stressed job and stress-related health problems decrease employee performance. The current turbulent Nigerian business environment requires workers and organizations to reexamine their practices.

Recommendations

To alleviate the negative outcomes of occupational stress, more effort on the part of policy makers, practitioners, and organizational management envisaged. It is therefore necessary, to suggest some effective measures or programmes there by making a few efforts that can alleviate the bank employees stress and leads to their better adjustment within the organization.

Majority of the employees face severe stress- related ailments and a lot of psychological problems. Banks timing is mostly from 8am to 4pm in Nigeria but originally there is no time limit so employees have to work for longer hours as compared to other jobs which is also a reason of concern. Management support helps in reducing or increases stress in employees, apparent organizational assistance and management support work as a cushion which acts positively in decreasing work related stress in employees. No doubt stress is necessary for increasing performance of employees but up to a certain level. In this study the employees do their job regularly but due to workloads and time constraints their performance reduces. Proper strategies should be made regarding working hours, interpersonal relationships and supervision of bankers to reduce stress and to better manage the performance of employees in banking sector.

Both banks should organize a Program for Stress Management that focuses on different sections of employees at all hierarchical levels (such as managers and non-managers). Many situational observations of employee employer or superior sub-ordinate interaction identified within the organization can lead to stress at workplace. These includes: duties associated with job, relationships with the co-workers, an unsupportive sub-ordinate/supervisor, fear towards organization/management, lack of communication and consultation, too much interference with employees social, family or private life, too little or too much to do, too much work pressure, unrealistic targets and deadlines , inadequate or Lack of control over the way the work is done , work that is too difficult or not demanding enough, being in the wrong job and poor working conditions, feeling Job difficulty and undervalued, feedback and insecurity and threat of unemployment.

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