

Stress and Coping Strategies among Selected Commercial Bank Employees in Anyigba, Kogi State, Nigeria

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ABSTRACT

This study investigated stress and coping strategies adopted by employees in some selected banks in Anyigba, Kogi State. This study assessed the prevalence of stress among bank employees and investigated the strategies adopted in coping with the stress. The data for this study was collected with the aid of a well-structured questionnaire administered to eighty (80) respondents drawn from four (4) selected commercial banks in Anyigba, in which seventy-two (72) were filled and returned. The data was analysed using a descriptive statistical method, and the hypotheses drawn were tested using a chi-square statistical analysis. The analysis revealed that the level of stress experienced by bankers is higher than that of people in other commercial activities and that stress harms employee's health. The researcher concluded that long hours of work, excessive workload, and deadlines, among others, are primarily responsible for the prevalence of stress in the banking industry. The study also recommended that the banking industry and individuals try to prevent or eliminate stress by employing the strategies discussed in this work.

Keywords: Stress, coping, strategies, employees, and bank

INTRODUCTION

Stress is a condition that affects a person's physiological and psychological condition, forcing the individual to deviate from normal life. It can also be defined as a physical and mental condition that is a product of a perceived threat that cannot be handled readily (Darus et al., 2013). When individuals experience stress or face demanding situations, they adopt ways of dealing with it, as they cannot remain in a continued state of tension. How the individual deals with stressful situations is known as coping. There are two major targets of coping: changing ourselves or our environment. Coping refers to a person's active efforts to resolve stress and create new ways of handling situations at each life stage (Erikson, 1959; Ward et al., 2021). The coping goals include the desire to maintain a sense of personal integrity and achieve greater control over the environment. Coping, thus, is the behavior that occurs after the person has had a chance to analyse the situation, take a reading of his or her emotions, and move to a closer or more distant position from the challenge. The new economy and globalization changed people's lives and how organizations and Jobs work. The banking industry shows many of these evolutionary symptoms, including digitalization, mass layoffs, outsourcing, acquisitions and crashes, job insecurity, increased competition, multifunctional tasks, and business re-engineering. These changes lead to stress and strain on employees, and most will have to devise coping strategies to remain on the job (Darus et al., 2013; Mannocci et al., 2018). Work has been considered as being part of life. Most work schedules have gradually changed from 8 am to 5 pm to almost 24 hours, with customers expecting services seven days a week. The need for work-life balance is a concern for both employees and employers. Also, there has been an increase in how the pressures or stress from

work affects individuals and family life (Mmakwe and Ukoha, 2018). Job stress can be caused by tight deadlines, lack of job control, too much responsibility, or inadequate support from colleagues or supervisors. The consequences of occupational stress can cost a nation up to 10% of its Gross National Product (GNP). Although stress affects every gender and age, stress statistics by gender revealed that male stress level was 4.9 on a scale of 10 and female stress level was 5.3 on a scale of 10. Occupational stress can be positive or negative; positive when one has something to gain and negative when it is associated with alcoholism, high blood pressure, heart diseases, and many other emotional, physical, and organizational problems. It is a global phenomenon that affects almost every profession in many countries; it has to do with stress associated with the workplace. If it is not well managed, it can affect the employee's physical, emotional, and overall job performance, as well as the organization (Adenugba et al., 2019). Most Nigerian commercial banks have a culture of long working hours, plenty of workloads, and non-work flexibility. The culture above has often led to stress among employees in the banking industry, affecting their performance, productivity, and even family life in some cases. If appropriate coping strategies are poorly understood, it may discourage the upcoming graduates from taking up careers in the banking industry and demoralize the present employees from excellent service delivery to customers. This might lead to customer dissatisfaction and frustration (Mmakwe and Ukoha, 2018). Occupational stress and heavy workloads are almost becoming a norm in Nigeria, with many employees underpaid and subjected to tight working environments; the banking industry in Nigeria has been identified as a stressful occupation owing to stiff competition, long working hours, regulatory bottlenecks, unstable banking policies, and difficult customers. Nigerian Bankers are often compelled to face unrealistic targets and pressure from customers through malfunctioning Automated Teller Machines (ATM), accounts opening, faulty networks, hacked accounts, etc. Although most Nigerian Banks close by 4 pm most times, the staff are not free to go home not until 8 pm or 9 pm because of the balancing of accounts and other after-work contingencies. However, how bank workers handle and perceive stress in Nigeria varies; men can choose to fight the situation, and women often seek help and support (Adenugba, 2019). The research of Gautam and Singh (2017) on work-life balance strategies in coping with stress: a case study of forty (40) female academicians in India revealed that meditation, time management, extracurricular activities, and spending some time with friends and family are some strategies employed to cope with work stress. The stress level in the banking industry involves many aspects: type of bank, high job demands, gender, personal morals, and low level of decision-making. It has been recommended that banks implement deliberate interventions towards employees' well-being and productivity (Mannocci et al., 2018). This study investigates stress and coping strategies among selected commercial banks in Anyigba, Kogi State, Nigeria. It attempts to better understand employees' stress and coping strategies and gives insight to organizations on ways to assist employees to be more efficient, thereby improve the employees' well-being and performance.

THEORETICAL FRAMEWORK

A group of theories that describe human civilization make up the theoretical framework. In order to examine the idea of stress and its coping mechanisms, two ideas will be taken into account in this part. These theories comprise:

1. Transactional process model
2. Person environment fit theory

Transactional Model of Stress and Coping

According to Lazarus and Cohen (1977), stressors are demands made by the internal or external environment that disturb equilibrium, impacting bodily and psychological well-being and necessitating action to restore balance. Stress was first seen as a transactional phenomenon in the 1960s and 1970s that relied on the perceiver's interpretation of the stimulus (Lazarus, 1966). Stress is a multidimensional process

involving a transaction between a person and his or her work environment, according to the Cognitive relational theory, which Monat and Lazarus (1991) created based on the transactional theory. Authors emphasised that this method may be used to explain both positive and negative responses an individual has in response to environmental demands. This theoretical approach thoroughly examines the individual stressors of a particular work environment and how various employees respond to these stressors while considering the coping mechanisms and prior experiences.

Core Assumptions and Statements of the Translational Model

A paradigm for assessing and dealing with stressful circumstances is the transactional model of stress and coping. Stressful situations are seen as interactions between people and surroundings. The transactions are reliant on how the external pressures are felt. This is mediated by two factors: first, the individual's assessment of the stressor, and second, the social and cultural resources at hand (Ben-Zur, 2019). When under stress, a person assesses the threat that could arise (primary appraisal). Primary evaluation refers to a person's assessment of an event's significance as stressful, positive, manageable, complex, or inconsequential. A second appraisal is conducted after evaluating people's coping mechanisms and alternatives while facing a stressor (Cohen and McKay, 1984). Secondary evaluations focus on possible solutions to the problem. The results of the coping process were the result of actual attempts to regulate the situation.

Application

The transactional model of stress and coping can be examined in terms of its application and relevance to this research study.

1. It is helpful for health education, health promotion and disease prevention
2. The transactional model helps the researcher to know how people search for medical care and social support and how they believe the advice of professionals.
3. It helps to understand the various treatments needed to overcome stress.

Person Environments Fit Theory

According to Kristof-Brown and Guay (2011), person-environment fit (P-E fit) is the degree of compatibility between an individual's qualities and those of their environment. According to the person-environment fit hypothesis, the interaction between workers and their work environment leads to stress and strain at the office. The model was created by French and Caplan (1972) and his colleagues, who proposed that occupational stress happens when a person lacks the aptitudes, know-how, or resources required to meet the demands of the job and workplace environment (Kristof-Brown and Guay (2011) and Balduscci et al. (2012). Person-environment fit has retained a significant role in industrial and organizational psychology because of its considerable consequences in the workplace. According to Williamson and Perumal (2021), person-environment fit is a particular kind of person-situation interaction that involves aligning related person and environment variables. According to this theory, there is a mismatch between a person's personality and the workplace if job expectations and pressures surpass a person's talents and abilities or if the employee's aims and values collide with these demands. (Molleman et al., 2010). Notes that the mismatch contributes to various workplace pressures, including competing job expectations, task overload, and role ambiguity. The resulting occupational stress may also adversely affect behavioral consequences such as lower productivity, absenteeism, turnover, and stress-related medical problems. The more significant discrepancies in the fit between the individual and the environment, the more severe the occupational stress will be and the higher the probability that the individual will experience negative consequences in the job performance. It is generally assumed that person-environment fit leads to

positive outcomes such as satisfaction, performance, and overall health. Cooman and Vleugels (2022).

Application

The person-environment fit theory is relevant to this research in the following ways:

1. It helps to determine stress in the workplace as a part of organizational psychology
2. The person-fit theory enables the researcher to know how a person fits into a workplace environment and reveals the factors affecting how a person relates to the environment.
3. understanding the person-environment fit helps researchers to identify the congruence between individuals and their workplace environment.

MATERIALS AND METHODS

Research design

For this study, a survey design was employed. Data were collected from a representative sample using a questionnaire.

Area of study and location

The area of study is the Anyigba community in Dekina Local Government Area of Kogi State. Anyigba is a local rapidly growing area of Kogi state. Anyigba is located on latitude $7^{\circ} 15' - 29' N$ and longitude $7^{\circ} 11' - 7^{\circ} 32' E$, with an average altitude of 420 meters above sea level (Ifatimehin and Ufuah, 2006). It has a total landmass of 420 square Km², with an estimated population of about 71,323 as of 2006 (Kogi State Ministry of Information). Anyigba is bordered to the North by Ajiyolo, the North-East by Iyale, the West by Abocho, and the South by Egume. Anyigba has the Igala as its primary inhabitants, with other Nigerians from other parts of the country living there for trade and academic purposes. Anyigba comprises many parts, including Ajetachi, Atanigoma, Agala, Kaduna Efekpe, Abuja Area, Agudoko, and other communities. The creation of Kogi State University Anyigba in 1999 has opened up the town to experience a significant number of changes both structurally and financially as the presence of lodges, hotels, hospitals, filling stations, restaurants, clubhouses, cyber cafes, boutiques, shopping stores among others has resulted into the fast growth of banks in Anyigba. Some people are engaged in agriculture but in a subsistence form. Trading as a viable socio-economic activity in which Anyigba is majorly practiced by the women who buy and sell goods such as palm oil, food items, and clothing items. Others are professionals who render services in banks, Lecturers, etc. (Ifatimehin et al., 2006).

Sample size and sampling technique

Regarding the sample selection, a multi-stage cluster sampling approach was adopted. The bank in Anyigba was first stratified into locations, and four banks were selected for this study. All the Banks were randomly selected, with 20 respondents purposely recruited from each of the four banks cutting across the bank's various departments, totaling eighty (80) altogether.

Method of data collection

Data for this study was collected with the aid of a well-structured questionnaire. The straightforward research questionnaire was administered to the study population, with the questionnaire divided into (5) sections, in which all the sections are expected to be filled and completed by every respondent. Section A of the questionnaire contains the respondent's social demographic characteristics, which are somewhat personal to the respondents, while the remaining four (4) sections, namely section B-E, contain the research

questions proper where all the relevant questions to the study have been asked.

Method of data analysis

A descriptive statistical method was used to analysed the socio-demographic variable and the other sections of the completed and recovered questionnaire. Also, tabulation was used with simple percentage statistics to allow for an easy understanding and interpretation of the research at a glance. The research also uses the chi-square method to test the formulated hypothesis and interpreted the findings. The computation of chi-square is shown as below:

$$X^2 = \frac{(O-E)^2}{E}$$

Where X^2 = chi-square

O = Observed frequency

E = expected frequency

RESULTS AND ANALYSIS

Socio-demographic characteristics

Sex

Table 1 below shows that 49 (6.1%) are male while 23(31.9%) are female. This, however, shows that the percentage of the male respondents in the bank under study outnumbered that of the female, indicating that females are weak vessels with a low capacity for stressful work. Also, unlike men, those women are unsuitable and unreliable regarding stressful work. (Ridgeway,1997), believes that labor employers have shown a marked preference for male workers, justifying such preference with stereotypical ideas of women workers.

Age

From Table 1, 16 (22.2%) of the respondents are less than 25years old, 48 (66.7%) constitute the percentage of the respondents fall between the ages 25-34 years, 7(9.7%) of the respondents fall between 45 and above constitute a percentage of 1.4%. This implies that the majority of the respondent falls between the age of 34-45 years, which is the most productive year of man, which indicates that the banking institution's population comprises highly productive people.

Marital Status

Table 1 also shows that 43(59.7%) of the respondents are single, 29 (40.3%) are married, and none are divorced, separated, or widowed. This indicates that many respondents are single and can devote more time and energy to their work than married ones.

Educational Qualification

The educational qualification of the respondents from Table 1 shows that 4(5.6%) have the first school leaving certificate (primary), 6(8.3%) have the senior school certificate (secondary), and 62(86.1%) of the respondents have a tertiary qualification. This reveals that a good number of respondent bank employees are well qualified and up to the task of their job. Also, Chand and Monga (2007) found that higher education

can combat stress and burnout-related problems.

Length of Service

Table 1 also reveals that 31(43.1%) of the respondents represent the percentage that has served for less than four years, 33(45.8%) for those who have served for 4-7years, 5(6.9%) who have served between 8-11years, 3(4.26) for those who have served between 12-15years while no one has ever served from 15years and above. This shows that most commercial banks in Anyigba are still very young in operation and that the length of service of most of its employees is directly proportional to the years of existence of these banks in Anyigba. It can also be deduced from the table that despite the stressful experience of bankers at work, there were no dissatisfaction with the jobs but were ready to forge ahead. Many studies have revealed that individuals with less experience experienced more stress than those with more service years.

Job Status

Lastly, as revealed in Table 1 above, 37(51.4%) of the respondents were junior staff, 30(41.7%) represented the senior staff, and 5(6.9%) were of the management staff. This indicated that the larger population of the respondents were junior staff.

Table 1: Distribution of respondents by socio-demographic characteristic

Sex	Frequency	Percentage
Male	49	68.1
Female	23	31.9
Total	72	100
Age in years		
18-24	16	22.2
25-34	48	66.7
35-44	7	9.7
45 and above	1	1.4
Total	72	100
Marital status		
Single	43	59.7
Married	29	40.3
Divorced	0	0
Separated	0	0
Widowed	0	0
Total	72	100
Educational qualification		
Primary	4	5.6
Secondary	6	8.3
Tertiary	62	86.1
Total	72	100
Length of service in years		
Less than 4 years	31	43.1

7-Apr	33	45.8
11-Aug	5	6.9
15-Dec	3	4.2
15 and above	0	0
Total	72	100
Job status		
Junior	37	51.4
Senior	30	41.7
Management	5	6.9
Total	72	100

Source: field survey, 2013

Attitude and perception towards stress

From Table 2 below, 46(63.9%) of the respondents considered the job to be stressful, 20(27.8%) maintained that the job is not stressful, while 6(8.3%) are undecided as to whether the job is stressful or not. However, it is not surprising that the majority of the respondents consider their job stressful as a result of increasing competition within the financial institution, and more so, work involving cash handling is potentially stressful as it requires rapt attention and exposes employees to the constant pressure of avoiding error or even insecurity. As regards how respondents rated work stress in the workplace, the table above shows that 20(27.8%) of the respondents maintained that the job is very stressful, 25(34.7%) said it was stressful but not at a very high rate, 23(31.9%) responded that it was moderate while a very few respondents rated work stress in the working place to be low at 4(5.6%). An excellent percentage of the respondents admitted that job stress is very high and moderately high, respectively, following the view of researchers who have noted that the Nigerian socio-physical environment is fraught with occupational stress indicators (Oluyemi et al. 2015). Especially exposed to high occupational stress, are commercial bank workers in Nigeria who contended with various precipitating factors, such as excessive and unpredictable work schedules occasioned by ever-increasing competition in the industry. Table 2 above also revealed that 59(81.9%) of the respondents agreed to the fact that stress has an impact on performance, 9(12.5%) said that the performance has nothing to do with the stress experienced, while 4(5.6%) were undecided. It is evident from these responses that job stress influences employee’s experience in different aspects of the job, especially in job performance. Conclusively from Table 2 above, 66(91.7%) of the respondents believed that stress could harm employee’s health. 5(6.9%) did not agree with the harmful effect of stress on health, while only 1(1.4%) were undecided. In line with this response, (Fletcher et al.2011) stress the negative impact of the cumulative burden of job characteristics on occupational stress and health, e.g., Cardiovascular diseases, cerebral diseases, and meningitis.

Table 2: Distribution of Respondents by Attitude and Perception

Do you consider the level of stress in your work to be high	Frequency	Percentage
Yes	46	63.9
No	20	27.8
Undecided	6	8.3
Total	72	100
How would you rate work stress in your workplace?		

Very high	20	27.8
High	25	34.7
Moderate	23	31.9
Low	4	5.6
Total	72	100
Does stress have an impact on your performance?		
Yes	59	81.9
No	9	12.5
Undecided	4	5.6
Total	72	100
Do you believe stress can be harmful to our health?		
Yes	66	91.7
No	5	6.9
Undecided	1	1.4
Total	72	100

Source: Field survey, 2013

Predisposing factors of stress

The information in Table 3 below shows that excess workload and deadlines are a major predisposing factor for stress in the banking industry, as the table revealed that a large percentage of 70(97.2%) disagreed. Also, from the table, 50(69.4%) of the respondents agreed that employees’ non-participation in decision-making in the workplace is associated with stress, while the remaining 22 (30.6%) disagreed. It is believed that no sense of belonging, office politics, and unjustified behavior restriction are potential stressors. Table 3 above also revealed that 52(72.2%) of the respondents agreed that poor working conditions and job insecurity are predisposing factors for stress, while 20(27.8%) disagreed. As regards poor relationships with colleagues, the table above shows that a poor relationship with colleagues, as agreed by 44(61.1%) respondents, caused work stress in the banking industry. While 28(38.9%) disagreed. Responses from the above table also revealed that an overwhelming 58(80.6%) of the respondents agreed that long work hours formed the basis of stress in the banking industry, while the remaining 14(19.4%) disagreed. 49(68.1%) and 23(31.9%) represent the percentage of the respondents who agreed with role conflict as one of the factors causing job stress in the banking industry and those who disagreed, respectively. Lastly, Table 3 shows that insufficient working tools predispose bankers to stress, as 53(73.6%) of the respondents agreed with it while 19(29.4%) disagreed. It became evidence that most banks lacked sufficient working tools, which affected how daily tasks were carried out.

Table 3: Distribution of respondents by predisposing factors of stress

Excess workload and deadline	Frequency	Percentage
Agreed	70	97.2
Disagreed	2	2.8
Total	72	100
Employee’s non-participation in decision making		
Agreed	50	69.4
Disagreed	22	30.6

Total	72	100
Poor working conditions and job insecurity		
Agreed	52	72.2
Disagreed	20	27.8
Total	72	100
Poor relationship with colleague		
Agreed	44	61.1
Disagreed	28	38.9
Total	72	100
Long hours of work		
Agreed	58	80.6
Disagreed	14	19.4
Total	72	100
Incidence of role conflict		
Agreed	49	68.1
Disagreed	23	31.9
Total	72	100
Insufficient working tools		
Agreed	53	73.6
Disagreed	19	26.4
Total	72	100

Source: Field survey, 2013

Symptoms of Stress

Table 4 below showed that 60(83.3%) of the respondents agreed and 12(16.7%) disagreed with low productivity as one of the symptoms of stress. 65(90.8%) of the respondents also agreed with sleep disorder as a symptom, with 7(9.7%) disagreed. This shows that work stress is primarily associated with sleep disorders. The agreement of 57(79.2%) and the disagreement of 15(20.8%) of the respondents revealed that stress is responsible for job dissatisfaction in the banking industry. 65(90.3%) of the respondents in agreement and 7(9.7%) in disagreement represented the responses that increased tension, and anxiety is a symptom of stress in the banking industry

Table 4: Distribution of Respondents based on the symptoms of stress

Low productivity	Frequency	Percentage
Yes	60	83.3
No	12	16.7
Total	72	100
Sleep disorder		
Yes	65	90.3
No	7	9.7
Total	72	100
Low level of performance		

Yes	57	79.2
No	15	20.8
Total	72	100
Increased tension and anxiety		
Yes	65	90.3
No	7	20.8
Total	72	100

Source: Field survey, 2013

Coping strategies for managing stress

Table 5 below, which happens to be the last, shows that 60(83.3%) of the respondent Considered the use of time management as a coping mechanism to reduce stress, 25(34.7%) considered the use of medication, which shows that only a few resolved to use of medication in managing their stress. From the responses, 48(66.7%) consider deep relaxation as a coping strategy for managing stress, while a good number of respondents, 50(69.4%), prefer physical exercise. Technological advancement and networking as a coping strategy were welcomed by 41(56.9%), and still, 41 (56.9%) of the respondents also consider having friends and family or work colleagues to talk to as a strategy. Lastly, from the table, 31 respondents (43.1%) represent those who manage or cope with stress through prayer and spiritual exercise.

Table 5: Distribution of the respondents by coping strategies for managing stress

What do you consider as a coping strategy for managing stress	Frequency	Percentage
Time management	60	83.3
Use of medication	25	34.7
Deep relaxation	48	66.7
Physical exercise	50	69.4
Technological advancement and networking	41	56.9
Having friends and family or work colleagues to talk to	41	56.9
Praying and doing a spiritual exercise	31	43.1

Survey: Fields Survey, 2013

Testing of Hypotheses

This section is aimed at testing the hypotheses formulated. The hypotheses were formulated to test the relationship between the dependent and independent variables in order to accept or reject the tentative hypothesis. The chi-square method tested All hypotheses at a 5% or 0.05 significance level. The chi-square formula is stated thus:

$$X^2_c = \frac{(CO-E)}{\text{£}}$$

Where X = chi-square

X²c = calculated chi-square

Σ = Summation

O = Observed frequency

E = Expected frequency

X^2_t = Chi-square tabulated

Decision rule

The decision rule is to reject the null hypothesis (H_0) if $X^2_e > X^2_t$, that is, if the calculated chi-square value is greater than the tabulated chi-square value at a significant level of 5% or 0.05 and the degree of freedom calculated with the formula (r-1), (n-1) where r = number of rows and n = number columns; whereas, if the calculated chi-square value is less than the tabulated chi-square value, the decision will be to accept the null hypothesis.

Hypothesis one

Null hypothesis (H_0): The level of stress experienced by bankers is not higher compared to the level of stress experienced by non-bankers. Alternative hypothesis (H_1): The level of stress experienced by bankers is higher compared to the level of stress experienced by non-bankers.

From Tables 6 and 7 below, the calculated chi-square value (35) at 0.05 level of significance and 4 degrees of freedom is greater than the tabulated chi-square value (9.488), and therefore, the null hypothesis is rejected. In contrast, the alternative hypothesis, which states that the stress level experienced among bank employees is higher compared to the level of stress experienced by non-bankers, is accepted.

Table 6: Cross-tabulation of respondents on the perception of stress

Do you consider the level of stress in your work to be high	Frequency
Yes	46
No	20
Undecided	6
Total	72

Source: Field survey, 2013

Table 7: Chi-square (X^2) result

X^2_c	35
X^2_t	9.488
Degree of freedom	4
Level of significance	0.05

Hypothesis two

Null hypothesis (H_0): No significant relationship existed between stress and employee health.

Alternative hypothesis (H_1): A significant relationship between stress and employee health exists.

Table 8 and 9 below shows that the chi-square calculated value (86) exceeds the tabulated chi-square value

(9.488) at a 0.05 significant level and 4 degrees of freedom. Therefore, the null hypothesis showed that stress was not harmful to employee health is rejected, while the alternative hypothesis stated that a significant relationship between stress and health is accepted.

Table 8: Cross-tabulation of respondents on the harmful effect of stress on employee health

Do you believe stress can be harmful to your health	Frequency
Yes	66
No	5
Undecided	1
Total	72

Source: field survey, 2013

Table 9: Chi-square (X^2) result

X^2_c	86
X^2_t	9.488
Degree of freedom(DF)	4
Level of significance(LS)	0.05

DISCUSSION OF FINDINGS

The significant findings from this study revealed that stress is prevalent among bank employees in Anyigba, Kogi State, owing to various factors such as poor working conditions, excess workload, and deadlines, employees' non-participation in decision-making, job insecurity, poor relationships with colleagues, long work hours, role conflict, insufficient working tools. According to Oluyemi et al. (2015), commercial bank workers in Nigeria contend with a host of precipitating factors, such as excessive and unpredictable work schedules occasioned by ever-increasing competition in the industry, the virtual disappearance of job security as evident in the mass retrenchment of thousands of bank workers regularly, 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 and hence the prevalence of stress among bank employees. Our first hypothesis confirmed that the stress level experienced among bank employees is higher than the level of stress experienced by non-bankers. More than one-fifth of the bank employees in Gondar City, Northwest Ethiopia, who participated in the study by Enyew et al. (2022) from 20th October to 10th November 2020 reported experiencing work-related stress. Stress connected to the workplace was highly correlated with sex, a history of chronic diseases, and alcohol consumption. Also, the study by Okwor et al. (2020) has shown that Enugu State, in Southeastern Nigeria, has a high concentration of bank employees who report feeling stressed. They advocated regular banking stress assessments and interventions, particularly for high-risk people. The results of this study have been corroborated by research carried out in Egypt (Salim et al., 2019) and Italy (Mannocci et al., 2018). The negative impact of the cumulative burden of job characteristics on occupational stress and health has been emphasized to cause diseases such as cardiovascular diseases, cerebral diseases, and meningitis (Fletcher et al. 2011). In a stressful work environment, workers experience emotional exhaustion since they must make extra efforts to adjust to their surroundings. Consequently, when their needs go unmet, their job happiness and productivity fall (Khamisa et al., 2016). Therefore, we argue that poor mental health brought on by job stress does not benefit productivity. The second hypothesis, which is also essential, confirmed that job stress harms employee health. 66(91.7%) respondents agreed that stress harms their health. This finding is supported by Soeker et al. (2019) and Cohen et al. (2019), who found that workers' mental health dramatically influences their performance at work. Personnel with severe job stress may develop mental

health issues (Heffernan & Pilkington, 2011), which may have a knock-on effect on productivity (Levinson et al., 2010) due to an increase in sick days (Hennekam et al., 2020). We contend that an individual's mental health can be influenced by job stress and has a connection to job performance.

CONCLUSION

This study found that commercial bank employees in Anyigba are not left out of many people's stressful experiences in jobs or businesses, especially now that the banking sector has been dramatically affected by different policies and regulations from the Central Bank of Nigeria. Long hours of work, excessive workload, deadlines, staff shortage, leadership style, or non-participation in decision-making have primarily been responsible for stress in the banking industry. The result has implications for preventing physical and health problems like heart diseases, ulcers, arthritis, increased frequency of drinking and smoking, gastro-intestine endocrine, and other stress-related disorders. The experience of workplace Stress depends on how a person makes sense of and perceives the work environment. Therefore, there is a need for both the banking industry and its employees to address the issue of stress through properly organized stress management programs and individual coping measures in order to ensure effective job performance, alleviate or reduce the level of stress in the industry, and most importantly to enhance a healthy employee.

RECOMMENDATIONS

This study has shown that the stress experienced by commercial bank employees cannot be over emphasised and that if not properly checked or managed, it could harm the employee's health. The following recommendations, therefore, should be considered based on these findings.

1. The management of the banking industry should always try as much as possible to eliminate role ambiguity, enhance adequate role clarification, and ensure making a proper illustration whenever necessary, as this will help the bank employee to overcome the incidence of role ambiguity, which is one of the causes of stress in the institution.
2. The banking industry management should try to make enough staff and sufficient materials like technical and human resources available. This will help lessen an individual's workload and make the employee feel safe and secure to perform their work effectively without the fear of insecurity, anxiety, and tension.
3. The industry needs to give adequate job-orientation training programs to develop employee's skills and confidence to work efficiently.
4. Individual workers should always try to devise a way to handle stress encountered at work to live a healthy work-life by employing the following coping strategies: proper time management, healthy nutrition, regular exercise and relaxation, and building up individual stress alleviation and intervention programs.
5. Finally, it is good to know that being happy with one job or line of business will go a long way to determine one's reaction to the daily challenges that will be encountered, thereby helping in reducing stress from the banking institution and, as such, helping the bank employees to maintain good health despite their job condition.

STUDY LIMITATIONS

Several challenges were encountered during data collection. Most importantly, the respondents filled out and retrieved the administered questionnaire as they all complained of their busy and tight schedules, which will not allow them to complete the questionnaire and return it immediately. Another limitation encountered was time and financial constraints on the researcher's side, as this study would have covered a larger population and geographical area if not for the short period allocated by the university authority in

completing research work by an undergraduate.

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The author declares that there is no conflict of interest

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An ethical approval letter is not required

INFORMED CONSENT

Consent was taken from the respondents to publish this study.

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