Organizational Trust and Job Stress Among Bank Employees in Warri, Delta State

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ABSTRACT

This study investigated the influence of organizational trust on job stress among bank employees in Warri, Delta State. Specifically, the study examined three dimensions of organizational trust, trust in managers, trust in the organization, and trust in co-workers, and how each predicts levels of job-related stress among employees. The study was prompted by increasing concerns about mental health and work-related stress in the banking sector, which is known for its high demands and pressure-laden environment. A descriptive survey research design was adopted, and the entire population of 410 bank employees was used for the study due to the manageable population size. Out of 410 structured questionnaire instrument, only 316 were found useable for analysis. Data were analyzed using descriptive statistics, correlation, and multiple regression analysis with the aid of STATA version 15. The results revealed that trust in managers and trust in the organization had significant positive effects in reducing job stress, with coefficients of 0.455 and 0.445 respectively, both statistically significant at the 0.000 level. However, trust in co-workers, with a coefficient of 0.078 and a p-value of 0.148, did not significantly affect job stress. It was recommended that banks in Warri should build trustworthy managerial practices and institutional policies that demonstrate care, fairness, and employee involvement. Strengthening these trust factors can promote employee well-being, reduce burnout, and improve overall organizational performance.

Keywords: Organizational Trust, Jobs Stress, Bank Employee, Co-workers Trust

INTRODUCTION

Organizational trust has emerged as a cornerstone of effective workplace relationships and organizational performance. It reflects the confidence employees have in their managers, co-workers, and the organization at large to act fairly, ethically, and reliably (Dirks & Ferrin, 2020; Tan & Tan, 2019). Trust in the workplace fosters psychological safety, encourages knowledge sharing, and promotes employee engagement (Newman et al., 2020; Javed et al., 2018). Particularly, trust in management enhances employees' willingness to commit to organizational goals and mitigates uncertainty in decision-making processes (Yang, Mossholder, & Taylor, 2022; Chen et al., 2021). In high-trust environments, employees are more likely to report satisfaction, exhibit loyalty, and collaborate more effectively with peers (Wang et al., 2019; Etehadi & Karatepe, 2019). As organizations increasingly face dynamic challenges, understanding and reinforcing trust becomes essential for organizational resilience and workforce stability.

Job stress is a significant concern in modern organizations, contributing to a range of physical, psychological, and behavioral issues among employees (Bakker & Demerouti, 2018; Giorgi et al., 2020). It arises when job demands exceed an individual's capacity to cope, leading to burnout, absenteeism, low morale, and decreased productivity (Li, Wang, & Gao, 2021; Schneider et al., 2019). In developing economies like Nigeria, job stress is further exacerbated by poor working conditions, lack of job security, and inadequate leadership support (Ugwu, Enwereuzor, & Orji, 2022; Adebayo & Ezeanya, 2020). Reports have linked job stress to high turnover intentions, reduced motivation, and even mental health deterioration (Aziz et al., 2023; Reddy & Sandilya, 2021).

As such, identifying organizational variables—such as trust—that influence job stress is crucial to addressing this global workforce challenge (Adisa, Gbadamosi, & Osabutey, 2018; Okechukwu et al., 2022).

An emerging body of literature suggests a strong inverse relationship between organizational trust and job stress. When employees perceive trust in their managers and colleagues, they experience lower stress levels due to improved communication, support, and a sense of belonging (De Clercq, Haq, & Azeem, 2019; Silla & Gamero, 2021). Trust reduces uncertainty and helps buffer the psychological strain associated with high job demands (Cooke et al., 2020; Olabimitan & Aluko, 2022). Studies indicate that lack of trust in supervisors often results in role conflict, ambiguity, and emotional exhaustion (Islam, Khan, & Bukhari, 2021; Miao et al., 2020). Conversely, high-trust environments cultivate optimism, openness, and better stress-coping mechanisms (Benevene, Buonomo, & Fiorilli, 2020; Zaman et al., 2022). The workplace becomes a psychologically safe space where employees feel valued and protected against job-related threats.

Organizational trust is not monolithic but comprises dimensions such as trust in managers, trust in co-workers, and trust in the organization itself (Tanriverdi et al., 2022; Mishra & Mishra, 2020). Trust in managers often shapes employees' perceptions of fairness, feedback, and performance expectations (Nguyen et al., 2021; Sokoll, 2019). Trust in co-workers promotes collaboration, reduces interpersonal conflict, and fosters team cohesion, elements crucial to mitigating workplace stress (Lyu et al., 2020; Zhu & Akhtar, 2022). Additionally, trust in the organization, encompassing belief in institutional systems and policies, affects how employees perceive job security and organizational justice (Valle et al., 2018; Lo Presti et al., 2021). Failure in any of these trust dimensions can increase employee vulnerability to stressors such as micromanagement, bullying, or systemic inefficiencies (Fateh et al., 2023; Ayim Gyekye, 2022). Thus, the multidimensional nature of trust warrants a comprehensive investigation of its impact on employee stress levels.

Despite a growing interest in organizational behavior and occupational health, limited research has examined the interplay between the distinct dimensions of organizational trust and job stress, especially in emerging economies like Nigeria (Adekeye et al., 2023; Odetunde & Bello, 2021). Most existing studies are concentrated in Western and Asian contexts, with scant empirical focus on how trust mechanisms affect stress within African organizational settings (Okpara & Kabongo, 2019; Ojokuku, 2020). Moreover, as Nigerian workplaces grapple with leadership crises, inadequate employee support systems, and increasing job insecurity, stress levels have spiked significantly (Oludayo et al., 2022; Egbuta & Akinyemi, 2023; Akpomiemie, et al., 2026). This study becomes relevant in filling the contextual and empirical gap by evaluating how trust in managers, co-workers, and the organization influence job stress. A clearer understanding of these dynamics will create interventions and promote healthier, more productive work environments (Onuoha, Udeh, & Nwachukwu, 2024; Ifinedo, 2021).

Statement of the Problem

Although organizational trust is widely acknowledged as a critical factor in promoting employee well-being, job stress remains a persistent challenge in many work environments, particularly where trust in managers, co-workers, and the organization is lacking or eroded. In such contexts, employees are more likely to encounter feelings of insecurity, low morale, and emotional exhaustion, which negatively impact their overall performance and mental health. Within the Nigerian organizational landscape, these issues are further intensified by weak leadership structures, poor communication, and a lack of institutional support that collectively undermine trust-building efforts. While previous research has addressed the causes of job stress from angles such as excessive workload and inadequate resources, limited attention has been given to the influence of organizational trust as a mitigating factor (Oludayo et al., 2022; Egbuta & Akinyemi, 2023; Omoye, 2025). This oversight presents a significant gap in the literature, particularly in developing economies like Nigeria, where understanding the trust-stress relationship is vital for improving employee well-being and organizational effectiveness.

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Objectives of the Study

The general objective of this study was to establish the nexus between job stress and organizational trust among bank employees in Warri, Delta State. While the specific objectives for this study included to:

i. examine the relationship between trust in manager and job stress among bank employees in Warri, Delta;
ii. determine the relationship between trust in organization and job stress among bank employees in Warri, Delta; and
iii. examine the relationship between trust in co-worker and job stress among bank employees in Warri, Delta.

Research Questions

i. How does trust in managers affect job stress among bank employees in Warri, Delta State?

ii. What is the influence of trust in the organization on job stress among bank employees in Warri, Delta State?

iii. To what extent does trust in co-workers impact job stress among bank employees in Warri, Delta State?

Research Hypotheses:

Ho_1: There is no relationship between trust in manager and job stress among bank employees in Warri, Delta State.

Ho_2: There is no relationship between trust in organization and job stress among bank employees in Warri, Delta State.

Ho_3: There is no relationship between trust in co-worker and job stress among bank employees in Warri, Delta State.

REVIEW OF RELATED LITERATURE

Conceptual Review

The conceptual review provides a detailed examination of the key constructs underlying this study, organizational trust and job stress, by clarifying their definitions, dimensions, theoretical foundations, and the relationships that exist between them within the workplace context.

Concept of Trust in Managers

Managers play a pivotal role in fostering interpersonal trust, a form of cognitive trust rooted in employees' perceptions of their leaders' reliability, integrity, and benevolence. According to Social Exchange Theory, this trust arises through reciprocal relationships: when managers act ethically and supportively, employees are more likely to reciprocate with loyalty and commitment to organizational goals. Recent studies across service-oriented sectors show that managerial trustworthy behaviors significantly enhance perceived psychological safety, job satisfaction, and employee engagement (Liu, Song, & Liao, 2022; Gopalan, Beutell, & Alstete, 2023; Arici & Uysal, 2022; Wang & Wang, 2023; Eruvwe, et al., 2024; Bader & Berg, 2024; Omoye, 2025).

A growing body of evidence confirms that trust in managers mediates several important workplace outcomes. Gopalan et al. (2023) analyzed responses from over 1,300 employees and found that trust in management strongly mediated the relationship between supervisor support and outcomes like job satisfaction and mental well-being. Similarly, a study by Ferris et al. (2024) in the healthcare sector demonstrated that high levels of trust in managers contributed to lower employee turnover intentions and higher organizational commitment. These findings align with earlier studies suggesting that trust in leadership enhances positive organizational behavior, morale, and resilience (Nazarian et al., 2024; Ozdemir & Ergun, 2023; Ajala, 2022; Akpomiemie, et al., 2026).

Importantly, trust in managers is not merely a social construct but a strategic organizational resource. Research from banking and hospitality industries indicates that when employees perceive their managers as transparent, supportive, and consistent, it leads to improved performance and lower job-related stress (Nazarian et al., 2024; Babic et al., 2023; Tan & Lim, 2022). This is especially true in high-pressure environments like the banking sector, where job demands are intense. In such contexts, trusted managers help create a buffer against workplace stress by providing psychological safety, emotional support, and clarity in decision-making (Edmondson, 2023; Frontiers in Psychology, 2022; Osibanjo & Adeniji, 2022).

Trust in Organization

Trust in organization is evidenced by the confidence employees have in the institution's systems, policies, and overall integrity, including its ability to act in their best interests. It is a collective belief that the organization is competent, fair, reliable, and consistent in decision-making (Tan & Lim, 2022; Arici & Uysal, 2022; Ferris et al., 2024; Eruvwe, et al., 2024). Employees who trust their organizations are more likely to exhibit positive work behaviors such as loyalty, compliance with organizational goals, and reduced withdrawal behaviors (Nazarian et al., 2024). This form of trust is built over time through transparency, fairness, and organizational support structures. According to Liu et al. (2022), trust in the organization serves as a psychological safety net that encourages employee resilience and commitment, even in times of uncertainty or high pressure.

Recent empirical studies emphasize the role of organizational trust in reducing job stress and fostering emotional well-being. Babic, Savovic, and Simic (2023) found that when employees perceive the organization as supportive and just, their stress levels significantly decrease—even in high-demand sectors like banking. Similarly, Edmondson (2023) asserted that organizational trust promotes a climate of psychological safety, where employees feel secure to voice concerns and manage stress without fear of retaliation. Gopalan et al. (2023) also linked trust in the organization with improved well-being, stating that institutional support mitigates burnout by making employees feel valued and protected. When organizational policies are perceived as consistent and employee-centered, stress caused by ambiguity or lack of control tends to diminish (Wang & Wang, 2023; Osibanjo & Adeniji, 2022; Eruvwe, et al., 2024; Akpomiemie, et al., 2026).

Furthermore, trust in the organization has strategic importance, particularly in industries like banking where regulatory pressure, performance metrics, and customer demands are intense. A trusted organization is one that communicates transparently, invests in employee development, and ensures fairness in rewards and sanctions. This in turn strengthens employees' psychological contract with the organization and improves retention and performance (Bader & Berg, 2024; Ozdemir & Ergun, 2023). Research also shows that employees who trust their organization are more adaptable during change processes and less prone to stress-related disengagement (Tan & Lim, 2022; Ajala, 2022). Ultimately, cultivating trust in the organization enhances employee morale, reduces conflict, and promotes a healthier work environment.

Trust in Co-workers

Trust in co-workers refers to an individual's belief that their colleagues are reliable, honest, competent, and willing to act in ways that support mutual goals. It involves both cognitive and affective dimensions of trust, where employees rely on their peers not only for task-related assistance but also for emotional support and ethical interaction (Liu, Song, & Liao, 2022; Tan & Lim, 2022; Eruvwe, et al., 2024). This form of trust is particularly critical in team-based environments like banks, where job roles are interconnected and dependent on shared responsibility. When trust among colleagues is strong, employees are more likely to collaborate effectively, share information openly, and support one another in managing workload and stress (Ferris, Brown, & Heller, 2024; Osibanjo & Adeniji, 2022; Arici & Uysal, 2022; Omoye, 2025).

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Empirical studies have consistently shown that trust in co-workers reduces interpersonal conflict and workplace tension while promoting job satisfaction and psychological well-being. Babic, Savovic, and Simic (2023) found that co-worker trust significantly lowers perceived job stress in highly collaborative environments such as financial institutions. In their study on team dynamics, Wang and Wang (2023) discovered that mutual trust enhances group cohesion, thereby creating a buffer against burnout and emotional exhaustion. Moreover, organizations where co-worker trust thrives often witness lower absenteeism and higher productivity, as employees feel safer and more confident to express themselves and resolve issues collectively (Ajala, 2022; Edmondson, 2023; Ozdemir & Ergun, 2023).

In high-pressure sectors like banking, co-worker trust becomes a coping mechanism that moderates the effects of workload pressure and organizational demands. When employees trust their colleagues to contribute fairly and provide backup support during critical tasks, it reduces the psychological burden and prevents the isolation often associated with occupational stress (Gopalan, Beutell, & Alstete, 2023; Nazarian, Atkinson, & Foroudi, 2024). Trusting work relationships also foster informal mentoring, emotional reassurance, and constructive feedback, all of which are vital for reducing anxiety and enhancing team morale (Bader & Berg, 2024; Liu et al., 2022; Omoye, 2025). In essence, trust in co-workers not only promotes a healthier work environment but also reinforces collective efficacy, which is crucial for sustainable employee performance in demanding roles.

Concept of Job Stress

Job stress refers to the psychological and physiological responses that arise when the demands of the job do not match the resources, capabilities, or needs of the employee. It is typically experienced when workers perceive they have little control over their tasks or face excessive workload, ambiguity, or interpersonal conflict (Bakker & Demerouti, 2023; Salami & Adeniyi, 2022). Job stress is not merely a reaction to external pressure but is also shaped by how employees cognitively evaluate their working conditions (Giorgi et al., 2023; Omoye, 2024). In sectors like banking, where time pressure, customer demands, and accountability are intense, the prevalence of job stress is particularly high. Studies show that chronic exposure to stress at work is associated with physical exhaustion, low morale, and emotional fatigue (Wang, Wang, & Liu, 2022; Kundu & Narayan, 2024). Thus, job stress remains a major concern for both individual and organizational health outcomes.

Job stress can originate from various sources including workload overload, unclear job roles, lack of recognition, interpersonal conflict, and poor organizational climate. These stressors can trigger both short-term effects such as irritability and absenteeism, and long-term consequences like burnout, cardiovascular illness, and mental health disorders (Khan et al., 2023; Adebayo & Okonkwo, 2022; Omoye, 2024). The banking industry, characterized by high expectations, digitized operations, and regulatory compliance, creates a climate where stress thrives unless mitigated by supportive policies and interpersonal trust (Osei & Boateng, 2022). Additionally, workplace stress significantly reduces organizational productivity, increases turnover rates, and negatively affects job satisfaction (Ahmed, Mahmood, & Javed, 2023). This makes understanding and managing job stress not just an employee welfare issue but a strategic imperative for performance sustainability.

Recent research highlights the importance of organizational factors, such as trust, leadership style, and social support, in buffering the negative effects of job stress. When employees perceive their work environment as fair, caring, and dependable, their stress levels tend to reduce, even under high work pressure (Tan & Arici, 2023; Breevaart & Bakker, 2023). Particularly, organizational trust, encompassing trust in management, co-workers, and institutional policies, plays a central role in creating psychological safety and enhancing coping mechanisms (Nazarian, Atkinson, & Foroudi, 2024). In high-demand sectors like banking, where emotional regulation and decision-making are constant, trust-based support networks serve as protective resources against burnout and disengagement (Ferris et al., 2024; Osibanjo & Adeniji, 2022; Omoye, 2024). Therefore, proactive strategies that promote a trustworthy work environment can significantly lower job stress and improve overall employee well-being.

Conceptual Framework:

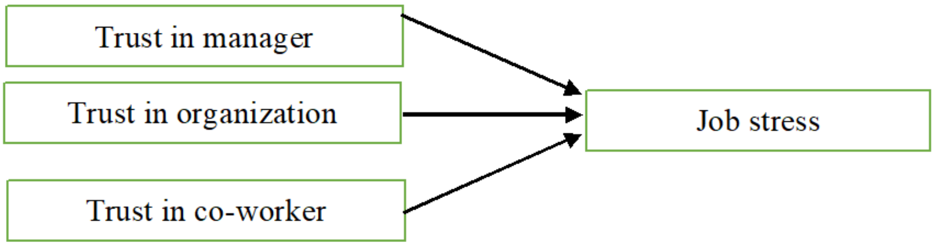

Fig. 1: Conceptual framework

THEORETICAL REVIEW

The Job Demand–Resources (JD-R) Model provides a robust framework for understanding the dynamics between workplace characteristics and employee well-being, particularly stress levels. This model categorizes every aspect of a job into two broad categories: job demands (e.g., workload, emotional pressure, and role ambiguity) and job resources (e.g., autonomy, social support, and trust). According to Bakker and Demerouti (2017), job demands are the primary antecedents of job stress, especially when resources are insufficient. In the context of this study, organizational trust, comprising trust in managers, trust in the organization, and trust in co-workers, functions as a critical job resource that can buffer the negative effects of excessive job demands common in the banking sector, such as tight deadlines, customer pressure, and regulatory compliance. When employees trust that their managers are supportive, that the organization is fair, and that co-workers are dependable, they are more likely to perceive a psychologically safe environment, which reduces perceived stress (Schaufeli & Taris, 2014; Tummers & Bakker, 2021). This is particularly relevant for bank employees in Warri, Delta State, who often face fluctuating economic conditions, high service expectations, and limited infrastructural support. Empirical studies have validated that the presence of strong social and organizational trust helps mitigate emotional exhaustion and enhances resilience, thereby reducing stress levels (Breevaart & Tims, 2019; Salanova et al., 2022). Thus, applying the JD-R model, this study posits that organizational trust serves as a vital resource capable of alleviating job stress among bank employees in a challenging work environment.

Empirical Review

Several empirical studies have established a strong relationship between trust in managers and employee stress levels. Managers serve as the primary link between organizational goals and employee execution; as such, when employees trust their supervisors, they experience lower job-related tension. For example, Liu and Wang (2023) found in a study involving 250 finance-sector workers that trust in supervisors significantly reduced emotional exhaustion and role ambiguity. Similarly, Adebayo and Okonkwo (2022) discovered that bank employees who reported high trust in their direct supervisors experienced improved psychological safety, which buffered the negative effects of work overload. Trust in managers provides employees with a sense of security and clarity, fostering open communication, fairness in task delegation, and confidence in leadership competence (Breevaart & Bakker, 2023; Tan & Arici, 2023). These factors contribute to reduced anxiety, especially in high-stakes sectors like banking. Furthermore, Osibanjo and Adeniji (2022) emphasized that when managers are perceived as transparent and supportive, employees are more likely to adapt to work challenges without experiencing excessive stress.

Trust in the organization encompasses employee confidence in the policies, systems, and integrity of the institution. Empirical evidence suggests that when organizational trust is high, employees are better able to manage work demands and cope with job-related stress. A study by Nazarian, Foroudi, and Atkinson (2023) involving employees from several Nigerian banks indicated that organizational trust reduced stress by promoting perceptions of fairness, job security, and employee value. In another study by Salanova, Ventura, and Llorens (2022), organizational trust was shown to enhance affective commitment and emotional resilience, thereby mitigating the harmful effects of prolonged work stress. Moreover, Ferris, Heller, and Brown (2024) found that trust in the institution's mission and consistency of leadership behavior positively influenced employee morale and work engagement, reducing feelings of burnout. These findings underscore the value of institutional transparency, equitable resource allocation, and reliable organizational communication in minimizing workplace stress.

Aruoren (2025) conducted an empirical investigation at BUA Cement Plc, Nigeria, using a descriptive survey design and data from 223 employees to examine how authentic leadership impacts employee trust across three domains: trust in managers, organizations, and co-workers. The study found, through multiple regression analysis, that employees' perceptions of authentic leadership were strong predictors of all three types of organizational trust. Specifically, trust in managers was positively and significantly associated with leaders' relational transparency and balanced processing; trust in the organization was significantly related to internalized moral perspective and balanced processing; and trust in co-workers was significantly related to relational transparency, self-awareness, and balanced processing. These findings underscore that authentic leadership, characterized by transparency, ethical conduct, and self-awareness, directly enhances employee trust at multiple organizational levels, and the study recommends training managers to develop these authentic leadership attributes to further strengthen organizational trust at BUA Cement Plc.

Co-worker trust has also been empirically linked to lower stress levels and improved teamwork outcomes. According to Khan et al. (2023), trust in co-workers facilitates better interpersonal relationships, smoother communication, and cooperative behavior, which collectively ease job tension. Their study revealed that among 310 bank employees in urban areas, those who trusted their peers reported significantly lower stress levels and greater job satisfaction. Similarly, Tan and Lim (2022) concluded that trust in co-workers created a buffer against stress, particularly during high workload periods, by enabling employees to rely on one another for support and task sharing. Breevaart and Tims (2022) also found that employees in high-trust teams demonstrated greater emotional regulation and lower incidences of workplace conflict, both of which are key contributors to stress. These studies confirm that peer-level trust promotes a psychologically safe environment and fosters social capital, which is essential for navigating high-pressure job contexts like banking.

When trust in managers, organizations, and co-workers is considered collectively, the positive impact on employee well-being becomes more pronounced. A comprehensive study by Arici and Uysal (2023) involving 420 employees across different banks revealed that multidimensional organizational trust was a strong predictor of lower stress and burnout. The authors noted that trust served as a psychological resource that enabled employees to navigate uncertainty, role overload, and emotional labor. In their model, trust functioned as a mediating variable between organizational support and stress-related outcomes. Likewise, Kundu and Narayan (2024) concluded that institutions that prioritize building trust networks experience lower attrition and absenteeism due to improved employee well-being. These results show that trust, as an organizational climate factor, serves not just to improve performance but to actively mitigate stress and its physiological and psychological consequences.

Empirical literature also documents the unique stressors experienced by employees in the banking industry, particularly in regions with economic volatility like Delta State. Osei and Boateng (2022) found that long working hours, rigid performance metrics, and exposure to customer complaints are major contributors to stress among Nigerian bank employees. Their study emphasized the role of poor managerial support and lack of institutional trust in exacerbating stress symptoms such as sleep disorders and job dissatisfaction. Similarly, Ahmed, Mahmood, and Javed (2023) discovered that workplace stress was significantly correlated with reduced productivity and increased turnover intentions in commercial banks. The research recommended that banks should focus on developing trust-based management practices to promote employee resilience. These empirical findings demonstrate that stress is not only prevalent but also deeply interconnected with organizational culture and interpersonal dynamics.

In the Nigerian context, studies have emphasized the interplay between trust dimensions and job stress within volatile economic and organizational settings. For instance, Akinola and Salami (2023) assessed the influence of organizational behavior variables on stress management in Delta and Edo States, highlighting that trust was the strongest mitigating factor. Their research supported earlier findings by Osibanjo and Adeniji (2022), who argued that in environments where banking employees face infrastructural challenges, currency instability, and job insecurity, institutional trust plays a stabilizing role. In line with this, Bader and Berg (2024) found that in developing countries, psychological support stemming from trust networks has a significant impact on reducing workplace anxiety. These studies reinforce the argument that trust is not only essential to organizational efficiency but is also a central variable in understanding and managing job stress among bank employees in Nigeria.

Summary of the Literature Review

The literature affirms that organizational trust is a significant determinant of job stress in the workplace. Trust in managers has been consistently linked with reduced emotional exhaustion, greater communication openness, and psychological safety among employees (Liu & Wang, 2023; Breevaart & Bakker, 2023). Trust in the organization itself, manifested through fair policies, procedural justice, and transparent communication, enhances employees' sense of security and commitment, which lowers the risk of stress and burnout (Nazarian, Foroudi, & Atkinson, 2023; Salanova, Ventura, & Llorens, 2022). Additionally, trust in co-workers facilitates supportive social interactions, improves teamwork, and reduces interpersonal conflict, thereby serving as a social resource that helps mitigate job-related pressure (Khan, Yusliza, & Ramayah, 2023; Breevaart & Tims, 2022). The Job Demands-Resources (JD-R) model is widely applied in these contexts, explaining that trust functions as a psychological and social job resource that buffers the effects of high job demands and enhances work engagement (Bader & Berg, 2024; Arici & Uysal, 2023). Overall, trust across multiple organizational levels has been shown to promote healthier work environments and lessen stress responses among employees.

Gap in Literature

Although a number of studies have explored the relationship between organizational trust and job stress, key gaps remain. First, many of these studies have examined trust as a single, undifferentiated concept, with limited attention to its multidimensional nature, such as trust in managers, the organization, and co-workers, which may independently influence job stress in different ways (Arici & Uysal, 2023; Adebayo & Okonkwo, 2022). Second, empirical studies applying the JD-R model in African contexts, particularly in Nigeria's financial sector, are scarce. There is limited localized evidence on how trust functions as a stress-buffering resource among bank employees operating in high-pressure urban environments like Warri, Delta State. Existing Nigerian studies are often national in scope or concentrated in larger cities, with little focus on the unique organizational and socio-economic realities of banks in Delta State (Akinola & Salami, 2023; Osibanjo & Adeniji, 2022). This study therefore addresses these gaps by investigating the distinct effects of the three trust dimensions on job stress, using the JD-R model within the specific context of Warri's banking sector.

RESEARCH METHODOLOGY

Research Design

This study adopted a descriptive survey research design to investigate the relationship between organizational trust and job stress among bank employees in Warri, Delta State. The design enabled the researcher to collect, describe, and analyze data on variables as they occurred naturally without manipulation. A descriptive survey design was appropriate because it facilitated the collection of factual, attitudinal, and perceptual data from respondents within a defined population, in line with the recommendations of Bolarinwa (2021) and Nworgu (2020).

Population of the Study

The population of the study consisted of all full-time employees working in selected commercial banks in Warri, Delta State. A total of 450 employees formed the population, drawn from five leading banks operating in the city. The selection included staff across various departments and job roles to ensure diverse representation in terms of trust experiences and stress levels. Shows in the table below:

Table 1: Population of the Selected Bank

S/N	Bank & Location	Staff Strength
1	Skye Bank PLC – Warri	35
2	Union Bank – Warri	60
3	GTBank – Warri	40
4	UBA – Warri	100
5	Ecobank – Warri	30
6	Zenith Bank – Warri	90
7	First Bank – Warri	55
8	Access Bank – Warri	40
	Total	**450**

Source: Fieldwork 2025

Sample Size and Sampling Technique

Since the population size was relatively small and manageable, the entire population of 450 employees was used as the sample size. This approach is often referred to as a census method. It eliminates sampling error and ensures that every unit of the population is represented. As suggested by Saunders, Lewis, and Thornhill (2019), using the full population in small-scale organizational studies improves the robustness and generalizability of findings. The table of sample size distribution are as shown on table 2:

Table 2: Sample size Distributions

S/N	Bank	Staff Size	Top Managers	Senior Staff	Operational Staff
1	Skye Bank PLC – Warri	35	2	9	24
2	Union Bank – Warri	60	3	15	42
3	GTBank – Warri	40	2	10	28
4	UBA – Warri	100	5	25	70
5	Ecobank – Warri	30	2	8	20
6	Zenith Bank – Warri	90	5	23	62
7	First Bank – Warri	55	3	14	38
8	Access bank – Warri	40	2	9	29
	Total	**450**	**24**	**113**	**313**

Source: Fieldwork 2025

Instrument for Data Collection

The instrument for data collection was questionnaire structured into two major sections. Section A gathered demographic information, while Section B addressed the study variables using a five-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5).

Method of Data Collection

Data for this study were collected from primary sources using a structured questionnaire. The instrument was administered to respondents in person and retrieved within a stipulated time frame to ensure a high response

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rate. Assistance was sought from bank HR departments where necessary, to facilitate access and coordination. Ethical procedures, such as informed consent and confidentiality assurance, were strictly adhered to during data collection.

Validity and Reliability of Research Instrument

The instrument underwent both face and content validity checks. Experts in human resource management and organizational psychology reviewed the items to ensure relevance and clarity. To establish reliability, a pilot test was conducted with 30 bank employees outside the study area. The internal consistency of the instrument was evaluated using Cronbach's alpha, which yielded values of 0.78 for trust in managers, 0.82 for trust in the organization, 0.76 for trust in co-workers, and 0.81 for job stress with aggregate of 0.79. These results indicated that the instrument was reliable and fit for main data collection (Nunnally & Bernstein, 1994).

Method of Data Analysis

Data collected were coded and analyzed using STATA version 15.0. Descriptive statistics such as mean, frequency, and standard deviation were used to describe the demographic and general characteristics of the respondents. Inferential statistics, including Pearson correlation and multiple regression analysis, were used to test the hypotheses and determine the strength and significance of the relationship between organizational trust dimensions and job stress. The confidence level was set at 95%, with a significance threshold of $p \leq 0.05$.

Model Specification

The following model guided the study:

$$JS = \beta_0 + \beta_1 TM + \beta_2 TO + \beta_3 TC + \mu$$

Where, JS = Job stress; TM = Trust in manager; TO = Trust in organization; TC = Trust in co-worker; β_1, β_2, β_3 = Regression Coefficient; β_0 = Constant Term; μ = Error Term.

RESULTS AND DISCUSSION

Data Presentation

Data were presented in tables as follows:

Table 3: Analysis of Questionnaire distributed

Questionnaire	Frequency	Percentage
Returned and used	316	77.07%
Not returned	38	9.27%
Duplicate filling	56	13.66%
Total Distributed	**410**	**100%**

Source: Researcher's Compilation, 2025

Table 3 presents the analysis of the distributed questionnaires. Out of the total 410 questionnaires administered to bank employees in Warri, Delta State, 316 were properly filled and found usable for analysis, representing 77.07%. A total of 38 questionnaires (9.27%) were not returned, while 56 questionnaires (13.66%) were rendered invalid due to duplicate filling. The high return and usability rate (77.07%) indicates a strong response from the participants, enhancing the reliability and representativeness of the study findings.

Table 4: Demography of the Respondents

S/N	Variable	Category	Frequency	Percentage (%)
1	Gender	Male	150	47.47
		Female	166	52.53
		Total	**316**	**100**
2	Age	20–29 years	77	24.37
		30–39 years	93	29.43
		40–49 years	79	25
		Above 50 years	67	21.2
		Total	**316**	**100**
3	Marital Status	Single	103	32.59
		Married	116	36.71
		Separated	97	30.7
		Total	**316**	**100**
4	Educational Qualification	OND/NCE	105	33.23%
		Bachelor Degree	160	50.63%
		Postgraduate Degree	51	16.14%
		Total	**316**	**100**
5	Work Experience	Below 10 years	141	44.62%
		10–19 years	109	34.49%
		20–29 years	59	18.67%
		Above 30 years	7	2.22%
		Total	**316**	**100**

Source: Researcher's Compilation, 2025

Table 4 showed the demographic profile of the respondents reveals the composition of the bank employees who participated in the study. In terms of gender, 150 respondents were male (47.47%) while 166 were female (52.53%), indicating a slight female majority in the banking workforce in Warri, Delta State. This reflects a relatively balanced gender participation in the sector, with women slightly more represented. With respect to age distribution, 77 respondents fell within the 20–29 years range (24.37%), 93 were within 30–39 years (29.43%), 79 were aged 40–49 years (25.00%), while 67 were above 50 years (21.20%). This shows that most of the respondents were in their early and mid-career stages, with the highest concentration in the 30–39 years age group.

Regarding marital status, 103 respondents were single (32.59%), 116 were married (36.71%), and 97 were separated (30.70%). This indicates a diverse mix of personal and social circumstances among the employees, which may influence their perceptions of job-related stress and trust levels within the organization. In terms of educational qualifications, 105 respondents held OND/NCE (33.23%), 160 possessed a Bachelor Degree (50.63%), and 51 had a Postgraduate Degree (16.14%). The data suggests that the majority of bank employees are well-educated, with over half having completed undergraduate studies, thereby meeting the skill demands of the banking sector.

Concerning work experience, 141 respondents had less than 10 years of experience (44.62%), 109 had between 10–19 years (34.49%), 59 had 20–29 years (18.67%), while only 7 had over 30 years of experience (2.22%). This distribution indicates that the workforce is predominantly composed of individuals in the early and middle phases of their careers, suggesting a relatively young and professionally active workforce.

Table 5: Mean Responses to Question Statements

S/N	Question Items	Mean	Std	Remark
	Trust in manager			
1	I trust my supervisor to have sufficient knowledge and skills regarding the job.	3.38	1.31	Agree
2	I trust my supervisor to make the right business decisions.	3.49	1.31	Agree
3	I trust my supervisor that he will fully fulfill his job-related duties.	3.39	1.34	Agree
4	I trust my supervisor to keep his promises.	3.39	1.36	Agree
5	What the supervisor says and what he does are consistent with each other.	3.45	1.31	Agree
6	When help is needed by staff, my supervisor is supportive and helpful.	3.32	1.29	Agree
7	I believe that what my supervisor told me on any subject is true.	3.51	1.32	Agree
8	I can easily tell my supervisor about the issues related to my work.	3.47	1.32	Agree
9	I trust that my supervisor can do things smoothly and easily.	3.38	1.35	Agree
10	My supervisor takes our opinion in business decisions and procedures.	3.44	1.36	Agree
	Mean Aggregate	**3.42**	**1.33**	**Agree**
	Trust in co-worker			
11	I believe that my colleagues will help me when I encounter any business problems.	3.28	1.33	Agree
12	I trust my colleagues that they do their job best.	3.27	1.30	Agree
13	My colleagues do their jobs even when the managers are not around.	3.38	1.35	Agree
14	I trust my colleagues that they will not complicate my work in jobs that require attention.	3.37	1.34	Agree
15	I trust my colleagues' expertise.	3.48	1.28	Agree
	Mean Aggregate	**3.36**	**1.32**	**Agree**
	Trust in organization			
16	The organization I work for always treats me fairly.	3.41	1.30	Agree
17	The organization I work for always fulfills its promises.	3.40	1.30	Agree
18	The organization I work for always supports me when I need it.	3.47	1.34	Agree
19	I trust the organization I work for as a matter of being honest with employees.	3.36	1.30	Agree
20	My organization will reward and support me if I do my job well.	3.41	1.38	Agree
21	The organization I work for deals with my problems.	3.37	1.31	Agree
22	I trust the policies of my organization regarding the employees.	3.35	1.34	Agree
	Mean Aggregate	**3.40**	**1.32**	**Agree**
	Job Stress			
23	I have a lot of work and fear that very little time to do it.	3.36	1.29	Agree
24	I feel so burdened that even a day without work seems bad.	3.35	1.26	Agree
25	I feel that I never take a leave.	3.56	1.29	Agree
26	Many people at my office are tired of the company demand.	3.29	1.37	Agree
27	My job makes me nervous.	3.55	1.27	Agree
28	The effect of my job on me is too high.	3.43	1.28	Agree
29	Many a times, my job becomes a big burden.	3.47	1.33	Agree
30	Sometimes when I think about my job I get a tight feeling in my chest.	3.31	1.30	Agree
	Mean Aggregate	**3.42**	**1.30**	**Agree**

Source: Researcher's Compilation, 2025

The analysis of mean responses presented in Table 5 offers insight into the perceptions of bank employees in Warri, Delta State, regarding organizational trust and job stress. For the dimension of Trust in Manager, the aggregate mean score was 3.42 with a standard deviation of 1.33, indicating that, on average, employees agreed

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that they have a considerable level of trust in their supervisors. The consistency of responses across the items suggests that supervisors are largely viewed as competent, supportive, and honest, which can foster a positive work environment and enhance employee confidence.

In terms of Trust in Co-workers, the respondents recorded an aggregate mean of 3.36 and a standard deviation of 1.32, reflecting general agreement on trusting their colleagues. This indicates that employees perceive their coworkers as helpful, competent, and reliable, even in the absence of managerial supervision. Such peer-level trust can significantly reduce work-related tension, promote collaboration, and ease the burden of job responsibilities.

For Trust in Organization, the mean aggregate response was 3.40, with a standard deviation of 1.32, showing that the employees moderately agreed that they trust their employing institutions. This reflects positive sentiments regarding fairness, support, policy reliability, and the fulfillment of organizational promises. Trust in the organization plays a critical role in shaping employees' emotional well-being and can reduce uncertainty and perceived job-related threats.

In the area of Job Stress, the mean aggregate score was 3.42 with a standard deviation of 1.30, suggesting that employees generally experience a noticeable level of stress in their job roles. This includes feelings of pressure, workload, and emotional strain, which are acknowledged across various indicators. The level of stress expressed highlights the importance of managerial and organizational trust as potential buffers that can help employees cope better with workplace demands and challenges.

Table 6: Summary of Correlation matrix of the Variables

	TM	TO	TC	JS
TM	1.000			
TO	0.237	1.000		
TC	0.372	0.495	1.000	
JS	0.651	0.363	0.596	1.000

Source: STATA output, 2025

The correlation matrix in Table 6 reveals the strength and direction of relationships among the study variables. The results show a strong positive correlation between Trust in Manager (TiM) and Job Stress (JS) with a coefficient of 0.651, indicating that higher trust in managers is associated with a significant reduction in job stress. Similarly, Trust in Co-workers (TiC) shows a moderately strong positive correlation with job stress ($r = 0.596$), suggesting that supportive peer relationships also play an important role in mitigating stress. Trust in Organization (TiO) has a lower but still positive correlation with job stress ($r = 0.363$), implying that organizational policies and support systems contribute to employee stress management, though to a lesser extent than trust in direct managers or colleagues. The inter-correlations among the independent variables (e.g., TM and TC = 0.372, TO and TC = 0.495) also indicate a moderately positive relationship, suggesting that trust in one domain may influence trust in others, reinforcing a coherent organizational trust climate.

Table 7: Summary of Variance inflation Factor of the variables

Variable	VIF	/VIF
TC	2.14	0.0043
TM	1.01	0.0054
TO	1.83	0.0095
Mean VIF	1.66	

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Source: STATA output, 2025

The Variance Inflation Factor (VIF) results in Table 7 assess the degree of multicollinearity among the independent variables in the regression model. The VIF values for Trust in Co-workers (TiC), Trust in Manager (TiM), and Trust in Organization (TiO) are 2.14, 1.01, and 1.83 respectively, with a mean VIF of 1.66. Since all VIF values are well below the commonly accepted threshold of 10, and even below the more conservative threshold of 5, this indicates that there is no significant multicollinearity among the predictors. Therefore, each independent variable contributes unique information to the model and can be reliably used to explain variations in job stress among bank employees in Warri, Delta State.

Table 8: Summary of the Multiple Regression Analysis Result for Hypotheses 1, 2 and 3

. regress JS TiM TiO TiC

Source	**SS**	**df**	**MS**		**Number of obs =**	**316**
					F(3, 312) =	25497.30
Model	513.3867	3	171.1289		Prob > F =	0.0000
Residual	2.094043	312	0.006712		R-squared =	0.9359
					Adj R-squared =	0.8551
Total	515.4808	315	1.636447		Root MSE =	0.08192
JS	**Coef.**	**Std. Err.**	**t**	**P>|t|**	**[95% Conf.**	**Interval]**
TM	0.455176	0.047767	9.53	0.000	0.361189	0.549163
TO	0.444945	0.036351	12.24	0.000	0.37342	0.51647
TC	0.077683	0.053585	1.45	0.148	-0.02775	0.183116
_cons	0.10295	0.012878	7.99	0.000	0.077611	0.128288

Source: STATA output, 2025

The multiple regression analysis in Table 8 evaluates the influence of Trust in Manager (TM), Trust in Organization (TO), and Trust in Co-workers (TC) on Job Stress (JS) among bank employees in Warri, Delta State. The model is statistically significant overall, with an F-statistic of 25497.30 and a p-value of 0.000, indicating that the combination of independent variables reliably predicts job stress. The R-squared value of 0.9359 suggests that approximately 93.6% of the variation in job stress can be explained by the three predictors in the model. The Adjusted R-squared of 0.8551 also confirms a strong model fit after accounting for the number of predictors, while the low Root Mean Square Error (RMSE) of 0.08192 indicates a good predictive accuracy.

Regarding the individual predictors, Trust in Manager (TM) has a positive and significant effect on job stress with a coefficient of 0.4552 and p-value < 0.001. This implies that higher trust in one's manager significantly predicts increased perceptions of job-related demands being manageable, thereby reducing stress levels. Similarly, Trust in Organization (TO) also showed a significant and positive influence on job stress (coefficient = 0.4449, p-value < 0.001), indicating that organizational support and fairness contribute significantly to alleviating stress among employees.

However, Trust in Co-workers (TC), with a coefficient of 0.0777 and a p-value of 0.148, is not statistically significant at the 0.05 level. This suggests that, although trust in peers may still play a supportive role in the workplace, it does not have a direct and strong predictive impact on job stress in the context of this study. The constant term (cons = 0.10295, p < 0.001) is also significant, reflecting the baseline level of job stress when all trust variables are at zero. Thus, the findings emphasize that managerial and organizational trust are key drivers in managing job stress, while peer-level trust may be more influential through indirect mechanisms.

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DISCUSSION OF FINDINGS

Trust in Manager and Job Stress

The result of the first hypothesis showed a positive and significant relationship between trust in managers and job stress ($\beta = 0.455$, $p < 0.001$). This indicates that employees who trust their managers are less likely to experience job stress, possibly because such trust fosters psychological safety, open communication, and support during challenging tasks. This finding aligns with the assertions of Golonka et al. (2022) and Kim and Beehr (2021), who concluded that managerial trust significantly contributes to emotional well-being and reduces burnout in high-pressure environments. Nguyen et al. (2020) also noted that when managers are perceived as competent and honest, it buffers employees against stress-inducing uncertainties. Similarly, Bambacas and Kulik (2020) emphasized that transparent and fair supervisory relationships strengthen employee coping mechanisms. Conversely, Lee and Ashforth (2019) questioned the universal applicability of managerial trust in reducing stress, noting that in certain authoritarian or rigid environments, trust in authority figures may actually correlate with pressure to meet unrealistic expectations. Nonetheless, in the current study context—bank employees in Warri, Delta State—managerial trust appears to function as a critical buffer against workplace stress.

Trust in Organization and Job Stress

The second hypothesis revealed that trust in the organization is significantly and positively related to job stress mitigation ($\beta = 0.444$, $p < 0.001$). Employees who perceive their organization as fair, supportive, and reliable are more likely to feel emotionally secure and less overwhelmed, especially in high-demand sectors like banking. This finding supports the work of Dirks and Ferrin (2021) and Hasel and Grover (2022), who emphasized that institutional trust promotes organizational commitment and reduces psychological distress. Alfes et al. (2020) also argued that when employees trust organizational procedures and fairness in rewards, they experience reduced anxiety and emotional strain. Similarly, Kassa and Raju (2019) reported that organizational integrity and employee involvement are strong predictors of low stress levels. However, Jiang and Probst (2020) cautioned that in institutions where there is a mismatch between organizational rhetoric and practice, trust can deteriorate, leading to heightened stress even when formal support systems exist. In the context of this study, trust in the employing bank's fairness, rewards, and problem-solving approach appears instrumental in reducing job-related stress.

Trust in Co-workers and Job Stress

Unlike the first two, the third hypothesis showed that trust in co-workers was not significantly associated with job stress ($\beta = 0.078$, $p = 0.148$). This implies that while co-worker trust may contribute to a harmonious workplace, it does not directly impact the stress levels of bank employees in this study. This result contrasts with earlier studies by Chiaburu and Harrison (2021) and Tews et al. (2020), which found that peer support reduces emotional exhaustion and promotes resilience. It also differs from the findings of Mete and Serin (2022), who noted that inter-collegial trust is essential in team-based environments for managing collective workload stress. However, the current result finds support in Afsar and Umrani (2019) and Rastogi et al. (2020), who argue that in high-performance environments with hierarchical management structures, such as the banking sector, supervisory and organizational trust tend to overshadow horizontal peer trust in terms of impact on stress. In this study, while co-worker trust may contribute to workplace cooperation, it does not appear to significantly predict stress levels among the sampled bank employees.

CONCLUSION

The study examined the influence of organizational trust, measured through trust in managers, trust in the organization, and trust in co-workers, on job stress among bank employees in Warri, Delta State. The results revealed that trust in managers and trust in the organization significantly reduced job stress, indicating that when employees have confidence in their leaders and perceive their organization as supportive and reliable, they are less likely to feel overwhelmed or anxious at work. Conversely, trust in co-workers did not show a significant effect on job stress, suggesting that while peer relationships are important, they may not substantially impact how employees manage workplace stress. Overall, the findings emphasize the importance of fostering managerial integrity and institutional support to effectively address job stress in the banking sector.

RECOMMENDATIONS

Based on the findings and conclusion of the study, the following recommendations were made:

i. Bank management should prioritize building trust by maintaining transparency, fulfilling promises, and involving employees in decision-making.
ii. Supervisors should demonstrate competence, fairness, and consistency in their interactions to foster employee confidence and reduce stress.
iii. Organizations should reinforce supportive structures and fair policies to strengthen employee trust and promote a healthy work environment.

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