MANAGING STRESS IN A RECESSED ECONOMY: IMPLICATIONS FOR BANK EMPLOYEES

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Abstract

This study examines the notion of stress management in a recessed Nigerian economy with the implications for bank employees. In the process, it further considers the stiff competition in the banking sector coupled with the current sharp decline in the global price of crude oil with its attendant implications for the performance of the Nigerian economic growth which has a spillover effect on indwelt elements like stress factor facing the banking employee. Based on this foundational philosophy, 300 structured questionnaires were administered of which 218 were found usable and on which an in-depth analysis was conducted via the use of Statistical Package for Social Sciences’ (SPSS) data analysis; whilst Correlation and Regression analyses were applied to test the formulated hypotheses. The finding of the research effort affirms that stress issue in the workplace is of a growing concern particularly in the banking sub-sector. This development portends a detriment to the health and psychic of bank employees – and thus poses a great threat to work place performance. Further findings from the study; reveal amongst others; the potential stress-propelled debacle facing the bank employees in different dimensions. These include work overload, low level of job satisfaction (in spite of measurable remunerations and lack of autonomy–including job insecurity. The study recommends amongst others; that effective management of bank staffers require developing action plans by bank management that would entail monitoring, re-assessing (via feed-back mechanism) the dynamics of the internal workplace and the turbulent external environment. It concludes on the note that, where the optimum of an average bank employee is sought, the work environment should embrace his participation in decision making process at appropriate level of the affected organization. This is largely achievable through his engagement in state of the art training programs amongst other incentives.

Key words: Stress, Recessed economy, Banking environment, Treasury single account (TSA), Bank Employees

Introduction

It is an axiomatic fact in our contemporary world that stress in the workplace, is a phenomenon driven by factors that include the spade of global recessed economy – albeit at different magnitude and direction. Thus the subject matter of stress has become a necessary part of the workplace employees’ life style - consciously or unconsciously (Ramanathan & Mohan, 2014).

The current global economic recession catalyzed by falling commodity prices has taken its toll on commodity exporting counties like Nigeria. Though, Nigeria may be seen as not being the
only developing economy that relies on crude commodity as oil, but her case seems “most perverted” – being a “monolithic” economy in nature. This is so when it is considered that about 90% of her foreign exchange earnings come from oil export which also account for over 70% of her total revenue – though the oil sector merely contributes 10% to Nigeria’s gross domestic product (GDP). This downward journey does not just start today, but only took an unprecedented dimension in recent years. This is the resultant effect of long years of wastage and mismanagement of national resources by successive governments coupled with unpreparedness for external shocks. The Above development has therefore posted a negative impact on economic performance, hamper capacity utilization of the manufacturing sector, and that of all tiers of governments – including the private and public sector in meeting their financial obligations (Ngwube and Ogbuagu, 2014; GTB, 2016; CBN, 2016; PwC Economics and Policy, 2016).

The aftermath of these unwanted developments are easily noticeable in private organizations as they are forced to downsize their workforce and engaged in all forms of unfriendly labor practices. It is on record that 27 out of the 36 states of the federation in Nigeria in the year 2015 were unable to pay their workers’ salaries. Consequent upon this trend, the Global Employment Trends (2013) has maintained that recessionary conditions have significantly reduced job creation rates, thereby lowering opportunities for job-seekers with its attendant socio-economic implications. All these developments have considerable impact on the stress level of the employees who are at the receiving ends (HAYS, 2014; Global Economic Prospects 2015).

The banking dimension:
The dynamic and sensitive nature of bank employees’ job correlates it to the overall performance of affected institution(s). As it is, competition is the watchword in banking environment, particularly now when some prudential guidelines have been put in place to checkmate and protect the banking industry. For instance, shortly after the withdrawal of government funds from deposit money banks (DMBs), the CBN introduced the TSA (treasury single account) policy. These and many other policies have transformed the entire landscape of banking transactions with the end point of negating economic loopholes that had characterized Nigeria’s macro financial dispensations in the previous past.

The new change entail banks adherence strictly to banking rules and regulations and engage in sourcing and financing of private projects, etc., so far, compliance have been well enforced and punishment meted to erring banks. For instance in the wake of such instigation by the Financial Reporting Council (FRC) were the cases of Stanbic-IBTC that was fined –N- 1 billion, for alleged misrepresentation of its financial statements, while Central Bank of Nigeria (CBN) fined Skye Bank (N4 billion), UBA (N2.94 billion) and First Bank (N1.87 billion) for alleged concealment of government funds, the $5.2 billion (later revised to $3.4 billion and then $3.9 billion (GTB, 2016; CBN, 2016).

This change mantra as professed by the current Nigerian government and the demands attending it compelled banks’ employees to sacrifice a lot on the need to re-strategize institutions’ goals and objectives to align with the present economic realities. This is most noticeable in the drive for banks employees to engage in sourcing for investors, funds and the need to fill the gap created by Treasury Single Account (TSA) policy amongst other challenges. This development
has spurred higher level of competitiveness and stress in the sector – including exposing the vulnerable employees discouragement and its attendant diminishing performance.

At this point, the reasoning of Samuel, Osinowo and Chipunza (2009), and Rahman (2013), leads that, change in any organization will produce some uncertainty, frustration, and anxiety among employees with long time effects on their attitude and stress levels is acquiesced to by this paper. The rationale behind the position of this paper stems from the generally agreed notion that bank employees in Nigeria are so stressed from within as a result of understaffing, increasing workload, pressure to meet large customers demand, policy of cutting costs and the task of sourcing for private investment and funds (Oyewale & Ilesanmi, 2016).

Thus going by the aforementioned, this paper is therefore driven to its objectives as follows:

i. To examine the impact of work behaviour on employees job stress in the banking sector
ii. To examine the impact of work environment on employees job stress in the banking sector
iii. To assess the significance of workplace satisfaction on employee job stress in the banking sector
iv. To assess the significance of workplace factor on employees job stress in the banking sector

The above objectives have in turn catalyzed the following questions:

i. Does bank employees behaviors influence their stress level in Nigerian banks?
ii. Does bank employees environment influence their stress level in Nigerian banks?
iii. What are the effects of workplace factor on stress incidence amongst Nigerian banks?
iv. What are the effects of workplace factor on stress incidence amongst Nigerian banks?

The study hypotheses are also stated as follows:

H₀: Work behavior has no significant impact on employee job stress?
H₀: Work environment has no significant impact on employee job stress?
H₀: Workplace satisfaction has no significant effect on employee job stress?
H₀: Workplace factors have no significant effect on employees’ job stress in the banking sector of Nigeria?

**Conceptual Framework**

**Chronicle of the stress concept:**

The term *stress* has been used to describe a variety of negative feelings and reactions that accompany threatening or challenging individual situations. Although the subject matter has long being in existence, it has been accorded more recognition in recent time than hitherto (Sohail & Rehman, 2015; African Newsletter, 2014; Sohailet al., 2015).
It is generally believed that stress has a double-edged effect of polluting the health environment of both the workplace and that of affected employees simultaneously. Ofoegbu and Nwadiani (2006) remarked that stress serves as a process in which environmental events or forces threaten the well-being of an individual in the society. Nweze (1984) cited in Ofoegbu and Nwadiani (2006) posits that stress is a disruption of the emotional stability of the individuals that induces a state of disorganization in personality and behavior.

African newsletter (2014) emphasizes that stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which eventually challenges their ability to cope. Ghaleb, Thuria (2008) view it as sum of physical, mental, emotional strains or tensions on a person or feelings of stress which result from interactions between people and their environment. Rahman, (2013) cited Luthans, (2011) claims stress can be comprehensively defined as an adaptive response to an external situation that results in physical, psychological, and or behavioral deviations for organizational participants. Beehr (1986) was of the opinion that issues arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate their normal functioning. Jamshed et al., (2011) posit that workplace is potentially an important source of stress for bankers because of the amount of time they spend in their respective banks which often end up decreasing their performance.

Job stress can be defined as the harmful physical and emotional responses that occur when the requirements of the job do not match worker’s capabilities, resources, or needs (Malik, 2011).

**A Measure of Stress Causation**

Considering the fact that stress occurs on all professional and even daily life, lack of proper management of it could lead to poor health and even injury. Job stress can be manifested when the demands, set target and pressures placed on workers do not match the resources available to carry out the tasks, either from the organization or the skills and expertise required by individual worker to execute such tasks, hence, stress can develop and endanger that person’s health and well-being (Employment Relations and Union Services: Health and Safety- Workplace Stress, 2004 Cited by Malik, 2011). Occupational stress is any discomfort or strain felt and perceived at a personal level, triggered by instances events or situations that are too intense and frequent in nature exceeded a person’s coping capabilities and resources to handle them inadequate (Malta, 2004 cited by Malik, 2011). Stress is considered to include work pressure, harassment at work, exposure to traumatic events, lack of autonomy/support and exposure to workplace and occupational violence (APS 2004).

According to Machida (2012), work-related stress is one of the most important issues in many countries and in different kinds of workplaces which has many negative impacts, including circulatory and gastrointestinal diseases, with other physical problems such as psychosomatic, psychosocial and low productivity. The occurrence of these negative impacts tends to have adverse effect on worker health and keep labour productivity below its potential (Golden et al., 2011; Golden, 2012). In the view of Selye (1956) as cited by Samuel, Osinowo and Chipunza (2009), stress is a biological process by which the body attempts to adapt to some challenges by mobilizing its energy, disease fighting and survival responses”. Kreitner and Kinicki, (1992) cited in Suzanne et al. (1995) sees stress as an internal state or reaction to anything an individual
consciously or unconsciously perceive as a threat, either real or imagined. It has to do with the feelings of frustration, fear, conflict, pressure, hurt, anger, sadness, inadequacy, guilt, loneliness, or confusion (Canadian Mental Health Association Newfoundland and Labrador Division 2005).

As regards the major driver of stress in the banking industry, many factors are attributable. We pause to take a cursory peep into the works of Akindele (2011), Abdul-Rasheed, Babaita and Yinusa (2012), Bwengye (2013), Clementina and Isu (2016). These authors have variously (directly and indirectly) affirmed that factors such as fraud (which may be engendered by stress in the work place) are major determinants of profitability in the banking sector.

According to Ramanathan and Mohan (2014), no individual is free from stress, as modern world is known to be a world of race for material success and achievements. An individual experiences stress everywhere, whether it is in the family or in the business organization. No wonder Canadian Mental Health Association Newfoundland and Labrador Division (2005) maintains that there are a number of situations which are generally identified as being stressful, some of these include financial worries, work overload, unemployment, relationships, parenting, balancing work and family, care giving, health problems, losses, Christmas, competitiveness, peer pressure, exams, and not having enough time.

Meanwhile, Canadian Centre for Occupational Health and Safety, (2000), explains that some stress is okay (sometimes referred to as “challenge” or “positive” stress) but when stress occurs in amounts that individuals cannot cope with, both mental and physical changes may occur which may be detrimental for health of such an individual. Staal (2004) describes stress as an agent, circumstance, situation, or variable that disturbs the ‘normal’ functioning of the individual life. Swanson, (2000) and American Psychological Association (2008) claims job stress is harmful to physical and emotional responses that occur when the demands of the job exceed the capabilities, needs or resources of the worker. And that employees who feel they have little control over their work in one way or another report higher stress levels (Swanson, 2000; American Psychological Association, 2008). Canadian Centre for Occupational Health and Safety (2000) has defined workplace stress as the harmful physical and emotional responses that can result from conflicts between job demands on the employee and the amount of control an employee has over meeting these demands.

According to Khamisa, Oldenburg, Peltzer and Ilic (2015), work related stress is associated with burnout, job satisfaction and physical as well as mental health outcomes. The factors that cause stress known as stressors contributing to the experience of work related stress, which has to do with both managers and employees poor supervision, conflict with peers and patients, high job demands and overtime (Chayu and Kreitler, 2011 and Hyter, 1999;Garrosa, Rainho, Moreno-Jimenez, Monteiro, 2010 cited by Khamisa, Oldenburg, Peltzer and Ilic 2015) which are synonymous with banking jobs that demanded a lot of responsibility from the both management and the employee. No wonder Sohail and Rehman 2015 emphasis that occurrence of Stress is a worst condition of emotions in terms of physiological rise when people experience or perceive a negative situation towards their prosperity and existence.

Although, every individual has different perceptions about stress, as some may perceive it’s as a situation of negative feelings which causes depression, antagonism and hostility. While other may perceive it’s as a result of negative feelings (Sohail& Rehman 2015; Workplace Stress,
Occupational stress is any discomfort which is felt and perceived at a personal level and triggered by instances, events or situations that are too intense and frequent in nature so as to exceed a person’s coping capabilities and resources to handle them adequately (Malta, 2004). Meanwhile, Sauter and Murphy (1999) view Occupational stress as that of harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources or need of the worker.

**Stress Incidence in the Nigerian Banking Environment**

Every professional has their common related stress problem with banking sector in Nigeria not exempted. But the banking case is more precarious than others owing to the workload demand and high expectations to meet set target. These demanding developments thus render the banking sub-sector unique. The current global economic down turn and sharp decline in prices of crude oil has done more harm to individual employees than just meet the eye. It is certainly beyond its adverse effect on corporate statistics and share prices (Bhatla, 2011; IMF, 2015; World Bank Group, 2015). The deep-rooted implications of the economic slowdown have crept into the daily lives of thousands of employees, working (or laid-off) across the major sectors in Nigeria, thereby causing all kinds of untold hardship and stress. Organizations increasingly convert staff from permanent to *casuals* at the same time downsizing their work force in order to cut costs and have a competitive edge over their rival (Bhatla, 2011; IMF, 2015; World Bank Group, 2015).

Basically, banking sector environment in Nigeria has been competitively stiff and tense due to dictates by macroeconomic factors. It is undeniable that the Nigerian macro-economic environment has been weakened over the immediate past years with the banking sector taking the chunk of the unwanted effects.

As an instance the above has so far manifested in such macro financial dispensations in such mannerism as follows:

*Depressed yields on fixed income securities, deteriorating assets quality, increase in General Loan Loss Provisioning (GLLP) from 1% to 2%, proposed complete implementation of Basel II and ongoing price war amongst tier-I banks, TSA remittance from banks to CBN, shortage of foreign currency, etc.* are all symptomatic of stress for banks and their workers. The challenge is then left to the bank workers to cope with and, indeed re-strategize within the complex framework manifesting in the current economic situation and policy dispensation (GTB, 2016; CBN 2016). It is in line with this thinking that Gado (2015) remarked the notion of taking a cynical look at the Nigerian environment which could either enhance or stifle business growth and development. Other macro financial variables as income, employment, and cost of capital, inflation, exchange rates, technology, legal provisions, and industry demand have proved to put a lot of pressure on organization with workers at the receiving end in most cases. Lloyd, Dunn and Hammer (2009) maintain that organization pressure involves expectation of workers to perform or execute tasks and responsibilities quickly, efficiently and successfully.

However, this may pose a challenge to ill-equipped overburdened labor force. In fact, American Psychological Association (2008), rates the top five workplace stressors as low salary, lack of opportunity, too heavy a workload, unrealistic job expectations, and long hours. The Nigerian case seems to move in line with the aforementioned hazards with little or no restraints; i.e. subjecting their employees to in order to fill the gap of various economy policy and decline in...
prices of crude oil. Akingbola and Adigun (2010) have further noted that the Nigerian socio-physical environment is fraught with occupational stress indicators and that commercial bank workers are more exposed to high occupational stress as they must contend with a host of precipitating factors, such as excessive and unpredictable work schedule occasioned by an ever-increasing competition in the industry; a virtual disappearance of job security as evident in mass retrenchment of thousands of bank workers on a regular basis; increasing threats to physical safety, armed robbery attacks, kidnappings among others. These are in line with view of Weiten, Dunn and Hammer (2009), who reason that “stress may be embedded in the environment and that many kinds of stress come from the environmental circumstances that individuals share with others”.

**Research Methodology**

The nature of this research necessitates the use of field survey for data gathering purpose. The sample size of this study is the population which consists of employees of some selected banks in Lagos State, Nigeria. 300 structured questionnaires were administered, 216 were retrieved and analysis was executed courtesy of SPSS. The study adopted means, standard deviation, correlation and regression analyses in testing the formulated hypotheses. Therefore, convenient sampling was used to collect the data. This sampling technique was chosen relative to the others because it is easily understood, the sample results may be projected to the target population and there is no (human) interference in the selection of the sample.

**Measures of Questionnaire Scales**

The questionnaire was built in close-ended questions designed to elicit precise responses from the respondents. Section A elicits Bio-data information which includes the age, sex, education, marital status and sectors that are stress inclined. Section B contains detailed questionnaire. The variables selected for this study are work behavior (WB), work environment (WE), workplace satisfaction (WS), workplace factor (WF).

**Data Analysis and Findings**

After completing the survey, the reliability of the scales was examined by computing their coefficient alpha (Cronbach Alpha) which was found to be 0.67. The data was analyzed with the aid of Statistical Programming for Social Science (SPSS) Version 20.0. However, in testing the hypotheses, correlation was used in order to find out whether there is correlation between the variables, while multiple regression analysis was used because it predicts a single dependent variable from more independent variables; at the same time, it shows the significant level of relationship amongst the variables.

The correlation matrix was equally employed to analyze the relationship between all variables of this study as shown in table one below. Hence, the correlation table construct demonstrates that there is positive relationship among all the variables at the same time, highly significant at 0.01 levels.
Table 4.1: Composite Correlation analysis Results

Correlations

<table>
<thead>
<tr>
<th>Variables</th>
<th>Work Behavior</th>
<th>Work Environment</th>
<th>Workplace Satisfaction</th>
<th>Workplace Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work Behavior</td>
<td>1</td>
<td>.296**</td>
<td>.480**</td>
<td>.298**</td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td></td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>218</td>
<td>218</td>
<td>216</td>
<td>216</td>
</tr>
<tr>
<td>Work Environment</td>
<td></td>
<td>.296**</td>
<td>1</td>
<td>.387**</td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td></td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
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<tr>
<td>N</td>
<td>218</td>
<td>220</td>
<td>216</td>
<td>218</td>
</tr>
<tr>
<td>Workplace Satisfaction</td>
<td></td>
<td>.480**</td>
<td>.387**</td>
<td>1</td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td></td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>216</td>
<td>216</td>
<td>216</td>
<td>216</td>
</tr>
<tr>
<td>Workplace Factor</td>
<td></td>
<td>.298**</td>
<td>.292**</td>
<td>.493**</td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td></td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>216</td>
<td>218</td>
<td>216</td>
<td>218</td>
</tr>
</tbody>
</table>

** Correlation is significant at the 0.01 level (2-tailed).

However, the analysis in table 4.2 below reveals that work environment and work behavior factors have high means score of (29.06) and (23.73) respectively in relation to other variables of workplace factor of (17.16) and workplace satisfaction (16.08) respectively. The output of regression analysis shows that work behavior has insignificant effect on employee job stress with (t-value = .234, P > 0.05), hence H1 is rejected. The hypothesis 2 regression output shows that work environment has significant effect on employee job stress (t-value = 3.424, P < 0.05), hence H2 is accepted. Hypothesis 3 output shows that job satisfaction has insignificant effect on employee job stress (t-value = -.484, P > 0.05), hence H3 is rejected while hypothesis 4 output shows that workplace factors have significant effect on employee job stress in banking sector in Nigeria (t-value = -.2.329, P < 0.05), hence H4 is accepted.
Table 4.2: Composite of Mean, Standard Deviation and Regression analysis Results

<table>
<thead>
<tr>
<th>Variables</th>
<th>Mean</th>
<th>Std. D.</th>
<th>B</th>
<th>Std. Error</th>
<th>Beta</th>
<th>t-value</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>2.526</td>
<td>.554</td>
<td>4.557</td>
<td>.000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>W B</td>
<td>23.78</td>
<td>3.174</td>
<td>.005</td>
<td>.022</td>
<td>.019</td>
<td>.234</td>
<td>&gt;.815</td>
</tr>
<tr>
<td>W E</td>
<td>29.06</td>
<td>5.120</td>
<td>.059</td>
<td>.017</td>
<td>.262</td>
<td>3.424</td>
<td>.001</td>
</tr>
<tr>
<td>W S</td>
<td>16.08</td>
<td>4.468</td>
<td>-.009</td>
<td>.018</td>
<td>-.043</td>
<td>-.488</td>
<td>&gt;.626</td>
</tr>
<tr>
<td>W F</td>
<td>17.16</td>
<td>5.857</td>
<td>-.029</td>
<td>.012</td>
<td>-.186</td>
<td>-2.329</td>
<td>.021</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Educational Qualification

Discussion of Findings

The findings of the study are in line with hypotheses stated previously. The findings agrees with Malik (2011) who discovered that there is significant difference in the level of occupational stress between bank employees and that occupational stress is higher among private bank employees compared to public employees. This findings also agrees with Rosa (2013), cited by European Agency for Safety and Health at Work (2014) claims that working life is affected by the general acceleration of the pace of life, contributing to work intensification, constant time pressure, multitasking and the need to learn new things just to maintain the status quo. This finding is also in tandem with the view that some occupations are, of course, inherently more stressful than others. And that all stress-strain-health relationships have impact on the affected organization(s). Occupational stress is becoming increasingly globalized and cuts across boundaries of nations, professions including categories of workers, their families and societies in general (Ahmad & Ahmad, 1992, Sverke et al., 2002; Morris & Maisto, 2005).

This finding also concurs with the Person-Environment-Fit model which states that the congruence level or fit between an individual and his working environment can have major effect on health, prosperity and performance (French, Caplan and Harrison, 1982 as cited by Sohail et al., 2015). Stress occurs when an individual employee observes that working environment is not conducive or fit to his desire expectation or status. These will create stress that will have negative impact on the health of employees. This justifies the findings of CUPE (2003) which emphasizes that Physical working conditions such as noise, insufficient lighting, low or high temperature, less space more employees, badly managed working environment, improper circulation of air, poor plan of office building, exposure to dangerous machinery and lack of entertainment facilities are stressors in an organization (CUPE, 2003).

This finding also agree with the position of Sohail et al. (2015) who maintains that Job stress is challenging for both employers and employees of an organization – and by extension every organization should take measures (working environment, duty timings etc.) in order to keep its employees away from an environment of stress in order to avoid its consequences and adverse
effects. This development is also justified by Heather and Schieman (2008) who claims that evidence have shown that stress is associated with a range of health behavior including smoking, alcohol consumption, induced sleep, mood disturbance, psychological distress, sleep disturbance, upset stomach, headache, and problems in relationships with family and friends among others.

**Prevention of Work-Related Stress in Bank**

There is no iota of doubt that the present economic situation, coupled with sharp dwindling in the prices of crude oil on the international market, have caused higher expectations and greater competition, putting more stress on the employees by the employers on how to device new strategies and meet higher targets. It is thus an avowed interest of this research effort to chart the way out of these unwanted doldrums via the following prescriptions:

There is a need to introducing appropriate coping stress training program for the employees.

There is a need to encourage professional unions among the banks.

There is a need to reduce the level of inter-banks rivalries often stirred up by undue competitions.

There is a need for government and other regulatory bodies to come up with robust laws that would mitigate the rush to lay off workers.

There is a need to ensure that the workload is in line with workers' capabilities and resources.

There is a need to design and enhance jobs to provide opportunities for workers to use their skills.

There is a need to give lower management level opportunities to participate in decisions and actions affecting their jobs.

There is a need to provide opportunities for social interaction among workers.

**Conclusion and Suggestion**

This study provides detailed information on bank employees regarding their work stress. By logical extension, it is strongly suggested that banks in Nigeria should furnish the necessary recognition of employees’ contributions than presently obtained. This has become necessary as employees are generally deemed the most valuable resource in today’s contemporary business world than ever before. Invariably, employees would always trail sectors that promise an extension of their interests, personality and abilities. They want a variety of things from their jobs besides compensation, as their loyalty to the organisation leans upon the degree to which their expectations are met. Finally, banks may have to realize that stress reduction among employees transcends superficial appearance characterized by flamboyant dressing and the likes. Issues such as a good working condition, reduced work hours, having appropriate counselling programme in place, educational reimbursement programmes, among others might turn out to be necessary ingredients for positive participation and fulfilment in the work place.
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