



## STAFF CASUALISATION, PROMOTION REQUIREMENTS AND WORK ENVIRONMENT AS PREDICTORS OF WORK-RELATED STRESS AMONG FEMALE BANK EMPLOYEES IN SOME SELECTED BANKS IN IBADAN, NIGERIA

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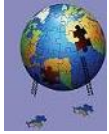
### Abstract

The study examined staff casualisation, promotion requirements and work environment as predictors of work-related stress among female bank employees in Ibadan. It adopted a descriptive survey research design. A total of seventy (70) female bank employees, selected using convenience sampling technique, participated in the study. They responded to “Work Stress Scales, a battery of four scales. The battery comprised of Section A, which centres on respondents’ socio-demographic information, and four other scales; Work Stress Questionnaire (WSQ, 21 items,  $r=0.94$ ), Casualization Descriptive Questionnaire (CDQ) (12-items,  $r=.77$ ), researcher-developed Bank Staff Promotion Requirements Assessment Scale (15-items,  $r=.86$ ) and Work Environment Assessment Scale for Banks (15-items,  $r=.88$ ). Three research questions were raised and answered in the study, and data was analysed using Pearson Product Moment Correlation and Multiple Regression Analysis. Results revealed that all the independent variables (staff casualisation, promotion requirements and work environment) were significant at 0.05 level of significance (.883\*\*, 435\*\* and -.742\*\*) to the prediction of work-related stress among female bank employees. It also revealed the joint contribution of independent variables (staff casualisation, promotion requirements and work environment) on dependent variable (work-related stress) was significant ( $f(351.029) = 8.597$ ;  $R^2 = .920$ ,  $R^2 = 841$ ,  $p < .05$ ). About 84.1% variation was accounted for by the independent variables. Results also revealed that all of staff casualisation, promotion requirements and work environment were potent predictors of work-related stress. The most potent factor was promotion requirements, followed by staff casualisation, while work environment negatively correlated with work-related stress. Based on the findings of this study, it was recommended that the most effective way of reducing work stress is to eliminate the stressors by redesigning the jobs. Also, that bank management should employ permanent staff and not based on casualization, promotion requirement should be easy and humane and banks should to create work environment where employees take pleasure in their work, feel safe and secured, to ensure a stress-free work life.

**Keywords:** Staff Casualisation, Promotion Requirements, Work Environment, Work-related Stress, Female Bank Employees.

### INTRODUCTION

Banks usually expect their employees to accomplish tasks irrespective of constraints that they may encounter. Bank employees are therefore usually faced with numerous challenges that emanate from the nature and demands of their jobs. Stress in the bank is inevitable as there are many challenges at work, resulting from the employee’s inability to cope with these challenges and other pressures on the job. In the pursuit for organizational excellence, workers often need to operate under highly tensed circumstances, leading to a high level of stress (Mohajan, 2012). Individuals who lack sufficient knowledge and abilities to cope with work demands and pressure have a higher propensity to experience work-related stress. Researchers (Das & Srivastav, 2015) reported that factors like mass layoffs, merger and acquisitions, digitalization, outsourcing, reduction of hierarchical levels, job insecurity, increased competition and

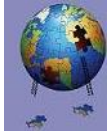


deposit targets are infusing high levels of stress in bank employees. Other peculiar aspects like possible violence, risk of robbery, conflicting tasks, pressure to achieve business targets, work requirements, as well as geographical transfer/mobility are also considered as potential sources of stress for bank employees (Kumar & Sundaram, 2014; Oke & Dawson, 2014). Thus, stress will occur when there are discrepancies between the physiological demands within a work demands and the employee's inability to either manage or cope with such work demands. According to Lopes and Kachalia (2016), work 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 challenge their ability to cope".

Nature of works in the banks has routinely exposed female bank employees to almost unending kind of work stress that result in situations that make them wanting to leave the job for another one if available (Oginni, Afolabi & Erigbe, 2013; Kaur, Kaur & Kumar, 2017). Unfavorable work conditions for women have also shown how it is more difficult for women to get top jobs or roles in banks (Udu & Eke, 2018). Mannocci, Marchini, Scognamiglio, Sinopoli, De Sio, Sernia and Torre (2018) concluded that women suffered from the working conditions of the banking industry. Females may suffer from mental and physical harassment at workplaces, hostile work environment, role conflict, and even gender abuse which is defined in legal terms as offensive or intimidating behaviours in the workplace (Babu and Vembu, 2014). Though, Das and Srivastav (2015) reported that there was no statistically significant difference in the level of work stress by gender, female bankers' responsibilities in the home sometimes interfere with workplace responsibilities, and when such occurs constantly, their job performances with regards to meeting set targets or attending to other customers may begin to dwindle, giving room for stress to set in.

Notable causes of stress for bank employees have been highlighted by numerous researchers (Adeoye & Durosaro, 2010; Ashfaq and Ramzan, 2013; Akinleye and Hassan, 2014) to include the physical work environment among others. In the banking sector, distorted responsibility can lead to stress when meeting one set of expectations makes it difficult to meet other expectations (Ismail & Hong, 2011). According to Akanji (2013), causes of workplace stress include long working hours, insufficient acknowledgement or reward for jobs well done, increased demands to accomplish assignments without sufficient resources, lack of job security, office politics, and feelings of being treated unfairly, including unwelcome verbal or physical conduct against female bank workers by the male counterparts or bank customers. Faremi, Ogunfowokan, Mbada, Olatubi and Ogungbemi, (2014) envisioned that stress causes distress, discomfort, behavioural changes, sleep disorders and negative feelings. One observable stressor to bankers today is trying to meet individual deposit targets which are tied to confirmation of appointment, promotion, and even some allowances. Some customers, not getting quick services become difficult to handle (Udu & Eke, 2018). Female bank employees who are highly stressed can develop serious diseases which could adversely affect their performances. Pressure to complete a lot of work in a short time and work overload, could be a critical source of stress to female bank employees.

Stress arises from work challenges, and if not properly handled could threaten employee's performance at work (Adeoye & Durosaro, 2010; Dar, Nazeem & Khan, 2011). Work stress is one of the leading causes of work-related health problems in almost all professions. It is recognized world-wide as a major challenge to individual mental and physical health, and organizational health (Akinleye and Hassan, 2014). Stress on the job has been found to contribute to low productivity, occupational illness, injury, absenteeism and poor employee morale (Akanji, 2013). It directly affects organizational commitment as well as physical health and psychological wellbeing of the individual workers. Work stress also leads to poor health and even injury (Islam, Mohajan & Datta, 2012). Adeoye, Adeomi, Abodunrin, Olugbenga-Bello and Abdulsalam (2015) reported that stress exerts psychological effects on health. Work stress has also been linked to cardiovascular diseases (De Cuyper and Isaksson, 2017) high blood pressure (Juster,



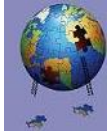
Moskowitz, Lavoie & D'Antono, 2013) and musculoskeletal disorders, such as back problems and neck-shoulder-arm-wrist-hand problems (Manjunatha & Renukamurthy, 2017). Stress is also a risk factor for burnout and poor wellbeing (De Cuyper and Isaksson, 2017; Udu and Eke, 2018). Stressed workers are also more likely to be unhealthy, poorly motivated, less productive and less safe at work, and organizations are less likely to succeed in a competitive market because when their employees are faced with stress, it is capable of affecting their productivity negatively. Essien (2014) also noted that when an individual is faced with excessive pressure, he/she cannot meet job demands, becomes exhausted and stressed. However, factors that predicted work-related stress among female bank employees included staff casualisation, promotion requirements and bank work environment.

### **Staff Casualisation**

Employment in the banking industry in the recent time has been predominantly in forms of contracts and temporary works. This practice is termed "casualisation". This refers to the systematic replacement of full-time and part-time staff with staff employed on an ad hoc basis. The International Labour Organization, ILO (2013) sees casual workers as those who have an explicit or implicit contract of employment which is not expected to continue for more than a short period. These workers are often employed on an "as needed" basis, and are expected to be available when required. This turn of event is because employers want to ensure that they keep pay down, profit high, and unions out (Holmes & Flood, 2013; Mollica & Danehower, 2014). Another reason by employers of labour for casual employees is to avoid the mandates and costs associated with labour laws which are designed to protect permanent employees in standard employment (Okafor, 2010; Fapohunda, 2012; Douglas & Nkporbu. 2017). Casual work does not enjoy the statutory protection available to permanent employees. It attracts none of the rights and benefits as the right to notice, the right to severance-pay and most forms of paid leave (annual leave, public holidays, sick leave, etc.). Casual workers can be dismissed at any time without notice and are not entitled to redundancy pay.

Though, studies (Okafor, 2010; Tweedie, 2011; Appelbaum, 2012; Fapohunda, 2012; Mollica and Danehower, 2014; Kalejaiye, 2014) have shown that casualisation of workers is a worldwide phenomenon, the form it has taken in the banking industry in the recent time is alarming, with hosts of undesirable consequences for those who are compelled by unemployment and poverty to take such employment. Scholars (Okafor, 2010; Holmes and Flood, 2013; Mollica and Danehower, 2014; Douglas and Nkporbu. 2017) reported that casual work does not only promote indecent work, but also raise extreme discomfort like work-related stress among employees. According to Kalejaiye (2014), a significant number of the youths stayed in casual jobs because it had not been easy to find a permanent job. The prevailing occurrences in banks is a situation where workers are employed as casual and contract workers for five years or more and are paid less than their permanent counterparts in terms of wages and benefits even though they possess the same qualifications, same skills, work the same hours and perform the same tasks as permanent employees. Provisions are not made for the regulation of the terms and conditions of their employment, hence the exploitation of these workers by employers (Fapohunda, 2012).

Dar, Nazeem and Khan, (2011) added that although a little dose of stress could be required for body activities, the rate of stress among bank employees is alarming and it reduces social involvement and that it is often caused by staff casualisation among bankers. The experiences of exploitations and work stress among casual workers are becoming more prevalent in the banking industry (Tweedie, 2011; Mollica and Danehower, 2014; Kalejaiye, 2014; Douglas and Nkporbu. 2017). Many of the casual workers are exposed to work stress on a regular basis (Douglas & Nkporbu. 2017). Casual works have structural tendencies to undermine employees' wellbeing as it threatens not only these employees' access to



resources and entitlements, but also to the type of self-respect that equal rights support (Tweedie, 2011). Appelbaum (2012) submit that with casualisation, employees will continue to suffer and be greatly affected. There is a dearth of statistics on work-related stress among casual workers (ILO, 2013; Kalejaiye, 2014). Fapohunda (2012) have also submitted that large percentage of casual workers report verbal abuse, unfairness and stress at work with associated psychological harm. With staff casualisation, workers were three times more likely to experience psychological harm, three times more likely to report problems sleeping and twice likely to report stress (Tweedie, 2011; Mollica and Danehower, 2014).

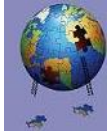
### **Promotion Requirements**

Constant and due promotion is a way by which employees climb to the top of their career to achieve self-actualization. Therefore, like any other organization, career progression is based on promotion in the banks. According to Akanji (2013), promotion needs are ambitions which every individual tends to achieve by joining an organization. Everything that will enable an employee to achieve his ambition of promotion will motivate him to put in his best in his work. and is of paramount importance to the employees. Thus, promotion can be a powerful motivating force just as monetary compensation or intrinsic rewards. In the mainstream civil service, promotion of civil servants is upon mandatory duration of certain number of years, favourable scores in performance evaluation, and passing of written examination, whereas it is based on performance in the banking sector. To attract, retain and motivate talented employees to achieve their objectives, banks have designed their reward structure on the basis of performance (Ashfaq and Ramzan, 2013; Akinleye & Hassan, 2014).

Staff promotion in most of the banks, to a large extent, now depend on the value of deposits a bank staff could mobilize. Banks now promise staff the chance of promotion if they reach a certain standard or target (Kalejaiye, 2014). In this case, employees are put on their toes and are forced to worked themselves out to the point of stress. Das and Srivastav (2015) asserted that most marketers and other bank employees work harder to meet or exceed their target deposits so that they can move to a higher rank within the organization. This running around to meet up with the promotion criteria is taking toll on their health as its being too stressful for employees, especially the females to cope under such stressful situations. Banks in Nigeria start seeking for “hot” high profile female marketers even in other banks to make managers of their banks (Essien, 2014). These female marketers move from one bank to the other as they will, and are easily promoted to the next level or two steps ahead of their present position by other banks. These marketers use their skills, connections to increase the deposit of their new employers. Some even go to the extent of moving the high-profile customers they introduced to the former bank to the new bank by all means. It is therefore no secret that promotion of bank staff is nowadays highly dependent on meeting or exceeding deposit mobilization targets.

Meeting the deposit target also enhances new employee’s quick confirmation of appointment after the probationary period. Casual workers are engaged for many years without promotion and necessary entitlements, and most times, they do what permanent employees do, but are not compensated for such (Okafor, 2010). However, failure to meet the deposit target is always unpleasant, resulting to no promotion, loss of job etc. In an economy that is painted with high rate of unemployment, restless efforts towards meeting targets to ensure promotion on the job is enough factors creating stress in female bank employees. These bank employees went to bed thinking of deposits, dreamt deposits and woke up every day to chase job promotion. By this, the banking profession has begun to create a set of schizophrenics.

Fapohunda (2012) has established causative relationship between promotion requirements in the banks and high level of stress among bank employees. Essien (2014) also found that agitations and expectations towards promotion cause and amplify the amount of stress among employees in the banks. This means



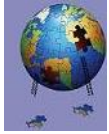
that there is evidence to establish association between agitation for promotion and stress. Researches (Fapohunda, 2012; Ashfaq and Ramzan, 2013; Akinleye & Hassan, 2014) demonstrated that the promotion of bank employees has made many of them to be depressed and sometimes hopeless for those who have not been able to reach their dream deposit targets. This is the reason and basis for endless stress results in a disruption of the normal life of the individual employee.

## **Work Environment**

Employees are banks' most important assets and will deserve good work environment that will enhance a kind of stress-free work life. Work environment is the sum of the interrelationships that exists between an employee and the environment in which he works (Pohl & Tortella, 2017). It includes the offices, available spaces, noise, security of life and property etc. According to Kaur, Kaur and Kumar (2017), physical workplace environment contextualizes the office layout and design while psychosocial factors include working condition, role congruity and social support from supervisors, all of which influence the ways employees perform their work. Banks' immediate environment in terms of actual physical layout and design of an office is extremely important when it comes to comfortability and stress-free work life. Poorly designed work environment, unsuitable furniture, lack of ventilation, inappropriate lighting and excessive noise could make work stressful to the employees (Oginni, Afolabi & Erigbe, 2013). Devi and Sharma (2013) reported that one of the most important factors in office furniture is its ergonomic properties. Where furniture constitutes an uncomfortable environment, employees' working pattern will reduce. Light is also a crucial element in work environment. Artificial lighting is the most common source of lighting in bank offices, if the light is too vivid or too faded, it can harm employee's health, resulting in migraines, eyestrain, blurred vision (Taiwo, 2010). The suitable lighting system is natural light and it is understood why employees sitting near to windows are more attentive, concentrated and healthy.

There is potential for stress when an environmental situation is perceived as presenting demand which threatens to exceed the person's capabilities and resources for meeting it, and better physical workplace environment will reduce the tendency for stress among employees and ultimately improve their productivity (Pohl & Tortella, 2017). Studies (Taiwo, 2010; Chandrasekhar, 2011) have looked at stress among bank employees without paying attention to the workplace environment, which quality impacts positively or negatively on employees and subsequently may lead to stress. Employees are always contented when they feel their immediate environment is in tandem with their obligations (Taiwo, 2010) and how well employees connect with their organization's immediate workplace environment, influences to a great extent their efficiency and stress-free work life (Leblebici, 2012). In banking halls, employees are faced with an environment setting that requires constant interaction with customers in an open setting devoid of privacy. This could pose serious challenge on the performance of some employees that find it difficult to discharge their duties effectively when faced with crowd leading to stress (Chandrasekhar, 2011). A healthy workplace environment makes good business sense and is characterised by less employee turnover, better safety practices, easier to attract and retain qualified employees and improved employees' wellbeing (Devi & Sharma, 2013). Stress-free workplace environment guarantees the wellbeing of employees as well as enables them to exert themselves to their roles with all energy that may translate to higher performance (Leblebici, 2012; Samson, Waiganjo & Koima, 2015).

Work environment around employees in the marketing units is characterized by high expectations in terms of set deposit target and stressful work conditions for the bank employees. Since these employees are the key resource and greatest expense of any bank, the long-term benefits of a properly designed and user-friendly work environment should be factored into considerations (Agbozo, Owusu, Hoedoafia & Atakorah, 2017). Most banks have now realized that their work environment has far-reaching effects on



employees' level of stress and performance (Mohajan, 2012). A stress-free work life could be achieved with a better planned physical work environment (Pohl & Tortella, 2017). The behavioural factors that may determine stress among bank employees at work place are the exclusive nature and function of job satisfaction change, or systematic development or poor job satisfaction (Kaur, Kaur & Kumar, 2017). Researchers (Adeoye & Durosaro, 2010; Ashfaq and Ramzan, 2013; Akinleye and Hassan, 2014) have reported causes of stress to include the physical work environment among others. Various studies (Mohajan, 2012; Akanji, 2013; Kumar & Sundaram, 2014; Oke & Dawson, 2014; Das & Srivastav, 2015; Lopes & Kachalia, 2016; De Cuyper and Isaksson, 2017; Udu & Eke, 2018) have examined work-related stress among female bank employees in the past, however, none has combined staff casualisation, promotion requirements and bank work environment as factors that would predict work-related stress among these female bank employees. Therefore, this present study has attempted this and has thrown more light on this plague in the banking sector.

### Research Questions

1. What is the relationship between the independent variables (staff casualisation, promotion requirements and work environment) and the dependent variable (work-related stress) among female bank employees?
2. What is the joint contribution of the independent variables (staff casualisation, promotion requirements and work environment) on the dependent variables (work-related stress)?
3. What is the relative contribution of the independent variables (staff casualisation, promotion requirements and work environment) on the dependent variables (work-related stress)?

### METHOD

The descriptive survey design was adopted in the study. Participants were seventy (70) female bank employees selected from within Ibadan metropolis, using convenience sampling technique. They responded to a battery of four scales; The Work Stress Questionnaire (WSQ,  $r=.94$ ), developed by Holmgren, Hensing and Dahlin-Ivanoff (2009) and consisting of 21 items and covering 4 main themes: Indistinct organization and conflicts, Individual demands and commitment, Influence at work and work to leisure time interference, The Casualization Descriptive Questionnaire (CDQ) (12-items,  $r=.77$ ) by Kayii and Dagogo (2017), with each item on a 4-point modified Likert type of scale on response options of Very High Extent (4 points), High Extent (3 points) Low extent (2 points) and very low extent (1 points) was adopted, Bank Staff Promotion Requirements Assessment Scale, developed by the researcher (15-items,  $r=.86$ ) on a 4-point Likert-type response format. Items on the Bank Staff Promotion Requirements Assessment Scale were structured based on four-point Likert-scale of Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD), and Work Environment Assessment Scale for Banks (15-items,  $r=.88$ ), a researcher-developed instrument on a 4-point Likert-type response format was used to assess the work environments of the respondents. Items on the Work Environment Assessment Scale for Banks were structured based on four-point Likert-scale of Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD). The data was analysed using Pearson Product Moment Correlation (PPMC) and Multiple Regression Analysis.

### RESULTS

**Table 1:** Descriptive statistics and Inter-correlations among the variables

| Variables           | Mean       | Std. Dev.   | 1        | 2     | 3 | 4 |
|---------------------|------------|-------------|----------|-------|---|---|
| Work-related stress | 40.52<br>8 | 42. 44<br>2 | 1.000    |       |   |   |
| Work environment    | 40.67      | 43. 11      | - .742** | 1.000 |   |   |



|                        |        |        |        |        |       |       |
|------------------------|--------|--------|--------|--------|-------|-------|
|                        | 0      | 9      |        |        |       |       |
| Staff casualisation    | 36.028 | 28.604 | .883** | .935** | 1.000 |       |
| Promotion requirements | 43.840 | 39.752 | .435** | -.005  | .003  | 1.000 |

Table 1 revealed the relationship of each independent variables (staff casualisation, promotion requirements and work environment) with the dependent variable (work-related stress). Work-related stress positively correlated with staff casualisation ( $r = .883$ ,  $P < 0.01$ ), promotion requirements ( $r = .435$ ,  $p < 0.01$ ), but negatively correlated with positive work environment ( $r = -.742$ ,  $p < 0.01$ ). This implies that the higher the influence of staff casualisation and promotion requirements on female bank employees, the higher their work-related stress tendency, while positive work environment influences the reduction of work-related stress.

**Table 2:** Summary of regression for the joint contributions of Independent variables to the prediction of work-related stress

| R = 920, R square = 846                       |              |                 |           |              |         |                   |
|---|--------------|-----------------|-----------|--------------|---------|-------------------|
| Adjusted R square = 841, Std. Error = 2.27022 |              |                 |           |              |         |                   |
| Model   |              | Sum of Squares  | Df        | Means square | F       | Sig.              |
| 1   | Regression   | 5466.094        | 3         | 1822.031     | 359.021 | .000 <sup>b</sup> |
|   | Residual     | 994.701         | 66        | 5.075        |         |                   |
|   | <b>Total</b> | <b>6460.795</b> | <b>69</b> |              |         |                   |

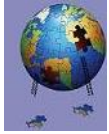
Table 2 reveals significant joint contribution of the independent variables (work environment, staff casualisation and promotion requirements) to the prediction of work-related stress. The result yielded a coefficient of multiple regressions  $R = 0.920$  and multiple R-square = 0.846. This suggests that the three factors combined accounted for 84.1% ( $Adj.R^2 = .841$ ) variance in the prediction of work-related stress. The other factors accounting for the remaining variance are outside the scope of this study. The ANOVA result from the regression analysis shows that there was a significant effect of the independent variables on the work-related stress,  $F_{(3, 66)} = 359.021$ ,  $P < 0.01$ .

**Table 3:** Relative effect of the Independent variables to the prediction of work-related stress

| Model |                        | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|------------------------|-----------------------------|------------|---------------------------|--------|------|
|       |                        | $\beta$                     | Std. Error | Beta                      |        |      |
| 1     | (constant)             | 23.871                      | 2.683      |                           | 8.897  | .000 |
|       | Work environment       | -1.335                      | .181       | -.613                     | -7.392 | .000 |
|       | Promotion requirements | 1.098                       | .228       | .725                      | 4.809  | .000 |
|       | Staff casualisation    | .221                        | .052       | .280                      | 4.253  | .000 |

Table 3 shows that the three predictors (work environment, staff casualisation and promotion requirements) are potent predictors of work-related stress. The most potent factor was promotion requirements ( $\beta = .725$ ,  $t = 4.809$ ,  $P < 0.01$ ), followed by staff casualisation ( $\beta = .280$ ,  $t = 4.253$ ,  $P < 0.01$ ), while work environment negatively correlated with work-related stress ( $\beta = -.613$ ,  $t = -7.392$ ,  $P < 0.01$ ).

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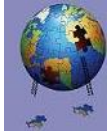
## DISCUSSION

The relationships between the independent variables (staff casualisation, promotion requirements and work environment) and the dependent variable (work-related stress) have been revealed. The finding reveals that staff casualisation predicts work-related stress among female bank employees in Ibadan. Corroborating this finding, studies (Okafor, 2010; Tweedie, 2011; Appelbaum, 2012; Fapohunda, 2012; Mollica and Danehower, 2014; Kalejaiye, 2014) have shown that casualisation of workers goes with hosts of undesirable consequences, among which is work-related stress. Finding also revealed that promotion requirements in the banks is another causal factor for stress among female bank employees. This tallies with an earlier submission of Essien (2014) who had reported agitations and expectations towards promotion cause and amplify the amount of stress among employees in the banks. It also showed clearly that work environment is a causative factor on the issue of work-related stress among the female bank employees. This is in tandem with earlier submissions that stress-free workplace environment guarantees the wellbeing of employees (Lelebici, 2012; Samson, Waiganjo & Koima, 2015).

Findings have equally revealed the joint contribution of independent variables (staff casualisation, promotion requirements and work environment) on the dependent variable (work-related stress). It shows that staff casualisation, promotion requirements and work environment jointly accounted for 84.1% when pulled together have significant effects on work-related stress among female bank employees, and that the remaining 15.9% is accounted for by variables outside this study. This is supported by earlier findings of scholars (Okafor, 2010; Holmes and Flood, 2013; Mollica and Danehower, 2014; Douglas and Nkporbu, 2017) that casual work does not only promote indecent work, but also raise extreme discomfort like work-related stress among employees. Fapohunda (2012) has also established causative relationship between promotion requirements in the banks and high level of stress among bank employees, and researchers (Adeoye & Durosaro, 2010; Ashfaq and Ramzan, 2013; Akinleye and Hassan, 2014) have reported causes of stress to include the physical work environment among others. Though the variables in this study have taken the chunk (84.1%) of the determinant strength, there are factors outside the investigated variables of this study. Supporting this notion, Kaur, Kaur and Kumar (2017) had identified behavioural factors that may determine stress among bank employees at work place are the exclusive nature and function of job satisfaction change, or systematic development or poor job satisfaction.

The relative contribution of the independent variables (staff casualisation, promotion requirements and work environment) on the dependent variable (work-related stress) has also been unveiled, as the result shows that all of staff casualisation, promotion requirements and work environment are potent predictors of work-related stress. The most potent factor was promotion requirements, followed by staff casualisation, while work environment negatively correlated with work-related stress. In line with this finding, Essien (2014) had found that agitations and expectations towards promotion cause and amplify the amount of stress among employees in the banks. Fapohunda (2012) had earlier reported causative relationship between promotion requirements in the banks and high level of stress among bank employees. Fapohunda (2012) had submitted that large percentage of casual workers report stress at work with associated psychological harm. With staff casualisation, workers were three times more likely to experience stress (Tweedie, 2011; Mollica and Danehower, 2014). Dar, Nazeem and Khan, (2011) added that the rate of stress among bank employees is alarming and it is often caused by staff casualisation. Work environment also played its part in work-related stress among bank employees, no doubt. Pohl and Tortella (2017) had reported that there is potential for stress when an environmental situation is perceived as presenting demand which threatens to exceed the person's capabilities and resources for meeting it.





## Conclusions

This study has investigated the predictive strength of staff casualisation, promotion requirements and work environment on work-related stress among female bank employees in Ibadan. In efforts to secure employments in the bank, get promotion and find themselves among those in enviable work settings, many of these female bank employees end up with work-related stress as a result of staff casualisation, promotion requirements and work environment. Findings revealed that the more these casual bank employees are making all efforts to get retained and get their employment normalised, the higher their tendencies to get work-related stress. It also showed that staff casualisation, promotion requirements and work environment jointly accounted for 84.1% when pulled together have significant effects on work-related stress for female bank employees, and that the remaining 15.9% is accounted for by variables outside this study. The most potent factor was promotion requirements, followed by staff casualisation, while work environment negatively correlated with work-related stress. The present study concluded that work-related stress is majorly consequences of staff casualisation, promotion requirements and work environment among female bank employees in Ibadan.

## Recommendations

From the findings and conclusions of this study the followings were recommended:

Work-related stress has been shown to have detrimental effects on the health and wellbeing of bank employees, as well as a negative impact on an employee's performance. The most effective way of reducing work stress is to eliminate the stressors by redesigning the jobs. Therefore, there is the need for interventions to prevent stress disorders among female bank workers. Bank management should employ permanent staff and not based on casualization, promotion requirement should be easy and humane and banks should create work environment where employees take pleasure in their work, feel safe and secured, to ensure a stress-free work life. By incorporating a balanced workplace environment, the bank will be optimising the benefits of the environment which include stress-free environment, which in turn enhances performance.

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