

THE EFFECT OF WORK STRESS ON EMPLOYEE- WELLBEING IN NIGERIAN BANKS

by

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ABSTRACT

Employees are the heart of any successful enterprise. The wellbeing of employee in an organization starts from the kind of employment and the packages that comes with the employment. The kind of employment determines the kind of treatment the employee get in terms of general welfare and compensation. This study examines the effect of work stress on the overall employees' wellbeing using employees in the Nigerian banking industry. Data were collected from selected Bank employees across Abuja Metropolis. 384 questionnaires administered and used for further analysis. Partial Least Square/Structural Equation Model (PLS-SEM) via SMART-PLS version 3.3.3 to test the hypothesized relationship. The findings reveal that: Work Stress significantly affects the Physical, Mental and Emotional Well-being of bank employees. The paper therefore, recommended that there is need for Bank management to introduce wellbeing techniques geared towards reducing work stress in banks. An Employee Assistance Program must be introduced for early stress identification and intervention to ensure increase in the level of productivity.

Keywords: Work Stress and Employee Wellbeing

1.0 INTRODUCTION

Human capital is at the heart of any successful enterprise, especially in highly competitive environments and tough economic times. People provide creativity, innovation, and vital roles in firm's ability to compete in the global economy. One way to build competitive advantage for modern organizations is to improve the health status and wellbeing of their employees. Employee health status directly influences employee work behavior, work attendance and on-the-job performance. Therefore, developing healthier employees will result in a more productive workforce.

In today's work life, employees are generally working for longer hours, as the rising levels of responsibilities require them to exert themselves even more strenuously to meet rising expectations about work performance (Mark, 2012); the banking sector is not an exception. The banking sector is known to work for longer hours, escalation of workload, contract staffing with employee striving to meet targets amidst growing demands for their responsibilities. The wellbeing of the employee working in such strenuous conditions becomes a huge concern. Evidences have indicated over the years that employee experience high stress on account of work overload and long working hours taking a toll on their mental and physical wellbeing (Khan & Khurshid, 2017). The

quality of their welfare is manifest in their wellbeing. Employee welfare according to Mishra and Bhagat (2007) is a state of health, happiness, prosperity and the development of human resources which involves both the social and economic aspects. This therefore means that what constitute the wellbeing is expressed in the various welfare packages given to individual(s) in an organization.

The typical person spends one quarter of their adult life at work, and for many, work is a key life pursuit. Feeling good and functioning well at work are therefore key components of a person's overall wellbeing. Experiencing a high level of wellbeing is associated with a range of positive organizational attitudes; these include superior work performance (Lyubomirsky, 2005), low turnover intentions, low actual turnover (Boehm & Lyubomirsky, 2008), greater effort and thought put into work, less absenteeism and fewer work related injuries (Keyes & Grzywacz, 2005). Given that work affects wellbeing, and that wellbeing is important for organizational success, it is in an organization's best interests to support and promote wellbeing at work (Dewe & Cooper, 2012; Hone 2015).

The Nigerian banking sector does employ more people than most industries in the country; but most of the employees may, in fact, be suffering mindless exploitation. According to Association of Senior Staff of Banks, Insurances and Financial Institutions (ASSBIFI), (2019) currently, casual and contract staff accounts for up to 65 percent of staff in the Nigerian banking industry, as only 35 percent of workers in the industry are core staff. Also, Nzekwe, (2019) states that a lot of bank workers are sliding into extreme poverty because they are not appropriately compensated for their contribution to the industry. More worryingly are, the contract staff who make up the bulk of the workers in the banking sector who are not eligible for promotions and/or health insurance, and the other perks that are core staff are entitled to; even when contract staff work twice as much as the core staff (Nzekwe, 2019). Other obvious threats to employee wellbeing in Nigerian banking sector are unrealistic and unattainable targets, exploitative working hours, and vicious dismissal policies causing burnout, anxiety, and depression. The insecurity post in today's banking jobs consistently affects employee wellbeing whether physically, mentally or otherwise.

This research is important because most existing indices on workers' wellbeing measure a snapshot of the average person's life, even though the quality of life of employees encompasses total life experiences from within and outside the organization (Elliot et al., 2017; Pinar, 2019). The situation described by the topics of research related to wellbeing in the industry to a large extent do not consider the aspects of social and cultural issues but instead assume that wellbeing at the organizational level is hinged on psychological and physical factors only. Most of these studies focused primarily on corporate social reasonability and workers' wellbeing (Igbokweet al., 2016; Oluyemi, Yinusa, Abdulateef, & Akindele, 2016), workers' physical and mental wellbeing (Badaru&Uzo 2013), and occupational stress (Saka, Kamal, & Alabi, 2018; Udu& Eke, 2018).

Elsewhere, studies have established that psychological, physical, and mental characteristics of jobs alone are not sufficient to measure the overall wellbeing of workers (Cheng et al., 2016; Stiglitz et al., 2009). All aspects of social and cultural life combined with physical and psychological wellbeing can be significant in this regard (Manolom & Promphakping, 2016).

These findings show that the impact of stress on employee wellbeing is not yet resolved. Also, not much has been done on the impact of stress on employee wellbeing in the Nigerian banking industry, hence the need for this research work. This study examines the effect of work stress on the overall employees' wellbeing using employees in the Nigerian banking industry.

This paper aims to achieve three objectives. First, this paper investigates: To ascertain the effect of Work Stress on employee physical wellbeing in the Nigerian banking sector.

Secondly: to ascertain the effect of Work Stress in employee mental wellbeing in the Nigerian banking sector. Thirdly, the influence of Work Stress on employee' emotional wellbeing in the Nigerian banking industry.

2.0 LITERATURE REVIEW

This section focuses on previous studies relating to Work Stress and Employee Well-being. The study examines the variables that make up the construct: Employee Well-being and Work Stress. Later in the section, hypotheses would be developed at the dimension level of Employee well-being.

2.1 Employee Well-being

The World Health Organization has defined wellbeing as "a comprehensive condition of mental, physical and social wellbeing, not only lack of infirmity or disease". Wellbeing is in general a term used to describe a condition of an individual or a group, with reference to the social, economic, psychological, spiritual or medical attention. Employee wellbeing refers to a subjective perception of general satisfaction with and positive feelings toward work. It has also been suggested that conceptualizations of employee wellbeing (and in general) should include a component of social relationships, as this is a key component of an individual's positive experiences at work (Fisher, 2014). Wellbeing can be seen from two main, but distinct, perspectives. According to the hedonic perspective, wellbeing is described as happiness (Ryan & Deci, 2001). The hedonic perspective emphasizes the importance of three components: Life satisfaction, the presence of positive mood, and the absence of negative mood (Diener et al., 1998). This perspective sees wellbeing from the angle of harmonious working environment which gives adequate room for employee to feel good and enjoy interpersonal relationships. On the other hand, eudaimonic perspective. Here, wellbeing is described in terms of self-actualization, proposing that true happiness is found in expressing virtue (Dewe & Cooper, 2012). The eudaimonic perspective views engagement in activities which foster human growth, such as autonomy, personal growth, self-acceptance, life purpose, mastery, and positive relatedness, as essential to wellbeing (Ryff & Keyes, 1995).

This study considers the combination of both perspectives as wellbeing can be viewed as a multidimensional phenomenon that encompasses both eudaimonic and hedonic aspects (Fisher, 2014). In this paper, wellbeing is conceptualized as it relates to physical, mental, emotional, state of the employee. Here, employee wellbeing touches areas of harmonious work environment, good conditions of service, job security and little or absence of all stressors.

EMPLOYEE WELL-BEING

Priyanka Das¹, Alok Kumar Srivastav (2015): they have identified that banks must manage people at work to improve physical work environment, If the organizations

enhance the psychological wellbeing and health of the employees, the organizational revenue will increase and there will be employee retention as well. Because of “A Healthy Employee is a Productive Employee”. they concluded that the level of stress among the select public sector banks are found to be limited and if the necessary action taken by the management that will help to relieve the stress of the employees and also help to impact more productive employees that will help the banks to achieve greater heights.

2.2 Work Stress

Jamal (1990) defined Work Stress as an individual’s reactions to features of the work environment that seem emotionally and physically threatening. Work Stress can be viewed as the individual response to his/her work environment that can be threatening for an employee if he/she does not feel comfortable with his /her job and feel that his/her job does not provide him/her proper career opportunities. Stress occurs when an individual identifies an inequity between demands placed on them on one hand, and their ability to cope on the other. Kavitha (2004) suggested that Work Stress can be created when no clear job description is given or lack of understanding among supervisor and employees, in adequate time for completion of tasks, heavy responsibilities with no authority, no reward system, lack of opportunities and chance of small errors resulting in serious consequences. Also, Weiss (1983) stated that certain stressors have much more severe effect on an individual, these are role ambiguity, lack of feedback given for performance, no career development programs and organizational structure and climate but if social support is present stress can be reduced.

3.0 HYPOTHESES DEVELOPMENT

3.1 Work stress and Physical Well-being

According to a 2001 Gallup poll, 80% of American workers report that they feel workplace stress at least some of the time. (Kersten, 2002). USA Today in another survey found that 65% of workers reported Work Stress as an issue for them, and almost as many employees ended the day exhibiting physical effects of stress, including neck pain, aching muscles, and insomnia. It is clear that many individuals are physically stressed at work. Ismail and Hong (2011) stated that employees suffer from higher level of job-related stress. Job related stress factors are work load, long working hours, having no information about the work assignment, role ambiguity, unsupportive supervision and not good relationship with colleagues and supervisors. If these factors are not resolved by organization, then they lead to the Work Stress and reduce the employee well-being. Excessive stress results into immune deficiency disorders, musculoskeletal disorders including chronic back pain, and gastrointestinal disorders, such as irritable bowel syndrome and thus eventually leads to individual and organizational losses.

H1 : There is a negative relationship between Work Stress and employee physical wellbeing in the Nigerian banking industry.

3.2 Work Stress and Mental Well-being

Mental health is as important as general physical health (World Health Organization, 2004). Of the global prevalence of illnesses, mental disorders and illnesses make up 14% of the burden of disease (Prince et al., 2007). The World Health Organization estimates that the prevalence of mental illnesses has increased substantially and that approximately 20% of youth experience mental disorders (World Health Organization, 2014). Mental wellbeing, in general, is the state of thriving in various areas of life, such as in

relationships, at work, play, and more, despite ups and downs. It's the knowledge that we are separate from our problems and the belief that we can handle those problems. Mental well-being is an important sign of a healthy life. If an employee is mentally ill it will result in poor behavior both at work and personal domain. Stress generated from work or other sources causes anxiety and depression resulting in poor performance of employees. Long term and excessive stress can be a serious threat for the well-being of an employee. When stress level rises it leads to drop in the employee performance, such as loss of time, workplace safety concerns, accidents, absenteeism increasing costs for their organizations. As a result, they are less likely to enjoy their jobs and can develop other illnesses Workplace stress also has adverse effects on workers' mental health, with an increased risk of anxiety, depression, and substance use disorders. Workers who are stressed at work are more likely to engage in unhealthy behaviors, such as cigarette smoking, alcohol and drug abuse, and poor dietary patterns.

HII : There is a negative relationship between Work Stress and employee' mental wellbeing in the Nigerian banking industry

3.3 Work stress and Emotional Well-being

Emotional well-being is the ability to produce positive emotions, moods, thoughts, and feelings, and adapt when confronted with adversity and stressful situations. This wellbeing allows individuals to focus on the positive, and manage the negative emotions and feelings in given situation. According to Psychology Today, emotional well-being is "the ability to practice stress-management techniques, being resilient, and generating the emotions that lead to good feelings". Emotional well-being is an important part of holistic wellness, as it can impact one' outlook on life, relationships, and health (Melkonian, 2021). Melkonian, (2021). Traumatic stress could be an extreme stretch response that comes about from a disastrous occasion or serious involvement such a normal fiasco, sexual attack, life-threatening mischance, or support in a combat. Here, after the starting stun and passionate aftermath, numerous injury casualties steadily start to recuperate. But for a few individuals, the mental and physical indications activated by the injury don't go absent. The body does not return to harmony, and life does not return to ordinary. Common side effects of this sort of push are flashbacks or bad dreams almost the injury, evasion of places and things related with the injury, hyper carefulness for signs of peril and crabbiness and pressure. Emotional well-being is influenced by a variety of psychological, demographic, economic, and situational factors. Emotional well-being in particular is about accepting and expressing feelings in a way that can help maintain positive mental and physical health.

HIII: There is a negative relationship between Work Stress and employee' emotional wellbeing in the Nigerian banking industry.

3.4 Theoretical Foundation

Stress is referred to as `a state manifested by a syndrome which consists of all the nonspecifically induced changes in a biologic system Selye (1976). The popularity of the stress concept stems largely from the work of the endocrinologist Hans Selye. In a series of animal studies, he observed that a variety of stimulus events (Such as heat, cold, toxic agents) applied intensely and long enough are capable of producing common effects, meaning not specific to either stimulus event. (Besides these nonspecific changes in the body, each stimulus produces, of course, its specific effect, heat, for example, produces vasodilatation, and cold vasoconstriction.) According to Selye (1976), these

nonspecifically caused changes constitute the stereotypical, i.e., specific, response pattern of systemic stress. Two concepts are central to any psychological stress theory: appraisal, i.e., individuals' evaluation of the significance of what is happening for their wellbeing, and coping, i.e., individuals' efforts in thought and action to manage specific demands (Lazarus 1993).

Lazarus and Folkman (1984) defined stress as “a relationship between the person and the environment that is appraised by the person as taxing or exceeding his or her resources and endangering his or her wellbeing”. Stress is viewed as a transactional process that both influences and is influenced by cognitive appraisal, coping strategies, and stress outcomes such psychological wellbeing. Importantly, individuals respond to stress in different ways.

In this theory, work place stress is viewed as conflict between an individual and his perception of an acceptable workplace environment. If the workplace environment is not considered acceptable by the employees, there is a possibility of reduction in their commitments to the organizational goals and hence a reduction in productivity. The managers may consider redesigning of the work to ensure it meets employees’ expectations of a conducive work environment.

High levels of stress can lead to serious symptoms that Stinchcomb (2004) identifies as both physiological (headaches, stomachaches, backaches, ulcers, heart attacks) and psychological (anxiety, depression, flashbacks, and panic attacks). The relationship between physiological and psychological manifestations of stress have been similarly studied by researchers such as (Aldwin, Sutton, Chiara and Spiro, 1996) and Gaab, Blattler, Menzi, Pabst, Stoyer, and Ehlert (2003) who investigated the effects of cognitive behavioral stress management training on endocrine stress responses and cognitive appraisals in a randomized controlled trial study. Outcomes included physiological and psychological self-report measures. Similarly, (Blumenthal, 2005) examined the effects of stress management interventions in a randomized controlled trial that combined physiological and psychological self-report measures. According to Bowing and Harvey (2001), stress occurs with the interaction between an individual and the environment, which produces emotional strain affecting a person’s physical and mental condition.

4.0 METHOD

4.1 Population and Sample

The population of this research constitutes the 396 UBA Bank Staff across 36 branches in Abuja Metropolis. Questionnaires were issued to collect data from Staff of UBA bank of various levels and categories whom are believed to have worked in the bank for a while and are conversant with the operations, the workload and policies of the bank regarding compensation and welfare. The choice of the target population came as a result of ease access to sensitive data from such organisations that are keen in protecting their goodwill. The population of the study is not extremely large, hence, it is researchable. Since the population of the research is known and is researchable, the researcher adopted the entire population to serve as the sample; At 95% confidence level.

4.2 Respondents

The respondents’ profile in Table 1 reveals that 53 percent of the respondents are male, 47 percent female which tends to show that there are more male bank employees. 33 percent (the greater number of the population of valid respondents) of bankers were

between the ages of 18 to 27 years. In addition, 66 percent of the respondents were Single which indicates that more of the respondents are single. From the generated data, most of the employee (67%) across various levels holds Bachelors (First) degree; 40% of the respondents have worked in the different branches of UBA Bank in Abuja. Also, 29.4% of the respondents from Marketing department, and more than half (54%) of the entire staff as contract staff.

Table 1: Assessment of Demography

Indices	Frequency n = 384	Percentage %
GENDER		
Male	205	53
Female	179	47
AGE		
18 – 27	126	33
28 – 37	97	25
38 – 37	78	20
38 – 47	47	12
48 – 57	33	10
MARITAL STATUS		
Single	254	66
Married	130	34
QUALIFICATIONS		
Diploma	75	20
First Degree	258	67
Masters Degree	51	13
LEVEL		
Managers	43	11
Supervisors	36	9.1
Marketing	113	29.4
Human Resource	46	12
Cashiers	94	26.5
Customer Care	52	14
YEARS OF WORK		
Less than 1 Year	57	15
2 – 5 Years	94	25
6 – 9 Years	155	40
10 – above	78	20
EMPLOYMENT		
Permanent	177	46
Contract	207	54

4.3 Measures

According to Hair Jr et al. (2013), reflective measurement model involves the assessment of internal consistency with emphasis on composite reliability, indicator reliability, Convergent Validity otherwise known as the Average Variance Expected (AVE) and Discriminant Validity. In order to perform a reflective measurement analysis of the research model, a PLS algorithm was conducted using PLS-SEM 3.3.3, and the outcome is presented in the following sections; construct reliability, convergent and discriminant validity using various criteria.

4.4 Data Analysis

4.4.1 Data analysis in Partial Least Square (Structural Equation Model)

In conducting data analysis through the use of partial least square (PLS-SEM 3.3.3), two major procedures are involved. First, the assessment of measurement model to determine the relationship between constructs and their indicators also referred to as outer model (Hair Jr et al., 2013). Second, assessment of structural model which describes the relationship between latent variables in order to predict the expected outcome for hypothesis testing.

4.5 Assessment of Measurement Model

4.5.1 Construct Reliability Assessment

Hair et., (2011) suggest an acceptable composite reliability value of between 0.6 to 0.7 in an exploratory factor analysis, while a value with threshold of 0.708 as ideal in a measurement model. However, Hair, Ringle, Sarstedt (2011) suggested that an indicator with loading of between 0.4 to 0.7 is considered for deleting if doing so improves the composite reliability(CR) and Average Variance Extracted(AVE).

Table 2 shows the manifest CR and AVE of the Construct consistent with Hair Jr et al., (2014) who recommended a threshold value of 0.7 and AVE of 0.5, we hence conclude that the constructs have high internal consistency.

Table 2: Convergent Validity Report

Construct	Items	Loadings	CR	AVE
Work Stress	WS1	0.755	0.903	0.610
	WS2	0.642		
	WS3	0.817		
	WS4	0.836		
	WS5	0.834		
	WS6	0.783		
Physical Wellbeing	PW1	0.868	0.810	0.590
	PW2	0.752		
	PW3	0.671		
Mental Wellbeing	MW4	0.884	0.938	0.835
	MW5	0.934		
	MW6	0.922		
Emotional Wellbeing	EW7	0.908	0.937	0.832
	EW8	0.957		
	EW9	0.871		

Work Stress (WS1, WS2, WS3.....WS6), Physical Wellbeing (PW1, PW2, PW3), Mental Wellbeing(MW4, MW5, MW6), Emotional Wellbeing (EM7, EM8, EM9)

4.5.2 Convergent Validity Assessment

Hair et al. (2010), suggest factor loadings and average variance extracted (AVE) of more than 0.5 and composite reliability (CR) of 0.7 or above are deemed to be acceptable. As can be seen from the results presented on Table 2; all loadings and AVE are above 0.5 and the CR values are more than 0.7. Therefore, the criterion is not violated hence, the paper concludes that convergent validity has been established.

4.5.3 Discriminant Validity Assessment

Table 3 below indicated high discriminant validity since the values in the construct do not exceed the threshold of 0.85 and 0.9 and the acceptable region of -1 and 1 confidence interval as provided by Clark & Watson 1995; Kline 2011 and Gold et al. 2001; Teo et al. 2008 respectively.

Table 3: Heterotraits and Monotraits (HTMT)

	1	2	3	4
Emotional Wellbeing				
Job Stress	0.558			
Mental Wellbeing	0.416	0.272		
Physical Wellbeing	0.620	0.693	0.490	

4.5.4 Assessment of structural model

PLS-SEM structural model analysis involves basic analysis procedure such as assessment of goodness-of-fit (GoF) (Henseler et al., 2014), assessment of collinearity, significance and relevance of relationship in structural model, level of R², level of F² and Q² (Hair et al., 2014).

4.6 Assessing Path Coefficient and Hypotheses Testing

In assessing the path coefficient to determine the direct relationships, a 5,000 sample bootstrapping command was carried out using PLS-SEM 3.3.3 and the results displayed the path coefficient or the direct effect, t-statistics and the p-value on table 6. Based on the direct effect on two-tailed test at 95% level significance as stated in the hypotheses, all the relationships were indeed in the expected direction. The results reveal the significance in the direct relationship between the variables; H1 ($\beta = 0.569$, t-stat = 8.637 and p-value = 0.000), H2 ($\beta = 0.208$, t-stat = 1.677 and p-value = 0.094), and H3 ($\beta = 0.503$, t-stat = 5.499 and p-value = 0.000). These hypotheses were supported because their t-values were found to be within or above the threshold (1.64) for acceptance in a one tailed test.

Table 4: Assessment of Path Coefficient

HYP	Relationship	B	STDEV	T Stat	P Values	R ²	F ²	Q ²	Decision
H3	Work Stress->Emotional Wellbeing	0.503	0.092	5.499***	0.000	0.315	0.465	0.163	Supported
H2	Work Stress -> Mental Wellbeing	0.208	0.133	1.677**	0.094	0.047	0.052	0.036	Supported
H1	Work Stress -> Physical Wellbeing	0.569	0.065	8.637***	0.000	0.254	0.344	0.205	Supported

4.6.1 Coefficient of Determination (R²)

According to Cohen (1988), R² values of 0.02, 0.13 and 0.26 are considered weak, moderate and substantial respectively. Falk and Miller (1992) suggested a minimum of 10% as acceptable for a variance explained to be regarded as adequate. In line with the aforementioned, this study considered the R² of three endogenous variables obtained from PLS algorithm and presented in Table 4. The results reveal substantial predictive relevance for Physical and emotional wellbeing(0.315 and 0.254 respectively) and weak (0.047) predictive relevance for mental wellbeing.

4.6.2 Effect Size (F2)

Effect size (F2) analysis appropriate amount of influence a construct contributes in a structural relationship. Hair et al. (2014) provided a yardstick for assessing effect size F2 of a construct as; 0.35 as large effect size, 0.15 as medium size, and 0.02 as small size. In line with the above guideline, F2 analysis was conducted using PLS 3.3.3 and the results presented in Table 4. The results show large effect size for H1 and H3 (0.465 and 0.344 respectively) while small effect size (0.52) for H2.

4.6.3 Stone-Geisser Q² Predictive Relevance

Hair et al. (2014) noted in line with earlier work of Stone (1974) and Geisser (1974) that, a value larger than zero (0) suggests that indicators of an exogenous constructs have predictive relevance. To assess this in PLS – SEM 3.3.3 a blindfolding analysis is conducted simultaneously using a systematic omission distance that when applied to a give sample size should not be equaled to an integer. Having this requirement in mind, the study adopted the default figure of omission distance of 7 considering the sample size of 326 to run the blindfolding analysis. The results in Table 4 reveal that all the constructs that perform exogenous role in one way or the other, in the structural model have predictive relevance since their Q² values on table 4 are greater than Zero.

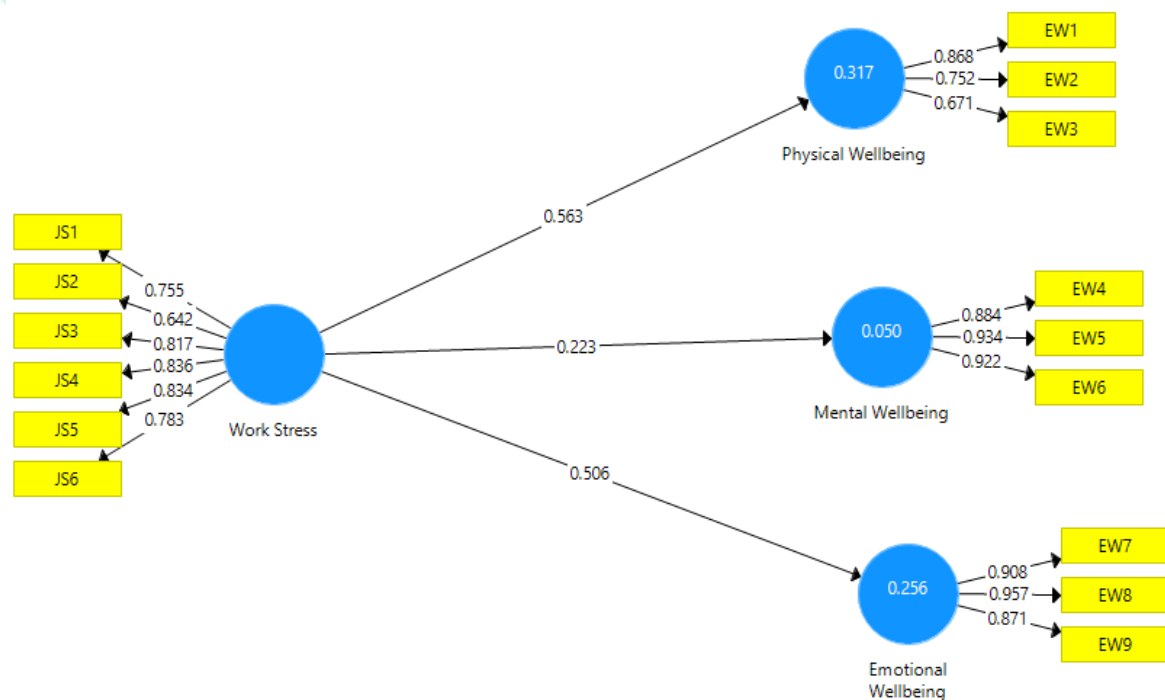


Figure 1: Path analysis output from Smartpls 3.3.3

5.0 DISCUSSION

The hypotheses stated in the path analysis were based on direction of relationships two-tailed test. By implication, the hypotheses seek to establish the nature of relationship that exists between constructs that constitute the structural model. This therefore, forms the foundation for the inferences and discussion in this section.

The relationship between Work Stress and Physical Wellbeing was analyzed and shown reflective indicators in the reflective-reflective model presented in table 2 and figure 2

above. Results of path analysis in line with hypothesized relationships were evaluated in table 4 Findings revealed H1 ($\beta = 0.503$, $t\text{-stat} = 5.499$ and $p\text{-value} = 0.000$). It is statistically significant because it met the 1.64 (significance level = 95%) for one – tailed test which also agrees with the position of the research hypothesis. This apparently signifies that the effect of Work Stress on employee Physical Wellbeing is established. This finding is consistent with Badaru and Uzo 2013 which shows significant effect of work stress on employees physical wellbeing. The implication of this is that employee' physical wellbeing is negatively affected by work stress which comes as a result of burnouts, long work hours, and diseases that comes in the process. Therefore, Increase in work stress drastically decreases the physical wellbeing of bank employees. In such cases, bank management must pay attention to reducing stressors that points towards reducing the physical wellbeing of their workers.

The result reveals that H2 ($\beta = 0.208$, $t\text{-stat} = 1.677$ and $p\text{-value} = 0.094$) met the criterion of 1.64 for acceptance for one – tailed test, hence the research hypothesis is supported. It therefore means that Work Stress have high propensity to affect the mental wellbeing of bank employee. The finding of this hypothesis is consistent with the findings of Shu-wen & Repetti and (2014) Solveiga & Solvita (2016) who argues and finds that the effect of work stress on subjective wellbeing is significant. That is, the increase in work stress among bank employees results in adverse long term negative effect on the psychological and mental wellbeing of the employees. This mostly applies to stress that comes to employee on contract and those working hard to meet outrageous targets set by management; the mental tiredness that comes with such affects the mental wellbeing of the bank employees. Therefore, management of Nigerian banks must work on areas that nourishes the mental wellbeing of their employee for their mental health and sanity.

The analysis of the relationship between Work Stress and Emotional Wellbeing H3 reveals ($\beta = 0.569$, $t\text{-stat} = 8.637$ and $p\text{-value} = 0.000$), strong relationship between Work Stress and Emotional Wellbeing. This implies that the increase in Work Stress leads to decrease in Emotional Wellbeing of bank employees. The t-value score is quite higher than the criterion for acceptance therefore the hypothesis is supported. This is consistent with the findings of Harmset al (2013) which statistically proven strong effect of Work stress on the emotional wellbeing of bank employee. From the results, it is evident that increase in work stress significantly leads to decrease in the emotional wellbeing of bank employee in relations to the social aspects of life, work-life balance due to long hours of work and tasking work schedules, minimal leisure time and interpersonal. Therefore, when management works on the emotional and social aspects of work, they reduce to the barest minimum the work stress experienced by bank workers.

6.0 CONCLUSION

Based on empirical findings, it is concluded that work stress is a real challenge for employees' who are working in the banking sector. It is very important that working environment is being continuously monitored for stress related factors and continually lookout for employees wellbeing, as a happy employee is a productive employee. Every human being wants his/her efforts to get acknowledgment. Employees gain more and more confidence in them and in their abilities if they receive just rewards. As a result, their performance level shoots up. Furthermore, management can take steps to minimize role demands, information overload, lack of acknowledgement, negative social relationships and behavior which form potential factors which are the causes of stress. Management and workers can manage, control and prevent stress by working hand in

hand. Therefore, the implication of the findings illustrate that people's dominant career orientations and levels of work engagement appear to be significantly related to their sources of job stress and decrease in their wellbeing. Also, industrial psychologists and human resources practitioners should pay particular attention to the temporarily employed employee's need for job security by considering a joint relationship between the company and the contract worker in providing further skills development opportunities for future employability purposes (Gallagher 2002). Havran (2003) also regard continuous skills developments essential for the contract worker to avoid skills stagnation or obsolescence and to maintain marketability, which would give employees a sense of belonging, a safe feeling and care for employee wellbeing.

7.0 RECOMMENDATION

Based on the findings of the research, it is recommended that the following measures be put in place to help employees of Nigerian bank manage, reduce stress on their work and improve their wellbeing:

The supervisors and managers need to explore the causes of the dissatisfaction of employees within the working environment. They must assess the level of their subordinate knowledge and skills, whether they will be able to meet their deadline. They must agree on performance contract so that they can give employees with job maturity and control over their job. Managers should invite employees, who think that they are being given jobs that are in contradiction with each other and clarify their roles. They should facilitate an employee skill audit that will help to place employees that feel underutilized. Management should introduce wellbeing techniques at their banks. An Employee Assistance Program must be introduced for early identification and intervention on problems so that productivity level increases. In terms of the needs of permanently employed employees, consideration should be given to employees' needs for autonomy and flexibility in balancing their personal lifestyle needs with their need for freedom in expressing their creativity in a variety of challenging assignments that provide further growth. Moreover, the company should address the level of organisational support that employees receive in terms of role clarity, reduced-load work arrangements, leader and management support and guidance in terms of career prospects and task accomplishment, further growth and development opportunities and the degree of participation experienced by employees in decision-making procedures (Coetzer & Rothmann 2007). These company practices might help to alleviate the negative effects of the perceived sources of job stress and the psychological experiences of job insecurity that may potentially result in disengagement.

Moreover, organisations must take cognizance of how the particular socio-demographic context in which individuals pursue their careers may influence their sense of being employable and feeling psychologically safe as precursors to their work engagement and their subsequent long-term commitment, performance and motivation.

8.0 SUGGESTIONS FOR FURTHER STUDIES

The area of coverage of the present study can be increased from branch level to the bank in its entirety, other banks in Nigeria national level, as well as international banks; Sample size can be increased; explore some other factor that contributes to occupational stress and finds out the various ways to improve the wellbeing and resolve bank worker's stress effectively. Other demographic details can be added in the future research and various other statistical tests can be used for comprehensive analysis & findings. These

findings therefore need to be replicated with broader samples across various occupational groups and economic sectors before broader conclusions can be drawn about the relationship between the constructs measured in this study.

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