

**INFLUENCE OF PERCEIVED WORK OVERLOAD AND ORGANIZATIONAL SUPPORT ON  
JOB STRESS AMONG BANKERS**

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**Abstract**

This study investigated influence of perceived work overload and organizational support on job stress among bankers in Enugu urban. One Hundred and Nine (109) participants comprising 66 females and 43 males between the ages of 20 to 45 years with a mean age of ( $M = 30.28$ ;  $SD = 4.61$ ) were sampled using purposive sampling technique. Reilly (1982) 13 – item Work Overload Scale, Eisenberger et al. (1986) 13 – item Perceived Organizational Support Scale (POS) and Davis, Elizabeth, and Matthew (2000) 15 – item Job Stress Questionnaire (JSQ) were used for data collection. A cross – sectional survey design was adopted while multiple  $2 \times 2$  Analysis of Variance (ANOVA) F- test with unequal sample size was applied in testing the hypothesis. The result revealed that the first hypothesis perceived work overload of  $F(1,105) = 1.69$ ,  $p > .05$  level of significance showed no significance influence on job stress manifestation among bankers, however, the second hypothesis perceived organizational support of  $F(1,105) = 8.18$ ,  $p < .05$  level of significance showed a significant influence on job stress manifestation among bankers. It was concluded that, perceived organizational support influences job stress among bankers.

**Keywords:** Perceived Work Overload, Organizational Support, Job Stress, Bankers

## **Introduction**

In Nigeria today, the world of work is constantly changing as a result of different challenges emanating from the political, legal as well as the technological environments of business and these explain why the nature of work is changing at whirlwind speed (Oginni, 2011). These challenges in the work environments, characterized by heightened competition, lack of time, more uncontrollable factors, lack of space, continuous technological development, conflicting demands from organizational stakeholders (Hall & Savery, 1986), increased use of participatory management and computerization (Murray & Forbes, 1986), greater uncertainty, and others have resulted in higher job stress. And this job stress is common in many companies especially banks which have downsized resulting in persons being asked to perform their usual duties, and have other duties added to it.

Banking is an inherently stressful profession with long working hours, stiff competition, ethical dilemmas, regulatory bottlenecks and difficult customers leading to high job stress (Michailidis & Georgiou, 2005) especially among Nigerian bank workers because the sector has been characterized by unstable economy, financial distress, mergers and acquisitions (Okonjo-Iweale & Osafo-Kwaako, 2007). Though, the bank consolidation programme in Nigeria has helped stabilize and reposition the banking industry, it is not without some challenges for the banks, the regulatory agencies, and their employees (Ogunleye, 2005, Ojedokun, 2008), hence job stress.

Job-related stress is the adverse reaction people have to excess pressures or other types of demand placed on them at work (Health and Safety Executive, 2012) and 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 (World Health Organization, 2012). It is a feeling of dissatisfaction as a result of differences between perceived conditions and happenings in the area of work, and the basic human physiological reactions to the real life conditions in the work place which they find uncomfortable, undesirable and threatening (Montgomery, Blodgett & Barnes, 1996), and a pattern of physiological, emotional, cognitive and behavioral reactions to some extremely taxing aspects of work content, work organization and work environment (Houtman & Jettinghoff, 2007).

Nigerian employees, especially bankers experience work/role overload resulting in job stress. Work/role overload denotes an inappropriately burdensome magnitude of role requirements (Schick, Gordon, & Haka, 1990). Studies (e.g. Cordes & Dougherty, 1993, Fogarty, Singh, Rhoads & Moore, 2000, Murtiasri & Ghazali, 2006, Jones, Norman & Wier, 2010) have consistently associated higher levels of role overload with higher levels of job stress.

In today's competitive business environment, there is a need for employers help employees cushion off job stress, hence the need for organizational support. And perceived organizational support is global belief by employees regarding the extent to which an employing organization values employee's contributions and cares about their well-being (Eisenberger, Huntington & Sowa, 1986). In return for a high level of support, employees work harder to help their organization reach its goals (Aselage & Eisenberger, 2003), providing loyalty and effort in return for material and social rewards. Employees are viewed as one of the most important assets for most organisations, in particular service-based organisations, like the banking sector, because of the benefits of delivering successful performances (Evans, Campbell, & Stonehouse, 2003). Perceptions that the organization cares about employees are negatively related to job factors such as stress and withdrawal behavior (Rhoades & Eisenberger, 2002). The costs of stress in the workplace in most of the developed and developing world have risen accordingly in terms of increased sickness absence, labour turnover, burnout, premature death and decreased productivity (Sanchez, 2004). Job stress often has a debilitating impact on productivity, absenteeism, worker turnover and employee health (Cooper & Cartwright, 1994), hence the need for this study.

## **Theoretical Review**

### **The Socio-Cognitive Model**

The socio-cognitive or transactional model of stress (Lazarus & Folkman, 1984) emphasizes the ongoing interaction between the person and the environment. As such, stress is not located in the person or the environment, but in the relationship between the environment, individuals' appraisals of the environment, and ongoing attempts to cope with issues that arise (Cooper, Dewe, & O'Driscoll, 2001). The model describes two stages of cognitive appraisal. First, primary appraisal involves appraisal of potential stressors

as threatening and posing some kind of threat to the individual. Then, secondary appraisal involves the evaluation of coping resources and alternative responses. If an individual perceives that a situation is threatening, but that he or she has the ability to cope with it, then strain is not experienced. Indeed, the situation may be perceived as challenging.

Coping refers to thoughts and behaviors used to manage the external and internal demands of situations that are appraised as stressful" and also shapes emotional responses (Folkman & Moskowitz, 2004). A distinction is commonly made between problem focused coping, which seeks to solve the demands of a stressor, and emotion focused coping, which helps the individual to feel better about the stressor (Cooper et al., 2001). Strain arises when an individual appraises the demands of a particular situation as about to exceed available resources and, therefore, to threaten their well-being, necessitating a change in individual functioning to restore the imbalance (Lazarus, 1966).

For instance bank workers who appraise their job such as marketing, teller, micar or customer care as stressful or non stressful will have difference perception in the way they react to their work environment. The model suggests that the relationship between the environment and person is ongoing and reciprocal, as it is the interactions between the two that determine stress. Therefore, this theory formed the basis for this study, in that it is the worker's perception that gives rise to job stress.

## **Method**

### **Participants**

A total of 109 participants comprising 66 bankers between the ages of 20 to 45 years with a mean age of 30.28 and standard deviation of 4.61 were sampled using purposive sampling technique from seven banks (Eco Bank, Fidelity Bank, Access Bank, First City Monument Bank, Diamond Bank, Key Stone Bank and Enterprise Bank) among commercial banks in Enugu metropolis. Purposive sampling involves selecting participants who are most representative of the population and been identified as useful indicators in the issues involved in the research (Kalton, 1983).

### **Instrument**

Reilly (1982) Role Overload Scale, Eisenberger et al. (1986) Perceived Organizational Support Scale and Davis, Elizabeth, and Matthew (2000) were administered for data collection.

The 13-item Role Overload scale measuring job stress had Likert-type response format ranging from "strongly disagree" to "strongly agree". Reilly (1982) reported Cronbach alpha of 0.79 while the researchers reported Cronbach alpha of 0.82.

The 13-item Perceived Organizational Scale had Likert-type response format ranging from "strongly disagree" to "strongly agree". Eisenberger et al. (1986) reported item loadings of 0.67 to 0.84 while the researchers reported Cronbach alpha of 0.75.

The 15-item Job Stress Scale had Likert-type response format ranging from "Never" to "Almost Always". Davis, Elizabeth & Matthew (2000) reported reliability coefficient of 0.90 while the researchers reported Cronbach alpha of 0.68.

### **Procedure**

A total of 150 copies of the questionnaire were administered within 4 weeks. This administration was carried out in seven randomly selected commercial banks (Eco Bank, Fidelity Bank, Access Bank, First City Monument Bank, Diamond Bank, Key Stone Bank and Bank Enterprise Bank) within Enugu metropolis. The banks are Eco Bank, Fidelity Bank, Access Bank, First City Monument Bank, Diamond Bank, Key Stone Bank and Enterprise Bank. Permission was sought from the management of the selected banks at the various branches visited, an agreement was reached in the course of rapport between the researchers and the management of these banks (one after the other) that the administration and collection of the questionnaires will be done by the management in order not to disrupt their work activities.

The researchers trained the management representatives who served as research assistants on the administration procedure. Copies of the administered questionnaire were collected after 4 days. One hundred and nine 109 (72.7%) copies of the questionnaire that were properly completed and returned were used for data analysis.

**Designed/Statistics:**

A Cross-sectional survey design was used. 2x2 Analysis of Variance (ANOVA) F-test with unequal sample size was used as statistical test for data analysis.

**Results**

**Table I:** Summary table of means on the influence of perceived work overload and organizational support on job stress among bankers.

**Dependent Variable: Job Stress**

Perceived Work overload	Perceived Org. Support	Mean	N
NPWOL	LPOS	15.4667	30
	HPOS	12.7692	13
	<b>Total</b>	<b>14.6512</b>	43
PHWOL	LPOS	21.1296	54
	HPOS	12.3333	12
	<b>Total</b>	<b>19.5303</b>	66
Total	LPOS	19.1071	84
	HPOS	12.5600	25
	<b>Total</b>	<b>17.6055</b>	109

From the table I above, bankers with little/no perceived work overload obtained a total mean of ( $X = 14.65$ ) while bankers with perceived/high work overload obtained a total mean of ( $X = 19.53$ ). On the same note, bankers with low perceived organizational support obtained a total mean of ( $X = 19.12$ ) while those with high organizational support obtained a total mean of ( $X = 12.61$ ).

In relation to the hypotheses stated, bankers with perceived/high work overload and low perceived organizational support obtained the highest group mean of ( $X = 21.13$ ) followed by bankers with little/no perceived work overload and low perceived organizational support with a mean of ( $X = 15.47$ ) and bankers with little/no perceived work overload and high organizational support with a mean of ( $X = 12.77$ ) and bankers with perceived/high work overload and high organizational support obtained the lowest group mean of ( $X = 12.33$ ). Thus, a high mean indicates the presence of job stress while a lower mean indicates the absence or little of job stress, however, a mean above the norm (20.65) was the basis for adjudging a participant to be having job stress. However, absolute zero is the criteria for declaring no job stress while below 20 means that the participant has job stress but is coping on the other hand above 20 means the participant is suffering from job stress.

Therefore, bankers with perceived/high work overload and low perceived organizational support showed a significant manifestation of job stress. It therefore means that bank workers with perceived/high work overload and low perceived organizational support are experiencing job stress more than their contemporaries.

**Table II:** Summary table of Two-way Analysis of Variances on the Influence of Perceived Work Overload and Organizational Support on Job Stress among Bankers.

**Dependent Variable: Job Stress**

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	1445.503 <sup>a</sup>	3	481.834	6.328	.001
Intercept	17947.200	1	17947.200	235.718	.000
Perceived Work overload	128.813	1	128.813	1.692	.196
Perceived Org. Support	622.823	1	622.823	8.180	.005
Perceived Work overload *	175.364	1	175.364	2.303	.132
Perceived Org. Support					

Error	7994.534	105	76.138		
Total	43225.000	109			
Corrected Total	9440.037	108			

a. R Squared = .153 (Adjusted R Squared = .129)

b. Computed using alpha = .05

From table II above, calculated value of F (1,105) = 1.69,  $p>.05$  level of significance, revealed no significant influence of perceived work overload on job stress among bankers. This indicated that bankers' perceived work overload as a factor had no remarkable influence on their job stress manifestation. Meaning that, job stress among bankers has a link with their perceptions the amount of work they do, either on the low or high work load.

Also from table II above, calculated value of F (1,105) = 8.18,  $p<.05$  level of significance, revealed a significant influence of perceived organizational support on job stress among bankers. This indicated that bankers' perceived organizational support as a factor had a remarkable influence on their experience of job stress.

## **Discussion**

### **Perceived Work Overload and Job Stress**

Previous findings (e.g. Wilkes, Beale, Hall, Rees, Watts & Denne, 1998, Al-Aameri, 2003, Alexandros-Stamatiou, Matilyn & Cary, 2003, Ismal & Teck-Hong, 2011) did not support the finding of this present study which indicated no significant influence of perceived work overload on job stress among the bank workers. This trend was not surprising considering the high rate of unemployment in Nigeria, job insecurity and the knowledge that somebody is ready to take the job if you quit. Thus, bankers have no option than accepting the workload and adopting ways to cope with the internal and external conditions of the job which result in stress (Folkman & Moskowitz, 2004).

### **Perceived Organizational Support and Job Stress**

Previous findings (e.g. Asad & Khan, 2003, Solkhe, 2011, Gao & Yuan, 2012, Purushothaman, Viswanathan & Navaneethakumar, 2012) are in congruence with the finding of this present study which revealed that perceived organizational support had a significant influence on job stress among the bankers. This outcome lends support to the human relations approach to management, thus the need for employers to treat employees as humans with needs, aspirations, desires, and feelings not mere inanimate object. In line with this, it is important to note that money is not the determination of job satisfaction, even though in Nigerian everything is always equated with money. Indeed, bankers need other support from the employer in order to achieve or maintain a healthy living devoid of stress.

### **Implications of the Findings/Conclusion**

Considering the findings of this study, therefore, there is a need for effective management of the stressors inherent in the banking sector by introducing coping strategies and policies that will provide among other things supportive work environment and reduced work overload. These will help to cushion off job stress resulting in enhanced efficiency and productivity of bank employees.

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