Correlations of Work Behaviour and Stress Factors of Some Banks in Oyo Metropolis

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Abstract
This study attempted to find out the correlations of work behavior and stress factors in Oyo Metropolis. The subjects used were hundred working employees of all banks in Oyo metropolis. They were randomly selected. The findings of the study among other are: there was significant inverse relationship between work stress and bank employees behavior, there was significant positive relationship between years of work experience and bank employees work behavior, and there was no significant positive relationship between age and bank employees work behavior.

Introduction
Work is an essential aspect of life. People work to live and to live is to work. To the psychologist, work is an important source of identity, self-esteem, and self-actualization, which provides a sense of fulfillment by affording the individual worker a sense of purpose and projecting his or her values to the society (Journal of International Women's Studies, 2003).

Behavior on the other hand is the way in which an individual acts towards people, society or objects. It is the way an individual conducts himself or herself and such behavior can be good or bad, normal or abnormal with references to the norms of a society (Guez and Allen, 2000). Work behavior is therefore the way an individual acts towards people at his or her place of work or during working hours. This invariably means the job performance of an individual.

Bank work is a tasky job in the sense that many hours are devoted into it more than other office jobs. For instance, bankers leave their houses in the early hours of the morning around 7 a.m. and do not return until late in the evening, probably fatigued or stressed. This is in conformity with what is documented in the journal of International Studies, November 2003, that work can also be a source of frustration, boredom, and can at times bring feelings of meaningless, depending on the character of the individual and the nature of the task.

According to Wikipedia (2008), stress is a biological term which refers to the consequences of the failure of a human or animal body to respond approximately to emotional or physical threat to the organism, whether actual or imagined. It includes a state of alarm and adrenaline production, short term resistance as a coping mechanism, and exhaustion. It refers to the ability of a human or animal to respond. Stress is a feeling that is created when we react to particular event; it is the body's way of rising to a challenge and preparing to meet a tough situation with focus, strength, stamina and heightened alertness (The Nemours Foundation, 2008). Hans Selye first introduced the concept of stress into life science in 1936. He defined stress as the force pressure, or strain exerted upon a material object or person which resist these forces and attempts to maintain its original state (Dileep, 2006). The events that provoke stress are called "stressors" and they cover a whole range of situations in everything from outright physical danger to making a class presentation or taking a semester's worth of toughest subject (The Nemours Foundation, 2008). Common stress symptoms are irritability, muscular tension, inability to concentrate and a variety of physical reactions, such as headaches, and accelerated heart rate (Wikipedia, 2008).

All human activities generate stress. No person is spared the stress problem and as a matter of fact, an attempt to live a stress free life is ubiquitous in our society. It has become an integral part of everyday living. Researchers on stress make it clear that to enter in to the area of occupational stress, is very difficult. Stress is an unavoidable consequence of modern living (Dileep, 2006). With the growth of industries, pressure in the urban areas, quantitative growth in population and various problems in day to day life are some of the reasons for increase in stress. Stress according to Dileep (2006) is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person. Steers, as far back as 1981 indicated that occupational stress has become an important topic for study of organizational behavior for several reasons which are, stress has a harmful psychological and physiological effects on employees, stress is a major cause of employees turn over and absenteeism, stress experienced by controlling dysfunctional stress individual and organizational can be managed more effectively. Ahmad, Sofia and Kapa (1995) found out a research on the relationship between occupational stress and locus of control using 50 white collar industrial employees (aged 22-50 years) in India that Internal

locus of control depicts workers behavior and it was found out that occupational stress of these workers was negatively correlated with an internal locus of control.

During the past decades, the banking sector had undergone rapid and striking changes like policy change due to globalization and liberalization, increasing competition due to the entrance of more private (corporate) sector banks, downsizing, introducing of new technologies and so on. Due to these changes, the employees in the banking sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption in Nigeria.Stress may be physical, mental or emotional. There is the stress overload and there is also the stress under load. Seyle (1974) wrote about "a stress with distress and stress without distress". Stress may accompany pleasure just as it can be contingent on serious work or business activity. Stress affects human effectiveness and precipitates health problems. Stress can be a blessing as well as a curse. The stress that harms is the stress that comes from frustration and continues anxiety or persistent anger. These emotions when in existence for long in a person create a host of health problems.

According to Virologist Ronald Glaser, "stress doesn't make you sick, but it increases your risk of being sick because of what it does to the immune system. There are evidences that link stress to colds, the flu herpes and acute skin diseases.Although we are continually exposed to such viruses, our immune system normally fights them off. But when a person is under emotional or any other distress, these defenses can fail.Occupational stress is believed to affect the work behavior (job performance) of bank workers, as this is largely responsible for poor productivity among Nigerian workers. Barhem, Younies, Muhamad, (2009)found out when they carried out a research on 212 employees of United Arab Emirates to examine the relationship between religiosity and the feeling of work stress, as represented by Moslem attitude towards religiosity scale. The major results revealed that self-evaluation of faith level is not related significantly to any dependent variable including work behavior.

Early warning signs of job stress are headache, sleep disturbances, difficulty in concentrating, short temper, upset stomach, job dissatisfaction, low morale (National Institute of Occupational Safety and Health (NIOSH) (2008).Specifically, physical symptoms are headaches, muscular tension, backache, and/or neckache, tiredness, sleep problems, digestive problems, a raised heart rate, skin rashes, sweating, blurred vision (healthinfo@bupa.com, 2008; http://www.lifepositive.com/mind/psychology/stress/stress-at-work.asp, 2009). While psychological symptoms include a lower sex drive (libido), feeling that one cannot cope; irritability and mood swing, disturbed eating patterns, finding it hard to concentrate and feeling less motivated (healthinfo@bupa.com, 2008). Reactions to work stress could differs. Contrarily, Seagers et al. (1996) and Coker (2000) found that for all age categories (33-60 years and 19-50 years) there were no significant differences/relationships in the stress reactions and work behaviours of the bank employees.

National Institute of Occupational Safety and Health (NIOSH) (2008),further stated that the following can lead to stress in the bank and other jobs:

1. The design of the tasks: heavy workload, infrequent rest breaks, long work hours and shift work, hectic and routine tasks that have little inherent meaning, do not utilize workers' skills, and provide little sense of control;
2. Management style: lack of participation by workers in decision making, poor communication in the organization, lack of family friendly policies;
3. Interpersonal relationships: poor social environment and lack of support or help from co-workers and supervisors;
4. Work roles: conflicting or uncertain job expectations, too much responsibility, "too many hats to wear",
5. Career concerns: job insecurity and lack of opportunity for growth, advancement or promotion; rapid changes for which workers are unprepared; and
6. Environment conditions: unpleasant physical conditions such as crowding, noise, air pollution, or ergonomic problems.

Pradhan, and Misra, (1996) got when they carried out a study investigating the gender difference in Type A behavior pattern (TABP) and its relationship with Burnout (BT) by using 50 dual career medical professional couples (mean age 40 years for males and 39 years for females). The result of findings revealed that there was no significant gender difference in the experience of burnout.Another research carried out by Coker (2000) to find the correlates of occupational stress and job performance among selected bank workers in Oyo State also revealed that there was no significant gender difference in the occupational stress of bank workers.

This then necessitated the interest of the researcher in carrying out this study.

Research Hypotheses

The following null hypotheses would be tested:

Hypothesis 1:

There will be no significant relationship between work stress and work behavior (job performance);

Hypothesis 2:

There will be no significant relationship between years of work experience and work behavior (job performance);
Hypothesis 3:
There will be no significant relationship between gender and work behavior;
Hypothesis 4:
There will be no significant relationship between age and work behavior;
Hypothesis 5:
There will be no significant relationship between marital status and work behavior;
Hypothesis 6:
There will be no significant relationship between religious affliction and work behavior.

Scope of the study
The study was carried out in all the banks in Oyo metropolis. The researcher made use of all the banks, i.e., both old banks and new generation
1. First Bank of Nigeria PLC;
2. Union Bank of Nigeria PLC;
3. Intercontinental Bank;
4. Zenith Bank;
5. United Bank for Africa;
6. Oceanic Bank;
7. Skye Bank;
8. Bank PHB;
9. Akesan Microfinance Bank;
10. Guaranteed Trust Bank.

Research Design
The research design used for this study is the descriptive sample survey design. The sample studied was drawn from both conventional and new generation banks in Oyo Metropolis.

Population and Sample
This study was carried out in Oyo metropolis. Sample which comprises of bank workers was drawn from all the commercial banks workers in Oyo which are:
1. First Bank of Nigeria PLC;
2. Union Bank of Nigeria;
3. Intercontinental Bank;
4. Zenith Bank;
5. United Bank for Africa;
6. Oceanic Bank;
7. Skye Bank;
8. Bank PHB;
9. Akesan Microfinance Bank; and
10. Guaranteed Trust Bank.
Hundred bankers were randomly selected from all banks. The number selected from each bank depends on the staff strength. The ages of the subjects are between 25-48 years. The subjects used are fully employed staff of these established banks.

Instruments
The researcher adopted and adapted "Akinboye's Personality Type Scale on Stress Reaction" to determine the way an individual's personality affects his/her level of reaction to stressful situation. The researcher also adopted Akinboye's Behavioural Inventory to determine the correlate of how this stressful reaction affects work behavior (job performance). The formats of these questionnaires are found as appendix at the end.

Validity and Reliability of Instruments
The validity of the scale was established by Akinboye. The behavior inventory which is a 45 item scale was subjected to internal consistency analysis. The co-efficient alpha (a) = 0.801. This high co-efficient alpha is an index of high internal consistency reliability and constructs validity. The norm for scoring is 72. Any score which is 72 and above shows a high level of job performance (work behaviour) while that which is below 72 shows a low level of performance (work behaviour).

Data Collection

One hundred and thirty questionnaires were administered on employees of the various banks used. The researcher randomly administered the questionnaires through the secretaries of these banks. Questionnaires of the two instruments were given to each of the banks based on their staff strength. The researcher was given about few weeks for which to come back for the filled forms. One hundred of the forms (i.e 76.92%) administered were returned after several visits to all the banks.

Data Analysis

Both descriptive and inferential statistics are used in the method of analysis of data. Descriptive consists of simple mean and standard deviation while inferential statistics is Pearson product correlation (r) to find the relationship between the various two variables. Data were analyzed using SPSS software.

RESULTS

Hypothesis 1:

Ho: There is no significant relationship between work stress and work behavior.

Hi: There is significant inverse relationship between work stress and work behavior.

The hypothesis was analyzed using the Pearson 'r' correlation, the result is the presented in Table 4.1 below:

Table 4.1

Variables	X (Mean)	S D	N	Calculated Pearson r value	P	Remark
Work Behaviour Work Stress	5.1818	2.5288	100			
	26.4900	10.645	100	-.485**	<.05	Significant

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

Correlation is significant at the 0.05 level (2-tailed)

The above table shows that there is significant inverse relationship between work stress and bank employees work behavior (r = -.485, p < 0.05). This suggests that work behavior (performance) was decreasing as work stress was increasing. Since the calculated Pearson r value was found to be significant at 0.05 level of significance, the null hypothesis is rejected and the alternate hypothesis accepted.

Hypothesis 2:

Ho: There is no significant relationship between years of work experience and work behavior.

Hi: There is significant positive relationship between years of work experience and work behavior.

This hypothesis was analyzed using Pearson r correlation. The result is presented in table 4.2 below:

Table 4.2

Variables	X Mean	S D	N	Calculated Pearson r Value	P	Remark
Work Behaviour Years of Experience	5.1818	2.5288	100			
	3.6500	4.4774	100	.765**	< 0.05	Significant

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

Correlation is significant at the 0.05 level (2-tailed).

Result of the analysis in table 4.2 above reveals that there is significant positive relationship between years of work experience and bank employees work behavior (r = .765, p < 0.05). This implies that work behavior (job performance) was increasing as employees gain more experience on the job. Since the calculated Pearson r value was found to be significant at 0.05 level of significance, this null hypothesis is rejected and the alternate hypothesis accepted.

Hypothesis 3:

Ho: There is no significant relationship between gender and work behaiour.

H3: There is significant inverse relationship between gender and work behavior.

This hypothesis was tested using the Pearson r correlation, the result is presented in table 4.3 below:

Table 4.3

Variables	X Mean	S D	N	Calculated Pearson r value	P	Remark
Work Behaviour Gender	5.1818	2.5288	100			
	1.2000	0.45941	100	-. 313	<.05	Significant

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

Correlation is significant at the 0.05 level (2-tailed).

The result of the analysis in table 4.3 above shows that there is significant inverse relationship between gender and

bank employees work behavior (r = -.313, p < 0.05). This suggests that female workers express more work behavior than men. Since the calculated Pearson r value was found to be significant at 0.05 level of significance, this null hypothesis is rejected and the alternate hypothesis accepted.

Hypothesis 4:

Ho: There is no significant relationship between age and work behavior.

H4: There is significant positive relationship between age and work behavior.

This hypothesis was analyzed using the Pearson r correlation, the result is presented in table 4.4 below:

Table 4.4

Variables	X Mean	S D	N	Calculated Pearson r value	P	Remark
Work Behaviour Age	5.1818 31.3800	2.5288 4.8757	100 100	-. 081	>.05	Not Significant

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

Correlation is significant at the 0.05 level (2-tailed).

The result of the analysis above shows that there is no significant positive relationship between age and bank employees work behavior (performance) (r = -.081, p = > 0.05).This suggests that the work performance did not increase with the age of the respondents, since the calculated Pearson r was found not to be significant at 0.05 level of significance. This null hypothesis is therefore accepted.

Hypothesis 5:

H0: There is no significant relationship between marital status and work behavior.

H5: There is significant positive relationship between marital status and work behavior.

This hypothesis was also analyzed using Pearson r correlation, the result is presented in table 4.5 below:

Table 4.5

Variables	X Mean	S D	N	Calculated Pearson r value	P	Remark
Work Behaviour Marital Status	5.1818 1.3900	2.5288 0.49021	100 100	-.193	>. 05	Not Sig.

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

Correlation is significant at the 0.05 level (2-tailed).

The result of the analysis above shows that there is no significant positive relationship between marital status of the employees and their work behavior (performance) (r = -.193, p > 0.05). This suggests that the work performance (behavior) did not increase whether the respondent is married, single or divorced. Since the calculated Pearson r value was found not to be significant at 0.05 level of significance,, the null hypothesis is accepted.

Hypothesis 6:

H0: There is no significant relationship between religious affiliations and work behavior.

H6: There is significant positive relationship between religious affiliations and work behavior.

This hypothesis was also analyzed using the Pearson r correlation, the result is presented in table 4.6 below:

Table 4.6

Variables	X Mean	S D	N	Calculated Pearson r value	P	Remark
Work Behaviour Rel. Affiliation	5.1818 1.1900	2.5288 0.44256	100 100	0.093	>. 05	Not Sig.

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

Correlation is significant at the 0.05 level (2-tailed).

Result of the analysis in table 4.6 above shows that there is no significant relationship between religious affiliation of the employees and their work behavior (r = .093, p > 0.05). This suggests that the work performance did not increase whether the respondent is a Christian, a Muslim or a traditionalist. Since the calculated Pearson r value was found not to be significant at 0.05 level of significance, the null hypothesis is accepted.

Discussion ofFindings

The first hypothesis states that there is no significant relationship between work stress and work behavior. The result under analysis showed that there was significant inverse relationship between work stress and work behavior of the bank employees (r = -.485, p < 0.05). This made the null hypothesis to be rejected and the alternate hypothesis to be accepted. The result showed that there was significant inverse relationship between work behavior

and work stress, which suggests that, as bank workers were becoming stressed, work behavior was decreasing. Workers that have become stressed were not able to work very well again. This finding is in support of what Ahmad, Sofia and Kapa (1995) found out a research on the relationship between occupational stress and locus of control using 50 white collar industrial employees (aged 22-50 years) in India that Internal locus of control depicts workers behavior and it was found out that occupational stress of these workers was negatively correlated with an internal locus of control.

The second hypothesis states that there is no significant relationship between years of work experience and work behavior. The result under analysis showed that there was significant positive relationship between years of work experience and work behavior, which made the null hypothesis to be rejected and alternate hypothesis accepted. This indicates that people work well and behave satisfactorily as their years of work experience increase.

The third hypothesis states that there is no significant relationship between gender and work behavior. The result under analysis showed that there was significant inverse relationship between gender and bank employees work performance. This made the null hypothesis to be rejected and alternate hypothesis accepted. This means that the female workers express more work behavior than men. This may be as a result of the fact that females build up are frail and they are stressed in their work behavior earlier than men. This result is a bit contradictory to the result that Pradhan et al. (1996) got when they carried out a study investigating the gender difference in Type A behavior pattern (TABP) and its relationship with Burnout (BT) by using 50 dual career medical professional couples (mean age 40 years for males and 39 years for females). The result of findings revealed that there was no significant gender difference in the experience of burnout.

The difference in results might be as a result of the fact that different professionals were used in both cases (one, bankers; the other, medical workers). Another research carried out by Coker (2000) to find the correlates of occupational stress and job performance among selected bank workers in Oyo State also revealed that there was no significant gender difference in the occupational stress of bank workers. This might also be as a result of the fact that the other researchers did not find significant relationship, but rather significant difference between gender's occupational stress and job performance.

Hypothesis four states that there is no significant relationship between age and work behavior of bank workers. Result of the analysis revealed that there was no significant positive relationship between age and bank employees work behavior did not increase with age of the respondents. The null hypothesis was therefore accepted. This is in line with what Seagers et al. (1996) and Coker (2000) got when they carried out their researches on some bank workers. In both cases, for all age categories (33-60 years and 19-50 years) there were no significant differences/relationships in the stress reactions and work behaviours of the bank employees. Subjects for Seegars et al. (1996) consisted of 376 bank directors (aged 33-60 years) and that of Coker (2000) consisted of 215 bank workers in Oyo State aged 19-50 years. Job performance was based on the extent of their knowledge, degree of responsibility and the perception of job.

The fifth hypothesis states that there is no significant relationship between marital status and work behavior. The result under analysis revealed that there was no significant positive relationship between marital status of the employees and their work behavior (performance). The null hypothesis was therefore accepted which suggests that the work behavior did not increase whether the respondents is married, single or divorced. Research could not find any work done on relationship between marital status and work behavior of employees.

Hypothesis six states that there is no significant relationship between religious affiliation and work behavior (performance). Analysis of the hypothesis presented in the result showed that there was no significant relationship between religious affiliation of the employees and their work behavior. This suggests that the work behavior (performance) did not increase whether the respondent is a Christian, a Moslem or a traditionalist. The null hypothesis was accepted. This is in support of what Barhem et al. (2009) found out when they carried out a research on 212 employees of United Arab Emirates to examine the relationship between religiosity and the feeling of work stress, as represented by Moslem attitude towards religiosity scale. The major results revealed that self-evaluation of faith level is not related significantly to any dependent variable including work behavior.

Conclusion

This study has found out from the results of the findings that stress factors always affect the work behavior of the Oyo bank workers, as significant inverse relationship existed between them. Other variables such as age, gender, religious affiliation, years of work experience and marital status were also correlated with work behavior. Some were significantly correlated while some were not with work behavior. Some variables were inversely correlated while some were positively correlated. The bankers in Oyo metropolis are encouraged to identify what and what causes them stress so as to know how to manage them, so that their work behavior will not be affected so much negatively.

Recommendations

The following recommendations were made from the study:

1. Bankers are to find ways of responding more creatively towards indifference, apathy or even burn-out.

2. Stress management should be improved which involves developing a range of resources for them to tap as appropriate.

3. Bankers need to learn how to modify their stress response but also to work at reducing the demands placed on them and increasing their coping ability and resources.

Suggestions for Further Study

The research was on correlations of stress factors and work behavior among some bank workers in Oyo metropolis as it relates to gender, age, religion, years of work experience, marital status. Further research can be carried out on such aspects as hypotheses based on the conservative and new-age banks. Other areas on work behavior as relating to financial incentive could also be studied.

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