



# Relationship between Occupational Stress and Demographic Variables: A Study of Employees in a Commercial Bank in Ghana

Affum-Osei Emmanuel<sup>1\*</sup> and Azunu Collins<sup>1</sup>

<sup>1</sup>University of Electronic Science and Technology of China (UESTC), International office, Main Building A1-406, Xiyuan Ave, West Hi-Tec Zone, 611731, Chengdu, Sichuan, P. R. China.

## Authors' contributions

This work was carried out in collaboration between both authors. Author AOE designed the study, performed the statistical analysis, and managed literature searches. Author AC contributed to the analyses of the study and the concluding part of the manuscript. Both authors read and approved the final manuscript.

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## ABSTRACT

Occupational stress is inevitable in the workplace and has become a global issue which has attracted much research in recent times. The current study aims at finding the relationship between occupational stress and demographic variables (gender, age, qualification, experience and marital status) in Ghana. A descriptive correlation survey was used in the study. Questionnaire was the main instrument used to gather the data for the current study. A total of 206 employees were randomly selected from 10 branches of a commercial bank in Ghana. The results showed that majority of the employees were moderately and highly stressed with female workers recording the highest level of occupational stress compared to their male counterparts. The study further indicated that, there is evidence of significant relationship between occupational stress and demographic variables (gender, age, qualification, experience and marital status). In conclusion, employers should take note and take the necessary measures to ameliorate occupational stress based on individual differences since individuals differ in their response to stressful situations.

\*Corresponding author: E-mail: [affumnanaosei@yahoo.com](mailto:affumnanaosei@yahoo.com);

Organisations' stress policies should therefore, only be expected to deal with occupational stress issues anything else would adversely affect employees and the organization as a whole.

*Keywords: Occupational stress; demographic variables (gender, age, qualification, experience, marital status); Ghana.*

## 1. INTRODUCTION

Stress is ubiquitous and inevitable in daily life. The experience of workplace stress has been subjected to a large amount of research and interest in the topic shows no waning. Workplace stress has become a major challenge facing organisations [1] and now becoming the global issue which is affecting all countries, all categories of employees and societies [2]. According to Bailey cited in [3] stress is now replacing industrial action as stress now accounts for more lost working days in U.K than industrial action [3]. It is now generally accepted that, prolong or intense stress can have a significant negative effect on individuals' psychological and physical well-being [4,5]. Recently, there has been a shift from manufacturing to the service sector and this industrial shift has brought about a shift in demographic profiles of the world's workforce [1]. The responsibilities of people have increased tremendously in taking care of their children, parents as well as job responsibilities. There are many two-income families, and more women are in employment now than before. The psychological demand placed on individuals has led to an increase in the prevalence of stress [1]. However, individuals differ in their exposure to stressful situations. The amount of stress a person experiences may depend on demographic variables [6-8] occupation [4], personality [9] to mention but three. For instance, workplace stress has differential impact on the distress of men and women, surprisingly little attention have been paid to gender in psychological distress levels [10]. Again, people working in the same working environment will experience different levels of stress due to the interplay of many other factors, for example their personality, and support mechanism they have [4]. The relationship of demographic variables (gender, age, marital status, occupation etc.) has been documented in the literature [7,9,11]. However, these studies have focused on the advanced world and scanty research works in the developing world especially in Africa and newly industrialized countries. Based on this background this research is conducted in the context of an African country to provide empirical

evidence in order to contribute to the stress-demographic relationship literature.

### 1.1 Specific Objectives

Based on the statement of the problem this paper seeks;

1. To identify the level of occupational stress of bank employees on demographic variables including gender, age, qualification, job experience, and marital status.
2. To ascertain whether there is significant relationship between Occupational Stress and demographic variables including gender, age, qualification, job experience, and marital status.
3. Provide insights, suggestions and guidelines to management and employees to reduce and manage the level of occupational stress and improve organisational and improve employees' well-being

### 1.2 Research Questions

1. What is the level of occupational stress of bank employees on demographic variables including gender, age, qualification, job experience and marital status?
2. Does significant relationship exist between occupational stress and demographic characteristics including gender, age, qualification, job experience, and marital status?

## 2. REVIEW OF RELATED LITERATURE

Researchers over the years have linked demographic factors to occupational stress and organizational commitment [12-15]. Previous works that show the relationship between occupational stress and gender, age, qualification, experience have been discussed.

### 2.1 Gender and Occupational Stress

A study on Managerial stress in Hong Kong and Taiwan, showed that, female managers had

perceived more sources of stress and higher quitting intentions than their male counterparts [16]. Other researchers have shown that, female employees reported higher level of occupational stress compared to their male counterparts [17].

In a similar National Survey by the Australian Bureaucratic Statistics, it was found that, proportionally fewer males than females across most age groups reported high levels of distress; of those who have very high levels of distress, 63% were females [18]. In contrast, a non-significant gender difference with regard to occupational stress has been found among Taiwan managers [16].

According to [19], women reported high level of anxiety and depression in a research aimed at investigating the relationship between job stress and job satisfaction among Romanian academicians. Another related study found no significant different in sex with regard to occupational stress among employees in the service sector [20]. In an Australian National Survey the researchers reported no significant relationship between genders among university teachers [11]. We therefore offer the following proposition.

*H1: There is an evidence of significant relationship between gender and occupational stress*

## **2.2 Age and Occupational Stress**

Age has been found to be related with occupational stress. A study on Occupational Stress among Teachers of High Schools found a significant relationship between age and the level of stress [21]. In a similar study on the scale of occupational stress [22], and his colleagues found out that, those within the age range of 25 to 54 and in particular those who are aged 45 to 54 are most likely to report relatively high level of perceived work stress.

In a related research on the occupational stress and job performance among SMEs employees showed 60.3% of employees above the age of 30 years experienced high level of occupational stress [23]. In a similar study titled "The relations between stress experience on the job-age, personality and general ability" [24], found a negative significant correlation between stress and age. They reported the level of stress increases with age.

On the contrary, [25] in a study to find out the factors that influence strain among University lecturers in Saudi Arabia found no significant difference on the lecturer's level of strain on the basis of age. In a similar research on bank employees, [26] found that age and sex have no influence on occupational stress and that age per se is unrelated to overall reports of strain at work [6] but younger employees experience high level of stress compared to older employees [9].

Based on this theoretical background, we propose that;

*H2: There is an evidence of significant relationship between age and occupational stress*

## **2.3 Qualification and Occupational Stress**

A research conducted to find whether the various dimensions causing stress differs significantly on the basis of education qualification. The results revealed that the stress causing dimensions do not differ drastically for the graduates and undergraduates [27].

Employees with lower qualification experience high level of occupational stress [23] and higher education employees are able to handle stress and burn out [28]. In a similar research also found out that assistant professors were experiencing high level of occupational stress compared to associate professors [29]. Consequently, we offer the following proposition.

*H3: There is an evidence of significant relationship between qualification and occupational stress*

## **2.4 Experience and Occupational Stress**

In a study conducted by [21], found an association between the years of experience and the level of stress of teachers. The study found that, out of 91 respondents, who had years of experience above 15 years 8.6% had low stress level, 19.5% had a moderate stress level and 21.1% had high stress level.

The result showed that majority of employees who had above 15 years' experience had moderately to high stress level. Stress causing dimensions do not differ severely for employees having less than 20 years of work experience and those greater than 20 years of work experience [27].

There is no significant difference on lecturer's level of strain on the basis of experience [25]. However, researches have shown that, employees with less experience are exposed to high level of stress compared with employees with longer years of working [30]. For instance, teachers with higher experience perceived less burn out than those with less job experience [31].

However, [20] found out that, the number of years the individual has worked did not determine significant difference in the experience of stress but positive and negative job experiences have similar influences on men's and women's mental health [10]. Therefore, we propose that;

*H4: There is an evidence of significant relationship between experience and occupational stress*

## **2.5 Marital Status and Occupational Stress**

A number of studies have linked the relationship between marital status and the experience of stress [7,10,13]. A study by [21], found the unmarried teachers experienced less level of stress. In a related study by [23] showed that, 50% out of a total of 54 of married respondents experienced high level of occupational stress.

According to [32] work-family conflict may lead to stress and strain. Inability of the individual to balance the demands of work and home, particularly in the context of dependent care and dual-earning families is a source of stress in this regard (1). We proposed the following hypothesis.

*H5: There is an evidence of significant relationship between marital status and occupational stress*

## **3. METHODOLOGY**

In the current research, quantitative research method was used as data were presented in the form of numbers [33]. Quantitative research emphasizes the measurement and analysis of causal relationships between variables [34] and aims at drawing representative sample for the population, so that the results of studying the sample can then be generalized back to the population [35]. The population for the study comprised employees of a commercial bank in Ghana. Letters were sent to the various banks to

inform them about the study as well as seeking consent from the participants to voluntarily take part in the study. The purpose of the study was well explained to the participants and permission was granted by the bank authority before the questionnaires were distributed to the sample. It is almost impossible to study all the workers of the bank. Therefore, the researcher sampled twenty (21) branches of the commercial banks for the study. Ten (10) branches were selected from Greater Accra Region and ten (10) from the Central Region of Ghana. Stratified random sampling which is a variant of random sampling, which allows subgroups to be studied in greater detail [35] was used in this study.

Based on this background, two regions were sample from the ten regions in Ghana. The branches of commercial banks from the regions were group into strata. Ten branches were randomly selected from each subgroup (branches). In all, twenty branches were selected and twenty five (25) questionnaires were sent to each branch making a total five hundred employees to answer the questionnaire.

However, out of the five hundred questionnaires sent to the banks, 104 were received from the strata in Greater Accra Region and 102 from the branches in the Central Region. This means that a total of two hundred and six (206) sample representing 41.2% were retrieved and used for the study. In measuring Occupational stress, the Occupational Stress Inventory Revised Edition (OSI-R) developed by [12] was used for the study.

The internal consistency of all 14 scales has high levels of reliability and alpha coefficients recorded in all of the 14 scales were between 0.70 and 0.89 [12]. The Statistical Package for Social Sciences (SPSS 22.0) was used to conduct the analysis of the collected data. The completed questionnaires were serially numbered for easy identification and were finally scored. Items on the five point-likert scale were scored 1, 2, 3, 4 and 5 for items with the response strongly disagree, disagree, neither agree nor disagree, agree and strongly agree respectively. Cross-tabulation was run to generate the counts of the level of stress of the participants in percentages. Chi-square test of independence was used to test the hypotheses of the study in order to determine whether there is significant association between the variables under study.

## 4. RESULTS AND DISCUSSION

### 4.1 The Level of Occupational Stress on Demographic Variables

*Research Question 1: What is the Level of Occupational Stress of Bank Employees on demographic variables including gender, age, qualification, experience and marital status?* This research question sought to find out the level of occupational stress of the employees.

Table 1 represents the level of occupational stress of bank employees. Out of a total of 206 employees, 46 (22.3%) had low stress, 51(24.8%) had moderate stress and 109 (52.9%) were highly stressed. These results show that majority of male and female employees were moderately and highly stressed, with female employees recording the highest level of occupational stress. The data gathered on respondents' ages show that majority of the employees within the 31-40 years category had the highest occupational stress levels while those within the ages of 40 years and above experienced low level of occupational stress. The data collected on qualification revealed that bachelor's degree holders experience high level of occupational stress compared to masters and PhD holders. However, doctorate and master's degree holders

showed low to moderate level of occupational stress.

Employees with low level of experience tend to experienced high level of stress. The information showed that, workers who have 1-3 years' experience, showed high level of occupational stress but majority of those who have 8 years and above experience, tend to have low level of stress recording 27.8%.

The results further indicated that marriage employees were the category to experience occupational stress compared to single and divorced employees. However majority of single employees experienced low to moderate level of occupational stress.

### 4.2 Chi-Square Results of Occupational Stress

The level of stress on demographic variables have been ascertain in Table 1 above. In order to find out whether these differences are statistically significant between the relationships the Chi-square was applied.

Table 2 shows the results of Chi-Square. It shows that there is an evidence of relationship between demographic variables (Gender, Age, Qualification, Experience and Marital status) and occupational stress.

**Table 1. The level of occupational stress of bank employees on demographic variables**

Variables		Low N (%)	Moderate N (%)	High N (%)	Total N (%)
Gender:	Male	22 (23.9)	25 (27.2)	45 (48.9)	92 (100)
	Female	24 (21.1)	26 (22.8)	64 (56.1)	114 (100)
Total		46 (22.3)	51 (24.8)	109 (52.9)	206 (100)
Age:	20-30	7 (15.2)	12 (26.1)	27 (58.7)	46 (100)
	31-40	17 (18.7)	18 (19.8)	56 (61.5)	91 (100)
	41and above	21 (30.4)	21(30.4)	27 (39.2)	69 (100)
Total		45 (21.8)	51 (24.8)	110 (53.4)	206 (100)
Qualification:	Bachelor	31(23.5)	29 (22.0)	72 (54.5)	132 (100)
	Master	14 (20.6)	20 29.4)	34 (50.0)	68 (100)
	Above Master	1 (16.7)	2 (33.3)	3 (50.0)	6 (100)
Total		46 (22.3)	51 (24.8)	109 (52.9)	206 (100)
Experience:	1-3 yrs	9 (18.0)	10 (20.0)	31 (62.0)	50 (100)
	4-7yrs	17 (20.2)	20 (23.8)	47 (56.0)	84 (100)
	8yrs and above	20 (27.8)	21 (29.2)	31 (43.0)	72 (100)
Total		46 (22.3)	51 (24.8)	109 (52.9)	206 (100)
Marital Status:	Single	32 ( 25.6)	34 (27.2)	59 (47.2)	125 (100)
	Married	12 (17.4)	14 (20.3)	43 (62.3)	69 (100)
	Divorce	2 (16.7)	3 (25.0)	7 (58.3)	12 (100)
Total		46 (22.3)	51 (24.8)	109 (52.9)	206 (100)

Source: Field data

It can be observed from the table that, gender has a significant relationship with occupational stress (Chi-square=60.328,  $P<.01$ ). Therefore, the first null hypothesis that there is no evidence of relationship between occupational stress and organizational commitment is rejected in favour of the alternative hypothesis. Age shows a significant relationship with occupational stress (Chi-square=385.577,  $P<.01$ ). Therefore, the second alternative hypothesis is supported.

**Table 2. Chi-square results of stress and demographic variables**

Values	Chi-square values	Significance
Gender	60.328	.000
Age	385.877	.000
Qualification	404.656	.000
Experience	387.566	.000
Marital	260.001	.000

\*\* $P<.01$

The results further indicate that qualification has the greatest evidence of association with occupational stress (Chi-Square=404.656,  $P<.01$ ), therefore we reject the third null hypothesis. There was also a significant relationship between occupational stress experience (Chi-Square =387.566,  $P<.01$ ), therefore we reject the fourth null hypothesis. Lastly the fifth null hypothesis rejected in favour of the alternative hypothesis because there was a significant relationship between occupational stress and demographic characteristics (Chi-square=260.001,  $P<.01$ ). Therefore, it may be concluded that, there is very strong evidence of a relationship between occupational stress and demographic characteristics.

### 4.3 Discussion

The results show that, majority of the employees working in the banks experienced moderate to high level of occupational stress. The results showed that, out of a total of 206 employees, 51 (24.8%) and 109 (52.9%) were moderately and highly stressed respectively. This finding is consistent with research work by [20], whose findings suggested that, majority of workers in the service sector in Ghana experience high levels of occupational stress. The results also corroborated the findings of [4] who identified social and customer services amongst the occupations that reported the most stressful regarding physical and psychological well-being and the lowest level of satisfaction. The result is

consistent with the findings of [23] which suggested that majority of individuals working in SMEs in Western Region of Ghana were highly stressed. Similar research works have found that, majority of employees experienced high level of stress [36-40]. The findings were in contrast with research work by [41] who found that slightly more staff were satisfied with work and a lower percentage of staff were experiencing moderate or extreme levels of stress.

Female employees reported high level of occupational stress compared to their male counterparts. This result corroborated with previous study by [16] in assessing managerial stress in Hong Kong and Taiwan. Their results showed that, female manageress had perceived more sources of occupational stress and higher quitting intentions than male managers. In another related National Survey by the Australian Bureaucratic Statistics [18], confirmed that, proportionally fewer males than females across most age groups reported high levels of distress; of those who have very high levels of distress, 63% were females. In Ghana and most African countries females combine basic household chores including cooking for their family, taking care of children and older parents. They also engage in social events such as funerals, churches, parties etc. and combining these responsibilities with work roles perhaps might have contributed to the high rate of stress of the female employees. The finding that women perceived high level of stress compared to males supports prior research findings [17,19]. The finding is in contrast with a research by [20] whose findings suggested that, male employees were highly stressed compared to their female counterparts and there is no significant relationship between genders of employees [11]. The results further showed that, employees within the ages of 31-40 reported high level of stress. This result is consistent with a similar study on the scale of occupational stress by Health and Safety Executive, Smith and his colleagues found out that, those within the age range of 25 to 54 and in particular those who are aged 45 to 54 are most likely to report relatively high level of perceived work stress [22]. This finding also corroborated with [23] who reported that, 60.3% of employees who were above the age of 30 years experienced high level of occupational stress. This finding has also been supported and discussed by a number of researchers [6]. This result may be due to the fact that, middle age employees form integral part of the working population and are poised to

work harder to earn a living and therefore stress related roles may have been delegated to these 'fresh blood' employees. Age has been found to be negatively related with job stress but job stress is also positively associated with cognitive conflict [42]. However other researchers have contrasted this finding purporting that age has no significant correlation with occupational stress [6,9,26]. These contrasting views may be as a result of the various environments the researchers undertook the studies as culture and other factors may influence the outcome of the study. Employees who hold bachelor's degree reported high level of occupational stress compared to other higher education levels. This result is consistent with the finding of [23] who suggests that employees with lower qualification experienced high level of occupational stress because higher education employees were able to handle stress and burn out [28,29]. These findings may be due to the fact that, most of the employees who have qualifications above first degree hold high positions as managers, CEOs. Individuals with these high qualifications are highly respected in the workplaces in Ghanaian society. These highly educated individuals are expected to engage in planning and taking higher decisions. However, it may be assumed that, most of the highly stressful roles may have been delegated to their subordinates and this may have resulted in the experience of high stress level among this category of employees. However, other researchers have purported that level of stress do not differ significantly for graduates and undergraduates employees [27].

The findings further revealed that individuals with low level of experience tend to experience high level of occupational stress and employees who had 8 years and above experience tend to report low level of stress. This result corroborated with prior research findings which have shown that, employees with less experience are exposed to high level of stress compared with employees with longer years of working [21,31], the later tend to make mistakes but highly experienced workers perceive less burnout [31].

The results of the study showed that, married employees reported high level of stress compared to the other marital status such as single and divorced employees. This result confirm the finding of [21] that unmarried teachers experienced less level of stress and [23] showed that, 50% out of a total of 54 of married respondents experienced high level of occupational stress. Work-family conflict may

lead to stress and strain [32] and inability to balance the demands of work and home is a source of stress [1].

The Chi-Square test applied confirmed a strong evidence of relationship between demographic characteristics and occupational stress. All the null hypotheses were rejected in favour of the alternative hypotheses. This finding corroborated with previous researches [9,24]. Therefore, it may be concluded that, there is very strong evidence of a relationship between occupational stress and demographic characteristic.

## **5. CONCLUSION**

The study has also provided information on demographic variables since individuals differ in their tolerance of exposure to stressful events. Therefore, employers should take note and take the necessary measures to ameliorate occupational stress based on individual differences. Organisational stress policies should, therefore, be expected to deal with occupational stress issues anything else would adversely affect employees and the organization as a whole. Managers can target sources of stress in the organization by altering organizational climate or the task environment. Managers can reduce the level of stress by providing structured environments devoid of interpersonal relationships problems. Introduction and implementation of stress management programmes may go a long way to reduce stress. For instance, the provision of support groups, personal counselors, education on self-care, and dissemination of information through seminars, blogs and written materials could be helpful in dealing with occupational stress in organizations.

Despite the positive impact of this study, the study has some limitations which should be considered when the result is being interpreted. The study was a descriptive correlation and this implies that causal relationship cannot be made. Again, the study used relatively small sample size ( $N=206$ ) and therefore, the findings cannot be generalized to all other institutions.

## **COMPETING INTERESTS**

Authors have declared that no competing interests exist.

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