

**COMMONEST SOURCE OF WORKPLACE STRESS AND WAYS TO HELP COLLEAGUES
COPE WITH IT (A CASE STUDY OF COMMERCIAL BANKS IN ONITSHA)**

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Abstract

STRESS as defined by Selye (1974) is the non-specific response of the body to any demand upon it. Such demands, calling for our responses are termed 'Stressors'. Causes of workplace stress as noted by the CEO of the Global Business and Economic Roundtable on Addiction and Mental Health (Bottomline, Jul-Aug, 2008) is also imminent in various workplaces in Onitsha particularly commercial banks within the metropolis. Such causes include but not limited to Lack of Control, Lack of Communication, No Appreciation, No Feedback: Good or Bad and Career and Job Ambiguity. As adapted by Carlzon in his 212°Focus in turning around the fate of Scandinavian Airlines (culled from Bottomline April-May 2009, p. 4); at 211°F, water is hot; at 212°F, it boils; and with boiling water comes steam; and steam can power a locomotive. Carlzon set out to share his vision with his 20,000 employees. He empowered the frontline, allowing them make decisions and take actions, thereby liberating them from stress caused by role ambiguity and role conflict. In its approach to mitigating stress or distress, Women World Banking Management Development Program (WWB – MDP Oct 2017) adopted a 4 prong approach vis-à-vis getting commitment for action, coaching for improved performance, appraising for result and motivating for peak performance. This work on Occupational Stress which is domiciled in the discipline of Environmental Psychology is targeted at workers of every workplace, albeit with emphasis on workforce who attend to customers on a day-to-day basis with smiles on their faces.

Introduction

STRESS as defined by Selye (1974) is the non-specific response of the body to any demand upon it; this concurs with a person's adaptive response to a stimulus that places excessive psychological or physical demands on that person (Moorhead and Griffin, 1995). Such demands, calling for our responses are termed 'Stressors'. Occupational stress is widespread and many disciplines define, study and treat it in their own separate ways. Another vital point of agreement is that it is inextricably interwoven with life and that it is all-embracing, as it respects neither status, nor sex, age, health condition, colour, nationality (Ugwu and Onyeneje, 2002).

Ugwu and Onyeneje (2002) notes that besides, the lifespan of stress commences and co-extends with the lifespan of the victim; terminating only when the life is completely terminated. Causes of workplace stress in line with a survey conducted and reported by the CEO of the Global Business and Economic Roundtable on Addiction and Mental health include Career and Job Ambiguity, No Feedback, No Appreciation, Lack of Communication, lack of Control (Bottomline, Jul-Aug, 2008).

Workers in Onitsha are not exempted and Commercial Banks are inundated with deluge of customers (internal and external) between Mondays and Fridays (7:30am – 6:30pm or more) and Saturdays (9:30am – 3:00pm or more). Meetings or other job functions could cut into later part of Saturday and Sunday in some cases. Virtual workspace has further aggravated the situation as staff work both onsite and offsite (remote) to deliver on KPIs. There are recommendable measures to ameliorate workplace stress which is also applicable in the case study like Motivation, Appreciation, Vacation, Training Session, all aligning with the core competences required on the job.

Review Of Literature

Hitherto and even recently, a large amount of research has been conducted across many disciplines on work stress. It is obvious that there is no one commonly agreed conceptualization that can suffice for its meaning, since the usage of the word 'stress' may mean so many things to various people, discipline and scenario.

Research has examined the causes, symptoms and consequences of workplace stress, as well as interventions designed to reduce its effect on individuals. In one of such research and experiments conducted, Ugwu and Onyeneje (2002) tend to define stress as a subjective feeling or experience arising when the characteristics of the workplace present demands which tend to outweigh or under task the individual's potentials or capabilities for meeting such demands and when substantial differentials in terms of rewards versus sanctions associated with such demands are highly valued by the focal person. Occupational stress emanates when there is an imbalance between such an individual's capabilities or work potentials and the expected work demands. This is what Selye (1974, 1982) sought to distinguish as 'eustress' (good stress) and 'distress' (bad stress).

Further on this research on workplace (occupational) stress and findings made, many models have conceptualized to help give a theoretical framework for the study of stress in an organization. Such models include the proposed schema by Kahn and Byosiere (1992) and elaborated by Ugwu and Onyeneje (2002).

The theoretical framework sees stress in an organization as a flowchart of events and consequences or inputs and outputs. The following categories are examined in their findings and preventive measures adopted:

- Organizational Antecedents to Stress,
- Stressors in Organizational Life,
- Perception and Cognition,
- Response to Stress,
- Consequences of Stress,
- Properties of the Person as Stress Mediators and
- Properties of the Situation as Stress Mediators.

Organizational Antecedents to Stress – Every workplace have potential stressors which are in form of stress markers which could relate to organizational characteristics like size, work schedule, co-workers and other inherent features. They become stressors if identified as so by the worker. Stressors in Organizational Life – Such things identified as workplace stressors could be either physical or psychosocial. Physical stressors include noise, light and vibration; and psychosocial stressors could involve role ambiguity, role conflict and role overload.

Perception and Cognition – This is also termed the appraisal process and explains the fact that different individuals have different ways they appraise or react to objectively the same or similar stressors.

Response to Stress – Various people respond to stressors in various ways but it could manifest in three ways vis-à-vis:

- a. Physiological and related to the following symptoms – cardiovascular, biochemical, gastrointestinal and musculoskeletal;
 - b. Psychological including depression, anxiety and job satisfaction;
- and
- c. Behavioral leading to turnover and absenteeism.

Consequence of Stress – Stress typically affect an individual's performance on the job and other roles in life since it can result to health issues, illness, organizational ineffectiveness and underperformance in other life roles. Properties of the Person as Stress Mediators – Personality construct in individuals can make them either feel under chronic time pressure, competitive and aggressive or feel the reverse of the same three attributes mentioned. Properties of the Situation as Stress Mediators – certain situations can moderate or buffer the effects of stressors like supervisor social support and co-worker social support.

Case Study and Analysis

IN his Novel – The Painter's Diary, Alu (2013) noted that Onitsha, a city in south-eastern Nigeria, in Anambra State, on the Niger River is remarkable for the riverside environment that it enjoys. The great Niger River that starts its course from the Fouta Djallon plateau in north central Guinea, running through gulf of Guinea and Togo and Niger, and snaking through Nigeria until it meanders at the south eastern part of Nigeria before it discharges its fluvial residue to the Atlantic Ocean, has much to contribute in the growth of the town. Onitsha is a bustling commercial centre connected by highway to Asaba, Benin City, Lagos, Enugu, Owerri and other parts of south-western Nigeria. It is also a major river port and a leading distribution

centre for consumer goods (FMCGs inclusive) and the area's food products, including yams, cassava, fish, acorns, rice, vegetables, and fruits, which are consumed both within and outside the town. Petroleum products, beverages, textiles, tyres, bearings, and nails are manufactured in Onitsha's factories. The city is the residence of the obi of Onitsha, a traditional leader of the Igbo people. In 1966, Onitsha was connected to Asaba, across the Niger, by the longest road bridge in the country, at the time of construction and for a couple of decades before more recent bridges came to be. Population estimate from the national census of this year placed this town at about 300,000 persons; a figure that some elites in the town strongly contend with as a mark of undercounting/under enumeration (Alu, 2013). However, population of Onitsha in 2021 is estimated at 1.499 million with further projection of 1,695,000 persons in 2024 – an increase of 4.44% in 2023 making the city the 7th most populated cities in Nigeria after Benin, Port Harcourt, Ibadan, Abuja, Kano and Lagos which is the most populous of them all (macro trends.net).

Given the strong financial and economic activities in Onitsha and its environs, institutions with strong financial presence abound including commercial banks, microfinance banks, investment banks, insurance companies, money market institutions, MNCs, cooperative organizations and daily contribution firms amongst others. There is a beehive of activities across the city owing to the various structured and well segmented markets. To some traders from the hinterland, Onitsha is a nexus for purchase of imported goods as well as locally manufactured/fabricated goods and equipment. This accounts for the ever teeming population of residents as well as visitors who migrate on a daily basis to either buy or sell or participate in both practices.

In the list of the 24 commercial banks in Nigeria, 17 of them have effective presence with branches ranging from one business office to as much as 8 to 14 business offices when UBA, Access, FBN, Eco Bank and Zenith Bank are taken into consideration. Some of the commercial banks have 2 to 4 branches in some market locations/clusters owing to mergers and acquisitions of other erstwhile banks. A fair share of failed banks also have their presence with offices either converted to other activities or left with the assets being in ruins.

A standard commercial bank branch is usually further broken down to several teams or SBUs including personal/consumer banking, retail banking/emerging businesses (SMEs), private banking, business banking (corporate and commercial businesses) and public sector. This further segmentation is aimed at meeting the need of the varying clientele base of the bank as well as growing/identifying new businesses. However, some commercial banks don't operate on such stratification and each staff expected to drive all the market segments or all the SBUs.

Alu (2009) noted that some commercial banks are well structured in their operations and setting up subsidiaries to enable ease of doing business for both staff and customer of the bank and attempts to create some form of work-life balance which helps in the career journey of staff. A case in point on his study is the legacy Diamond Bank – a financial services institution with effective presence in Nigeria, West Africa and listed both in the Nigerian Stock Exchange in May 29, 2005 and on the Professional Securities Market of the London Stock Exchange on January 9, 2008 (Diamond Bank Plc, 2009). The Bank was incorporated in December 20, 1990 with RC 161996, began as a limited liability company on March 21, 1991 and ten years later, became a Universal Bank. It acquired Lion Bank Plc and boosted its national branch locations in excess of 160 and other subsidiaries forming the Diamond Bank Group. The Group included Diamond Mortgages, Diamond Securities, Diamond PFC (Pensions), ADIC Insurance, ADIC Life Assurance, Du Benin SA. The bank also explored diverse business opportunities in Francophone and other Anglophone states in West Africa (Diamond Bank Plc, 2007b; Alu, 2009). Diamond Bank merged with Access Bank in April 1, 2019 (en.m.wikipedia.org) to form the largest retail bank as well as the largest bank in Nigeria in terms of asset size of N32.57 trillion (nairametrics.com).

Regarding staffing, commercial banks have in their employment the regular core (full/line) staff, the contract/associate staff, the vendor staff and at times consultants all with distinct job description (JD). However the JD in many occasions are abused by the staff or over bearing supervisors since some of the commercial banks have their head offices and/or regional offices in Lagos. In same bank, one may observe differing quality of services rendered in branches at the head office/regional offices from services rendered at the upcountry locations. Dual control measures are not always maintained since the eyes of management

is far from the location. This abuse also stems from poor/inadequate internal control and audit measures. Staff make conscious and unconscious errors given the laxity in the system. This has also triggered the spate of fraud and related crime amongst commercial bank staff in Onitsha. Below are recent and near recent cases:

1. Court Jails banker 121 years for N112m fraud (premiumtimesng.com)
2. EFCC arraigns three ex-bankers, one other for N15.9m fraud
3. EFCC Arraigns Bank Manager for \$50000 Fraud in Onitsha
4. EFCC Arraigns Banker for N452m Scam in Onitsha
5. Only 20% of Nigerian bank staff involved in fraud got ...

In the light of above, not all fraud cases are stress related however certain stressors can lead to fraud and financial malpractices. Some of those sharp practices are common in commercial banks and with commercial bankers, Onitsha also not being an exception given the cases noted over time.

Features of the economic activities which could pose as stressors include:

- High volume of cash flow both in lodgments (deposits) and withdrawals. However, with the CBN policies on cashless which impacts on deposits and withdrawals, alternative delivery channels like POS, QR codes, mCash, internet and mobile banking have reduce the movement of cash;
- High volume of customers that engage in the cash flows;
- Average literacy level as some of the customers are apprentices, sales girls and some of the business owners have limited academic background;
- High volume of ATM transactions and digital transactions which comes with its incidental reconciliation issues during downtime of banks, ISP, switch and settlement channel (NIBSS, interswitch etc);
- High traffic congestions since the road to some bank branches are single lane and/or congested and the markets have diverse product to sale; encroaching into the road always;
- Aggressive approach to marketing since almost all the 24 commercial banks have effective presence in the market with some of the banks having two or more branches within the same location;
- Possibility of early opening and late closure since cash activities may extend to 5:30pm to 6:00pm,
- Commuting problems as some colleagues have to travel from Asaba or Nnewi or Awka to Onitsha during odd hours;
- Security concerns which has been exacerbated by the IPOB unrest, kidnapping and insurgency;
- Lots more.

Causes of workplace stress in Commercial Banks in Onitsha and ways to help colleagues cope with it could be seen from the following:

The CEO of the Global Business and Economic Roundtable on Addiction and Mental Health (Bottomline, Jul-Aug, 2008) conducted a survey and reported some causes of workplace stress. Five of the top causes of such stress which is obtainable in the case study is thus identified alongside their solutions:

Lack of Control – This have been identified as the greatest stressor in most workplace. Employees are highly stressed when they lack ownership spirit or when responsibilities are not delegated to them. There are in the dark when they don't have control over their participation or the outcome of their work. For instance, when a Teller Service Representative (TSR) has to present all transactions to his or her Cash Officer (Authorizer) for approval/authorization before proceeding with the same transaction; stress could set in.

Solution – Line supervisors and the management team need to value suggestions from staff who handles day-to-day operations; and certain limits given to subordinates based on their capabilities and job knowledge.

Lack of Communication – A sure source of decline in performance and increase in stress is knowledge and communication gap. According to CSB 101 – Customer Service Basics – contained in CARE2000 Quarterly Newsletter (Aug-Oct 2007): to deliver a delightful and memorable service experience, it is inevitable that staff always know their P.S.P. (Products, Service and Policies). Communication gap could lead to de-marketing of the brand and stagnation from burnt out staff.

Solution – Just as it is important to know the P.S.P., the management team also need to listen and evaluate employees. Improved communication via EMS and LES (early morning sessions and late evening session), virtual meetings, visual and audio devices, telephone and intercom can give people a chance to pass on ideas, suggestions and complaints that will foster bright ideas and better performance. **No Appreciation** – Appreciation comes in form of commendation, motivation and appraisals. In the bank, staff are appraised on monthly, quarterly and biannual bases and ranked at specific times based on their core competencies and the

creative or innovative ideas they introduced. A staff poorly appreciated or appraised with lots of biases could lead to not just an idea opponent but a visceral opponent in the workplace.

Solution – Line supervisors should appraise their subordinates without prejudices and biases in line with the KPI and other service quality indicators (SQI). Staff should be appreciated for victories irrespective of its significance and other motivations/awards like Teller-of-the-Month, Branch Champions, and Customer Service Excellent Staff Award be done to encourage healthy competition and discourage distress. No Feedback: Good or Bad – The banking industry is all about set targets and goals, which are meant to be achieved and surpassed. People are keen to know how they are doing and whether they are meeting expectations. An Account Officer with a monthly CASA target of N250 million wants to know if he is meeting the expected result and if not communicated to him could get stressed about how well he is doing. Although, he could be in more stress if he realizes that he is not doing well in his set target but he could still channel more of his energy with such information.

Solution – Some banks have been doing good in intimating staff of their daily CABAL – Customers Account Balance – position especially as it has to do with deposit mobilization, loan portfolio and account opening. Tools like microsoft power Bi are in use in some banks to communicate daily position. Staff are also appraised on a regular basis, but the need to communicate ones unbiased thoughts on their performance is key to mitigating the effect of stress on the staff.

Career and Job Ambiguity - Staff that are uncertain about their jobs and careers have a feeling of helplessness and being out of control. This could be as a result of inadequate job descriptions and vague instructions from supervisor. Studies have shown that role ambiguity is positively related to stress and psychological burnout (Ugwu, 1998; Ugwu and Onyeneje, 2002).

Solution – As adapted by Carlzon in his 212°Focus in turning around the fate of Scandinavian Airlines (culled from Bottomline April-May 2009, p. 4); at 211°F, water is hot; at 212°F, it boils; and with boiling water comes steam; and steam can power a locomotive. Carlzon set out to share his vision with his 20,000 employees; he empowered the frontline, allowed them make decisions and take actions, thereby liberating them from stress caused by role ambiguity and role conflict. This approach is what erring commercial bank/bankers should also adopt through daily morning sessions and sharing of learning point.

As an additional support to the solutions proffered above, the Women's World banking approach through the Management Development Program can also be recommended through the four approach (See Fig 1).

Fig 1: Management Effectiveness Cycle

Source: Management Development Program – Women's World Banking

1. Getting Commitment to Action. This involves PLAN by developing SMART goals and setting performance standards.
2. Coaching for Improved Performance. This involves REVIEW by giving constructive feedback and correcting marginal performance.
3. Appraising for Results. This involves EVALUATE by conducting fair appraisals and setting development objectives.
4. Motivating for Peak Performance. This involves DEVELOP by recognizing exemplary performance and empowering others to grow.

PLAN and REVIEW will ensure value creation and addition; REVIEW and EVALUATE will ensure accountability of the process and the workforce; EVALUATE and DEVELOP will ensure that staff are influenced positively.

Concluding and Recommendations

STRESS in the workplace has been seen as the response to stimuli that are present on the job that leads to negative consequences – physical or psychological – to the people who are exposed to them.

Workplaces in Onitsha have been seen as work stations with similar trend resulting from role overload and underload, to role ambiguity and conflict. Solutions have been proffered to ameliorate workers from the impact of the stressors and reduce responses to stress which could be in form of physiological, psychological and behavioral. Recommendations have also been made by way of adopting the Women's World banking approach through the Management Development Program.

‘Noting can stop the man with the right attitude from achieving his goal; nothing on earth can help the man with the wrong mental attitude’ – W.W. Ziege –

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ACRONYMS AND ABBREVIATIONS

ATM	Automated Teller Machine; Any Time Money; All Time Money
CABAL	Customer(s) Account Balance
CASA	Current Account and Savings Account
CBN	Central Bank of Nigeria
CEO	Chief Executive Officer
CSB	Customer Service Basics
EFCC	Economic and Financial Crimes Commission
EMS	Early Morning Session
FMCGs	Fast Moving Consumer Goods
Interswitch	A payment gateway (IPG) that offers end-to-end integrity of all transactions.
IPG	Interswitch Payment Gateway
IPOB	Indigenous People of Biafra
ISP	Internet Service Provider
JD	Job Description
KPIs	Key Performance Indicators
LES	Late Evening Session
mCash	A payment solution that uses USSD to process financial transactions
MNCs	Multi National Companies
MSMEs	Micro, Small and Medium Enterprises
NIBSS	Nigeria Inter-Bank Settlement System Plc
POS	Point of Sale
PSP	Products, Service and Policies
QR Code	Quick Response Code
SBU	Strategic Business Units
SMART	In goal setting, Specific, Measurable, Achievable, Relevant and Time lines
SMEs	Small and Medium Enterprises
SQI	Service Quality Indicator
Switch	Payment Switch
TSR	Teller Service Representative
WWB-MDP	Women World Banking - Management Development Program
WWW	Worldwide Web