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Prevalence of work-related stress and its associated factors among bank workers in Gondar city, Northwest Ethiopia: A multi-center cross-sectional study

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ABSTRACT

Introduction: Work-related stress is a cognitive, emotional, behavioral, and psychological response to aversive and apprehensive features of work, work environments, and work administration. It is a health and safety risk among employees working in different sectors and organizations, including the banking sector. It decreases workers' productivity in the banking sector as workers' performance can be deferred by high levels of stress faced in the work atmosphere. Therefore, this study was conducted to assess the prevalence of work-related stress and its associated factors among bank employees in Gondar city, Northwest Ethiopia.
Methods: The study was conducted from 20th October to 10th November 2020 at banks in Gondar city using an institution-based cross-sectional study design. A simple random sampling technique was used to select 296 participants. Data were collected using a structured pretested self-administered questionnaire. Epi-info version 7 and SPSS version 21 were used for data entry and analysis respectively and presented using frequencies, percentages, tables, and graphs. Bivariable and multivariable analyses were carried out using a binary logistic regression model. Statistical significance was declared at a p-value < 0.05.
Result: The prevalence of work-related stress among bank employees was 21.1% with a 95% CI (16.5%, 25.3%). Being male [AOR: 0.43; 95% CI (0.20, 0.94)], alcohol use [AOR: 3.04; 95% CI (1.59, 5.80)], and having a history of chronic disease [AOR: 3.36; 95% CI (1.82, 6.22)] increase the risk of developing work-related stress.
Conclusion: More than one-fifth of the bank workers in Gondar city had work-related stress. Sex, having history of chronic diseases, and alcohol use were significantly associated with work related stress.

1. Introduction

Stress is a hostile state of physiological and emotional excitement that people face in conditions that they notice as risky to their comfort that cause them to sense pressure and negative feelings like worry and annoyance (Tenibiaje, 2011). Work-related stress has been identified as a health and safety risk worldwide which is determined by work organization, work design, and labor (An, 2008). It can affect health, social life, work performance, and relationships with family members and friends (Raja and Vijayakumar, 2017). Work-related stress can be

defined as the emotional, mental, behavioral, and emotional response to aversive and fearful conditions (Joseph, 2013). It is a critical physical and emotional reaction that arises when work desires do not equalize with the properties, skills, and needs of the workers (Konstantinos and Christina, 2008).

Workers who work in a variety of organizations have to deal with stress, including bank employees (Ajayi, 2018). Work-related stress is the major work condition issue in the financial sector, including banks (Anderson, Mikulic, Vermeylen, Lyly-Yrjanainen, & Zigante, 2009). Greater pressure, ergonomics problems, role conflict, high workloads,

poor interactions with clients, and an increasing number of cases of stress and violence are some of the issues that affect the well-being of workers working in the financial sector (Giga and Hoel, 2003). Work-related stress is considered as an illness that places the social and mental health of workers in danger and affects their social lives, which ends up in deprived performance at work, high levels of non-attendance, and violence at the workplace (Burke, 2010; Dalgaard et al., 2017).

The work-related stress and physical atmosphere of the banks determine the psychological safety of its workers. The former can also decrease the efficiency of the banking sector since employee activity can be hindered by high levels of stress (Eberendu et al., 2018; Ehsan and Ali, 2019; Monday and Sunday, 2020). Evidence indicated that work-related stress was highly prevalent among bank workers, which ranged from 25% to 75.5% worldwide (Khalid et al., 2020; Kumar and Sundaram, 2014; Mannocci et al., 2018; Petarli et al., 2015) and 22.8% to 47% in Africa (Okwor et al., 2020; Salim et al., 2019).

Different literature showed that the main factors associated with work-related stress were age, sex, and work-load, extended working hours, the lack of control and sovereignty at work, negative relationships with colleagues, poor care at work, and the influence of organizational transformation (Cox et al., 2000; Kumar and Sundaram, 2014; Okwor et al., 2020). Despite the presence of different literature about work-related stress, studies in the financial sector are still limited. And there is no published study in Ethiopia regarding the prevalence and associated factors of work-related stress among bank workers. Therefore, this study was conducted to assess the prevalence of work-related stress and its associated factors among bank employees in Gondar city, northwest Ethiopia.

2. Methods

2.1. Study period and design

The study was conducted from 20th October to 10th November 2020 using an institutional-based cross-sectional study design.

2.2. Study area

The study was conducted in Gondar city which is located about 727 km from Addis Ababa (the capital city of Ethiopia) and 180 km from Bahir Dar (the capital city of the Amhara region). There are a total of 57 banks in the city with a total of 906 bank workers (Governmental = 438 and private banks have 468 workers.

2.3. Participants of the study

Those bank employees in Gondar city who served for at least one year were involved in this study. Individuals who were absent with repeated visits, seriously ill during the data collection period, and diagnosed with stress were not part of this study.

2.4. Sample size determination and sampling technique

The single population proportion formula was used to calculate the sample size required for the study. The final sample size used for the study was taken from a previous study (296) (Workneh and Mekonen, 2021). The required participants were selected using a simple random sampling technique. First, participants were classified into governmental and private bank workers, and then the proportional allocation formula was used to allocate the required number of participants in each stratum.

2.5. Variables of the study

Dependent variable: work-related stress

Independent variables: Socio-demographic factors (sex, age, marital status, level of education, type of bank, role, and body mass index) and behavioral and work-related factors (substance use, exercise, and break).

2.6. Operational definitions

Physical exercise: A bank employee was considered physically active if he/she did aerobics or did any type of sports activity like walking at least 21 min/day in a scheduled, organized, and repetitive way (Organization, 2011).

Body mass index (BMI): A bank worker was considered as underweight, normal, overweight, or obese if his/her BMI was < 18.5, 18.5–24.9, 25.0–29.9, and ≥ 30.0 respectively (Organization, 2000).

Work-related stress: A bank worker who scored ≥ 26 on the workplace stress assessment scale was categorized as having work-related stress (The Marlin Company, 2001).

Substance use: use of alcohol, cigarette smoking, or others at least once in the last three months.

2.7. Data collection tool and procedure

The data were obtained from the project which was conducted on Bank workers having different objectives. For example, previously published article (Workneh and Mekonen, 2021) and the other objective was Prevalence of Work-Related Stress and its Associated Factors among the same population. The data were collected by using a pretested structured self-administered questionnaire. The questionnaire comprises three parts. The first part covers seven questions related to socio-demographic characteristics of bank workers; the second part includes five questions concerning behavioral linked characteristics of the participants. The last segment comprises eight questions to assess work-related stress. The workplace stress scale contains eight items about how he/she usually feels during working hours. Out of the eight items, three (Items 6, 7, and 8) were scored reversely. The scale was constructed in the five-point Likert response arrangement, ranging from 1 (never) to 5 (very often). The validity of the scale was assessed by statisticians and psychiatrists. To assess the reliability of the workplace stress scale, we calculated and stated a Cronbach's alpha reliability coefficient of 75.7% in the current study. First respondents were asked for their willingness. After their willingness was confirmed, the data collectors gave the overall information for each participant on how to fill the questionnaire and the objective of the study. After the orientation and tool distribution, the study participants filled the questionnaire based on the time that they had since it took about 25 min to complete the questionnaire. The participants who had free time on the same day, filled and returned the questionnaire on the spot, and for those who were busy, the data collectors allowed them to fill the questionnaire at their home or during the time they get and to return it on the next day. Finally, all the filled questionnaires were collected by the data collectors.

2.8. Data processing and analysis

After the questionnaire was checked for comprehensiveness and consistency and cleaned and coded, the data were entered into Epi-info version 7 and analyzed using SPSS version 21. The result of the study was described using mean, standard deviation, percentage, tables, and charts. Bivariable and multivariable logistic regression was carried out to identify the variables significantly associated with the outcome variable. Variables with a p-value of ≤ 0.2 from the bivariable analysis were considered for multivariable analysis. Statistical significance of the association was declared at p-value < 0.05. Furthermore, the extent of the association was measured using crude and adjusted odds ratios with a 95% confidence interval (CI).

2.9. Data quality control

The data collection tool was prepared in English first and then translated to Amharic (the local language), and back-translated to English again to preserve its uniformity. Five percent of the total sample size was used to conduct a pretest with bank workers that were not included in the study. The result of the pretest was used as an input for the identification of vagueness and essential modifications were made accordingly like correction of ambiguous and unclear words. It also helped us to estimate the time required for completing the questionnaire. Training was given for four BSc nurse data collectors and two MSc nurse supervisors incorporating the purpose of the study, the method of data collection, the content of the data collection tool, and the confidentiality issue.

2.10. Ethical consideration

Before conducting the study, ethical clearance was gained from the Institutional Review Board of the University of Gondar (Ref No. V/P/RCS/05/2114/2020). The Gondar city executive trading and development office and each Bank administrator gave us a letter of permission. Each study respondent was requested for voluntary participation and written informed consent was obtained from them. All respondents were also informed that they can withdraw from the study at any time if they are not happy with the questionnaire. The information obtained from the participants was kept anonymously to keep confidentiality.

3. Result

3.1. Socio-demographic characteristics of the participants

Among 296 selected respondents, 285 bank workers returned the filled questionnaire, with a response rate of 96.3%. Two-thirds (65.6%) of the participants were male. The mean age of the participants was 30.24 ± 4.95 SD years and nearly half (53.7%) of the respondents fall in the age range of 25–29 years. Regarding their educational status, most (78.9%) of the respondents were BSc followed by (20.4%) MSc holders. Concerning their work responsibilities, the majority of the respondents (73.3%) were customer service officers. Regarding their body mass index, the majority (67%) of them were in the normal range, followed by

Table 1
Socio-demographic characteristics of bank workers in Gondar city, northwest Ethiopia, 2020 (n = 285).

Variables	Category	Frequency (n = 285)	Percentage (100%)
Age	20–29	153	53.7
	30–39	112	39.3
	>=40	20	7.0
Sex	Female	98	34.4
	Male	187	65.6
Marital Status	Single	110	38.6
	Married	172	60.4
	Others*	3	1.1
Level of education	Diploma	2	0.7
	BSc	225	78.9
	MSc	58	20.4
Type of bank	Government	171	60.0
	Private	114	40.0
Role	Manger	32	11.2
	Customer	209	73.3
	caregiver	21	7.4
	Cashier	23	8.1
	Auditor		
Body Mass Index	<18.5	22	7.7
	18.5–24.9	191	67.0
	25.0–29.9	57	20.0
	>=30	15	5.3

* Divorced, Widowed.

overweight (20%) (Table 1).

3.2. Behavioral and work-related characteristics of the respondents

One hundred and thirty (45.6%) of the study participants drank alcohol and almost all (98.9%) of the respondents didn't smoke a cigarette. Regarding physical exercise, nearly two-thirds (66.3%) of the respondents didn't perform the physical exercise in their daily life. Nearly three-fourths (74.4%) of the participants had work breaks (Table 2).

3.3. Prevalence of work-related stress

The prevalence of work-related stress among bank workers was 21.1% with a 95% CI (16.5%, 25.3%) (Fig. 1). Almost half (52.6%) of the participants reported that conditions at work were unpleasant sometimes, often, and very often. Nearly one-third (33.3%) of bank workers never felt that their job was negatively affecting their physical or emotional wellbeing. More than half (51.3%) of the study participants had too much work to do and/or too many unreasonable deadlines sometimes, often, and very often. One hundred and fourteen (40%) of the respondents never found it difficult to express their opinions or feelings about their job conditions to their superiors. Only 11.9% of bank workers felt that job pressures interfered with their family or personal lives very often. Nearly two-thirds (64.6%) of the study participants had adequate control or input over their work duties sometimes, often, and very often. Nearly one-fourth (24.2%) of bank workers never received appropriate recognition or rewards for good performance. Seventy-two (25.3%) of the respondents could utilize their skills and talents to the fullest extent at work (Table 3).

3.4. Factors associated with work-related stress

In bivariable logistic regression, age, sex, chronic disease, alcohol use, physical exercise, and having a break were significantly associated with the outcome variable. In multivariable logistic regression, factors significantly associated with work-related stress were sex, alcohol use, and having a history of chronic disease. Females were 57% less likely to develop work-related stress than male bank workers [AOR: 0.43; 95% CI (0.20, 0.94)]. The odds of work-related stress were 3.4 times higher among bank employees who had a history of chronic diseases than those who did not have the chronic disease [AOR: 3.36; 95% CI (1.82, 6.22)]. Bank workers who drink alcohol were nearly three times more at a higher risk of developing work-related stress than those who did not drink alcohol [AOR: 3.04; 95% CI (1.59, 5.80)] (Table 4).

4. Discussion

This study disclosed the prevalence of work-related stress and associated factors among bank workers. The prevalence of work-related

Table 2
Behavioral related characteristics of bank employees in Gondar city, northwest Ethiopia, 2020 (n = 285).

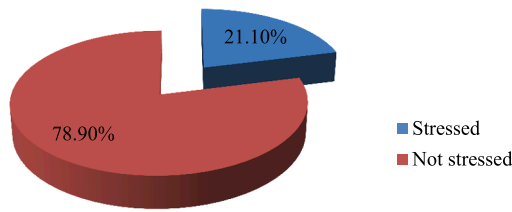| Variables	Category	Frequency (n = 285)	Percentage (100%)
Drinking alcohol	Yes	130	45.6
	No	155	54.4
Frequency of alcohol drinking	Never	155	54.4
	Some times	124	43.5
	Always	6	2.1
Smoking	Yes	3	1.1
	No	282	98.9
Exercise	Yes	96	33.7
	No	189	66.3
Break	Yes	212	74.4
	No	73	25.6

Fig. 1. The prevalence of work-related stress among bank workers in Gondar city, northwest Ethiopia, 2020 (n= 285).

Table 3
Work-related stress assessment scale for bank employees in Gondar city, northwest Ethiopia, 2020 (n = 285)

Items	Response (Frequency (percentage))				
	Never	Rarely	Sometimes	Often	Very Often
Conditions at work are unpleasant or sometimes even unsafe	50 (17.5%)	85 (29.5%)	107 (37.5%)	33 (11.6%)	10 (3.5%)
I feel that my job is negatively affecting my physical or emotional well being	95 (33.3%)	64 (22.5%)	68 (23.9%)	42 (14.7%)	16 (5.6%)
I have too much work to do and/or too many unreasonable deadlines	86 (30.2%)	53 (18.6%)	94 (33.0%)	39 (13.7%)	13 (4.6%)
I find it difficult to express my opinions or feelings about my job conditions to my superiors	114 (40.0%)	59 (20.7%)	58 (20.4%)	21 (7.4%)	33 (11.6%)
I feel that job pressures interfere with my family or personal life	84 (29.5%)	52 (18.2%)	64 (22.5%)	51 (17.9%)	34 (11.9%)
I have adequate control or input over my work duties	52 (18.2%)	49 (17.2%)	69 (24.2%)	68 (23.9%)	47 (16.5%)
I receive appropriate recognition or rewards for good performance	69 (24.2%)	60 (21.1%)	75 (26.3%)	48 (16.8%)	33 (11.6%)
I can utilize my skills and talents to the fullest extent at work	46 (16.1%)	48 (16.8%)	52 (18.2)	67 (23.5%)	72 (25.3%)

stress among bank workers in this study was 21.1% with 95% CI (16.5–25.3%). This finding was in line with studies conducted in Egypt (22.8%) (Salim et al., 2019) and Italy (25%) (Mannocci et al., 2018). However, the prevalence of work-related stress in this study was lower than in studies conducted in India (75.5%) (Kumar and Sundaram, 2014), Brazil (34.4%) (Petarli et al., 2015), Nigeria (47%) (Okwor et al., 2020). This discrepancy might be due to the variation in workload among bank workers across the countries. The economic status of the countries is also different; in the study area, there might be adequate bank workers and low turnover of customers, whereas, in the other areas, there might be a high workload among bank workers and a high

Table 4
Bivariable and multivariable logistic regression analysis of factors associated with work-related stress among bank employees in Gondar city, northwest Ethiopia, 2020 (n = 285).

Variables		Stress		OR with 95% CI		P-value
		Yes	No	Crude	Adjusted	
Age	20–29	28	125	1.27 (0.35, 4.63)	1.80 (0.44, 7.35)	0.414
	30–39	29	83			0.160
	>=40	3	17	1.98 (0.54, 7.25)	2.73 (0.67, 11.07)	
				1	1	
Sex	Female	10	88	0.31(0.15, 0.65)	0.43 (0.20, 0.94)	0.033*
	Male	50	137	1	1	
Chronic disease	Yes	34	60	3.60 (1.99, 6.49)	3.36 (1.82, 6.22)	<0.001*
	No	26	165	1	1	
Alcohol Use	No	42	88	1	1	
	Yes	18	137	3.63(1.97, 6.71)	3.04 (1.59, 5.80)	0.001*
Physical exercise	Yes	22	74	1	1	
	No	38	151	1.18 (0.65, 2.14)	1.55 (0.80, 2.98)	0.195
Break	Yes			1	1	
	No			0.84(0.44, 1.59)	1.08 (0.53, 2.21)	0.828

* Statistically significant at p-value < 0.05.

turnover of customers. Unfortunately, bank employees taking on more responsibilities or working longer hours doesn't always result in more productivity. Instead, it may result in overloaded and unhappy members of the worker which could lead to psychological morbidity like stress (Khalid et al., 2020).

In this study, male bank employees were at a higher risk of developing work-related stress than females. This finding contradicts with other studies (Mayor, 2015; Taylor et al., 2018; De Sio et al., 2017). This might be due to maternal leave, which is clearly stated by the civil service organization of the country. During maternal leave, the task to be conducted by the mother who has taken maternal leave will be added to other workers. And as more females are out of the active status due to maternal leave, the burden goes to those males at that worksite. This tends to result in work overload for males, which in turn results in work-related stress.

Alcohol use was also one of the significant factors in which bank workers who drink alcohol were three times more likely to develop work-related stress compared to those bank workers who didn't drink alcohol. This finding is supported by other studies (Keyes et al., 2011; Enoch, 2011; Azagba and Sharaf, 2011). Bank workers who consume alcoholic drinks are more vulnerable to developing work-related stress. This might be due to that regular consumption of alcoholic drinks can cause dependency on the users and result in alcoholic addiction. Addiction affects working conditions and individuals with alcohol addiction may develop work-related stress. Regularly drinking to deal with feelings of stress can interfere with what the brain needs for good mental health as well as disrupt sleep, making stress harder to deal with in the working environment.

Having a history of chronic disease is one of the significant factors associated with the outcome variable. Those bank workers who have a history of chronic disease were almost three times more likely to develop work-related stress as compared with those bank workers who did not have a history of chronic disease. This finding was supported by previous studies (Salonen et al., 2008; Mutambudzi and Henkens, 2020). This might be due to that chronic illness by itself can cause stress because of long-term morbidity and health-related complications among bank workers with chronic illness. Chronic diseases are lifelong diseases with long-term medical therapy and cannot be cured so that individuals having chronic diseases might have stress, particularly in the working area. Due to this, chronic illness might increase the chance of developing

work-related stress among bank workers.

The limitations of the study: The finding might not be generalized to other bank workers in rural communities and other states in Ethiopia since the study was conducted only among bank employees in the Gondar city administration. There might also be reporting bias as the responses were self-reported based on how they usually felt.

5. Conclusion

More than one-fifth of the bank workers in Gondar city had work-related stress. It is better to give exceptional consideration to male employees and bank employees with a history of chronic disease and minimize the use of alcohol to reduce the chance of developing work-related stress. This finding will use as input for organizations working in the environmental/occupational health sectors and bank administrators to take appropriate actions to reduce the risk of negative health outcomes associated with work-related stress.

6. Authors' contributions

All authors contributed to data analysis, drafting or revising the article, have agreed on the journal to which the article will be submitted, gave final approval of the version to be published, and agree to be accountable for all aspects of the work.

7. Consent for publication

Not applicable.

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Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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