

**OCCUPATIONAL STRESS AND BURNOUT IN SELECTED BANKING  
INSTITUTIONS IN KUMASI**

**BY**  
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**DECLARATION**

This is to certify that with the exceptions of quoted statements from people’s work and acknowledged ideas, this dissertation is the original work of Obirih-Opareh Franklin, A final year master of business administration (Human resource option) student of the KNUST School of Business, undertaking with close supervision from Miss Hannah Vivian Osei.

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## DEDICATION

I dedicate this work to my deceased mum, Late Felicia Bommo Offei, may her soul rest in perfect peace.

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## ACKNOWLEDGEMENT

First of all, I am grateful to the Almighty God for his abundant grace, mercies and protection without which this dissertation could not have been possible.

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## ABSTRACT

In this new era, so many changes are going on in the work setting and thus many jobs have been affected. The last few years have witnessed many changes in the banking industry, for instance globalization, downsizing and new technologies being introduced. In addition to this, in Ghana several banks have entered the economy which have made this sector a very competitive one. Employees may be expected to work for long hours because they must see to a lot of customers every working day. These issues could cause stress among bank workers in Ghana. The main objective of this study was to assess occupational stress and burnout, and their effects on performance of employees in selected banking institutions in Kumasi. One hundred and ten bank workers participated in the survey. Convenience sampling was used to select the subjects. In collecting data on occupational stress, burnout and work performance, questionnaires were administered to the bank workers. Descriptive statistics including means, standard deviations, pie charts and graphs were used to analyze the data collected. Correlations and regressions were used to find relationships between the variables. The major causes of occupational stress among the bank workers were the workers not getting ample time to deal with family issues and working longer than scheduled times. The significant burnouts the workers experienced were back pain due to sitting continuously for a long time and employees feeling tired to work for the next day because of the entire day's work. The level of occupational stress and burnout were both moderate. Again, the study found a significant positive relationship between occupational stress and burnout among the workers. Both occupational stress and burnout had significant negative relationships with work performance. The management of the banking institutions studied should organise

workshops or seminars on stress management. This could focus on how to effectively balance work and family life. Workers who are stressed should seek counseling. They should find out counseling sections at their various workplaces and explore them. If there are no such sections in their workplaces, then they should seek counseling elsewhere. Workers should take advantage of breaks during work days. This can be by taking a break and stepping away from the demanding event, taking a walk outside the workplace, spending a few minutes relaxing and going for lunch breaks. Employees could also take time off if possible either by taking a long weekend or a vacation during annual leave periods.



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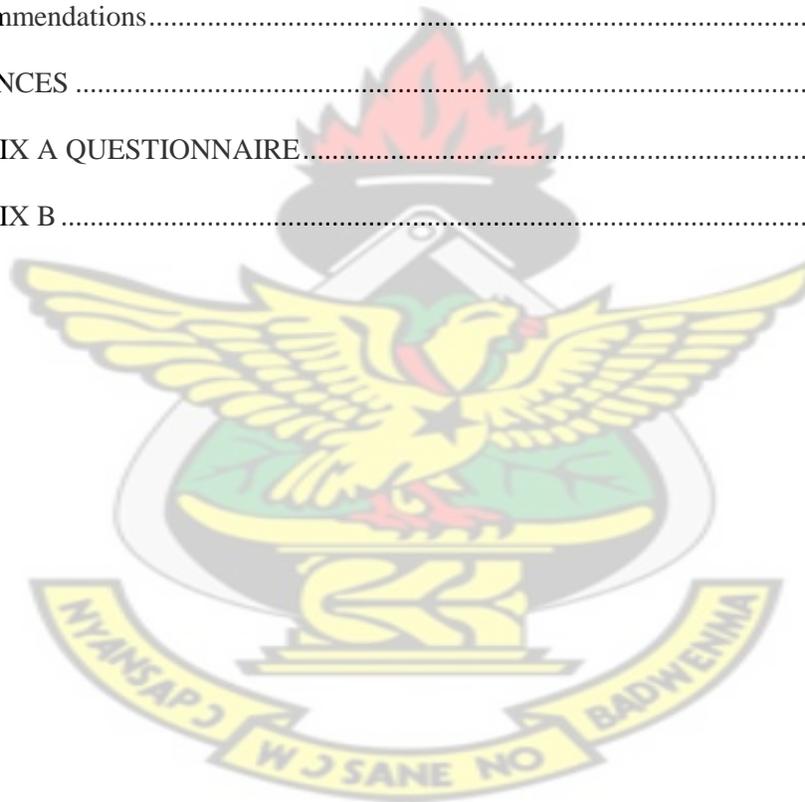
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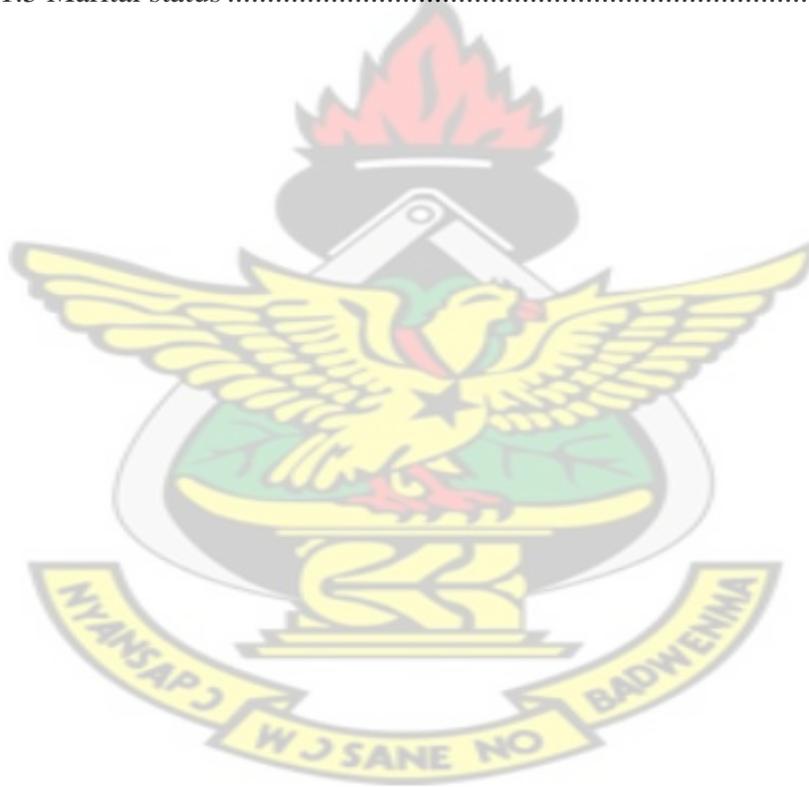


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# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the study

In this new era, so many changes are going on in the work setting and thus many jobs have been affected. The last few years have witnessed many changes in the banking industry, for instance globalization, downsizing and new technologies being introduced. In addition to this, in Ghana several banks have entered the economy which have made this sector a very competitive one.

As technology keeps advancing in our world today, procedures being followed in achieving results in many industries have changed and this trend is also happening in the banks as well. Due to the issues raised above, employers wanting to be competitive in the market will make their employees go through so much pressure to get work done so as to meet targets and stay ahead of their competitors. This can cause stress among the workers which will in turn affect their health, work and performance in the firms they work in.

Stress according to Ogunlana et al (2013) is that which comes about as a result of an imbalance between environmental demands and individual capabilities. Job burnout has to do with the sustained reaction to long-term interpersonal and emotional stressors of work which is characterized by three dimensions of cynicism, sense of efficacy and exhaustion (Maslach, 2003).

## 1.2 PROBLEM STATEMENT

The financial services deregulation at the regional and national level, technological advancement and the globalization process are the major issues influencing changes in the banking industry in Ghana. The banking sector in the country has seen innovative technological features been applied consisting of credit and debit cards, banking electronically and Automated Teller Machines. Pressures from the macro economy, global markets, banking crises and information technology developments have come together to make the regulators in the banking industry to deregulate the markets in the country resulting in foreign competitors entering into the sector and more local banks springing up.

Currently due to the changes in the sector, foreign banks are entering into the industry, private banks and microfinance offices are also evolving. Furthermore, there is a healthy competition between the foreign banks and the local bank in the banking industry in the country nowadays which has improved corporate governance. To be able to gain a major portion of the market share, the banks have to increase their profitability, market share and efficiency which have led to more mergers and acquisitions.

Foreign banks operating in the Ghana such as Standard Chartered Bank, Societe General and Barclays Bank have caused strong competition among the local banks in the country leading to a variety of consumer and business banking services and products being introduced. Most banks in their mission to raise shareholder value have initiated programs that will help them raise margins on assets and they have also focused on ways to reduce costs of operations. It is worth noting that a company who wants to make more

income and continue being profitable must strive to make its services suited to the needs of its customers.

A lot of research has been carried out on stress but these were all done among people in foreign countries. In Ghana, little research have been undertaking to find out the causes of occupational stress among workers in the banking sector as a whole and what happens among the employees especially in Kumasi. Employees are expected to work for long hours because they must see to a lot of customers every working day. These issues make it important for a research to be carried out to find out if effects of stress results in burnout and whether this further affects the performance of the bank workers in the Kumasi metropolis.

### **1.3 OBJECTIVES OF THE STUDY**

The objectives are divided into two sections; the general objectives and the specific objectives.

#### **1.3.1 General objective of study**

The main objective of this study was to assess occupational stress and burnout, and their effects on performance of employees in selected banking institutions in Kumasi.

#### **1.3.2. Specific objectives**

The specific objectives to guide the study are as follows;

(i) to find out the factors that cause occupational stress and the symptoms of burnout among employees in selected banking institutions in Kumasi.

(ii) to find out the relationship between occupational stress and burnout among workers in the banking institutions in Kumasi.

(iii) to find out the effect of occupational stress and burnout on performance of workers in the selected banking institutions in Kumasi.

(iv) to make recommendations on ways to properly deal with stress.

#### **1.4 Research questions**

The research questions to guide this study are as follows:

(i) What are the factors that cause occupational stress and the symptoms of burnout among employees in selected banking institutions in Kumasi.

(ii) What is the relationship between occupational stress and burnout among workers in banking institutions in Kumasi.

(iii) What are the effects of occupational stress and burnout on the performance of workers in the selected banking institutions in Kumasi.

(iv) What measures can be recommended to help employees deal with the stresses they experience?

### **1.5 Significance of the study**

This research will add to knowledge that already existed in the area of stress. A dissertation on burnout and stress among workers in industries in Ghana would make people aware of this all important issue so that firms who place little emphasis on it will take a second look at it. Moreover, it will aid banks in Kumasi to develop policies to address issues of stress in their work places. These policies will make the Kumasi banking sector more effective.

### **1.6 Brief methodology**

The study was a quantitative one. The main research instrument used to collect data from the employees in selected banking institutions in Kumasi was the questionnaire. Information was further gathered from other secondary sources such as books, the internet, journals, articles, publications, electronic books, reports, etc. Descriptive statistics consisting of means, standard deviations were used to analyze data collected. Regressions and correlations were used to find relationships between variables.

### **1.7 Scope of the study**

The study focused on employees in selected banking institutions in Kumasi. All the workers in the various banks selected were included in the study. Both permanent and contract workers were targeted.

## **1.8 Limitations of the study**

The factors that affected the course of this research were difficulty in reaching the target sample during working hours as a result of the busy nature of their operations, accessibility to information and delays in retrieving questionnaires from respondents. There was also the problem of not been able to use a larger sample size due to time and resource constraints. If the researcher had more time it would have been helpful in conducting the study. Financial issues were a major problem. The printing of one hundred and eighteen questionnaires came at a cost. Transportation cost in moving about to administer questionnaires to workers in their various banks was a major concern. Convenience sampling was used in this study. It is ideal for descriptive surveys. However future studies can use probability sampling methods like simple random techniques in its approach. Future studies should focus on using greater number of participants and can also adopt longitudinal research methods.

## **1.9 Organisation of the study**

The study was grouped into five chapters. Chapter one gave an introduction to the study by looking at background information relating to the study problem, looked at the objectives, developed research questions, proposed the significance of study and examined the scope of the study. Chapter two looked at reviewing literature pertaining to the research problems. Chapter three focused on the research methodology chosen for this study. Chapter four presented, analysed and discussed the results obtained on the occupational stress and burnout among the bank workers studied in Kumasi. Chapter five

summarized the results, drew conclusions and recommended ways of efficiently dealing with stress.

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## CHAPTER TWO

### LITERATURE REVIEW

#### 2.0 Introduction

This chapter reviewed appropriate literature relevant to the study. The section looked at issues about stress, occupational stress, burnout and their effects on performance.

#### 2.1 STRESS

Stress has to do with what occurs when pressures and demands on a person do not match his/her abilities or knowledge (Leka et al., 2003). Naqvi et al, (2013) also defines “stress as a condition of physical and psychological mental disorder which occurs in a situation of pressure, when resources are unable to fulfill the demands of an individual.” Stress is that which comes about when one notices that the pressure on him are more than he can handle and if it continues for a long time without any interval, mental, physical or behavioural problems may occur (Health and Safety Executive, 2001). Stress is good when it encourages a person to meet targets. It raises the muscle tension and energy levels in our bodies, enable us to focus and achieve set targets (Arandelovic and Illic, 2006).

Stressors are factors that cause stress and have to do with any stimulus in the environment that emotionally or physically affect a person (Despande, 2012). When a stressor is perceived as a threat, anxiety sets in and there is a stimulation of the autonomic

nervous system. Moreover, if the threatening event continues, problems with behaviour in a person may occur because of the psychological and physical strain he may suffer (Spielberger et al., 2003).

### **2.1.1 OCCUPATIONAL STRESS**

The work a person does can affect his/her health since it can take a major portion of that person's energy and time, and it also provides a source of livelihood for that person (Rothman, 2008). In this study job stress, work related stress and occupational stress have been used but they talk about the same idea. Moreover, work related stress deals with the harmful emotional and physical reaction that comes about when there is a mismatch between the demands of a job on a worker and the level of control the worker has in dealing with it (Arandelovic and Illic, 2006). Occupational stress has to do with the causes of stress at work, the employee noticing the threat and the coping strategies which are initiated by the stimulus (Lazarus, 1991; Spielberger et al., 2003). Chowwen (2013) proposed that occupational stress can have negative effects on an individual's wellbeing if the demands of a job surpass the employee's coping methods.

Research indicates that occupational stress comes about due to lack of job resources and job demands (Brooks and Piquero, 1998; Pienar and Rothman, 2003). Rothman (2008) conducted a study on "Job satisfaction, occupational stress, burnout and work engagement as components of work related wellbeing." He found that burnout was strongly and negatively linked to work related wellbeing; occupational stress was moderately linked to work related wellbeing; whereas work engagement and job satisfaction were moderately and positively linked to work related wellbeing.

Further studies by Naqvi et al.,2013 on “job stress and employee productivity in the public health sector” found that low control over work environment, personal issues, lack of financial rewards, inflexibility in work hours, and bureaucratic management systems were inversely linked to workers performance. Arandelovic and Illic (2006) also proposed that causes of stress among workers were uncertain economy resulting in layoffs, rise in demands for overtime because of staff cutbacks, pressure to perform and job redundancy fears.

Work stress is an issue that has assumed international dimension and is prominent in nations where the industrial sector has really developed. Employees been maltreated by their supervisors, not feeling secured about the job, working for long hours and inadequate salaries were important causes of stress among workers (Naqvi et al.,2013). They also opined that if stress that occurs at work is not properly dealt with, it will affect the worker which in the long run will also affect the company as a whole.

## **2.2 The stress process**

According to Bohlander and Snell(2004), “the stress reaction is a co-ordinated chemical mobilization of the entire body to meet the requirements of flight and fight in a situation perceived to be stressful. The sympathetic nervous system activates the secretion of hormones from the endocrine glands that gets the body ready to deal with a situation. This response involves an elevated heart rate, increased respiration, elevated levels of adrenaline in the blood and increased blood pressure. It persists until ones estimate of the relative threat to wellbeing has been re-evaluated. If distress persists

long enough, it can result in fatigue, exhaustion and even physical and emotional breakdown. Some studies have shown a relationship between chronic stress and hypertension which can cause strokes and heart diseases.”

## **2.3 Stages of stress**

There are three stages of stress, and these are the initial alarm, the resistance and exhaustion.

### **2.3.1 The initial alarm**

This is the first stage of stress. Here, when an event occurs, the body will set itself into an alarm state where it will produce adrenaline and give the person a chance to either respond to the event or hold back. This is the fight or flight response (combating stress with a balanced Nutritional diet).

### **2.3.2 The resistance stage**

This is the second stage of stress. It comes about when no reaction to the stimulus causing the stress occurs. Here, the body then develops a mechanism that tries to deal with the threat instead of combating the situation (combating stress with a balanced Nutritional diet).

### **2.3.3 The exhaustion stage**

This happens when the body has used up all its resources when coping with the stress and can no longer behave in the manner it normally does. Here is the stage where the symptoms of stress start manifesting (combating stress with a balanced Nutritional diet).

## **2.4 Potential causes of Occupational stress**

### **2.4.1 Role Ambiguity**

Role ambiguity relates to employee uncertainty about key requirements of their jobs and how they must behave in those jobs (Koustelios et al., 2004). It can be caused by lack of adequate information available (Conley and Woosley, 2000). They further opined that role ambiguity may result in lower performance in certain jobs because workers do not know how to direct their efforts most effectively.

### **2.4.2 Role conflict**

Role conflict comes about when different person with whom an individual interacts with have conflicting expectations about that person's behavior (Koustelios et al., 2004). Chang and Lu (2007) opined that conflict may occur which may provoke pressure when the personal value of an individual does not match the collective value of those he associates with. Role conflict can lead to stress for a person if when meeting one set of expectations makes it difficult to meet other expectations (Koustelios et al., 2004; Conley and Woosley, 2000).

### **2.4.3 Organisational structure**

Conner and Douglas (2005) suggested that job loss, job relocation, increased work family conflict and increased organizational politics are work related stressors which can be linked to organizational structure. They further argued that good organizational structures are those that clearly spelt out task details and that bureaucracy is an ideal organizational form that addresses issues faced by the organization. However, this could be a source of stress for workers because of the rigid control and procedures associated with this structure. It has been reported that organizational structures could be either mechanistic or organic. Mechanistic structures have formal lines of authority and well defined chain of command; are highly departmentalized with specialized functions; have clearly spelled out rules, policies and procedures; and formal and well-defined communication channels (Conner and Douglas,2005). They also stated that organic structures on the other hand are characterized by shared control, opportunity for participation based knowledge, Informal network of authority and informal network of communication. It can be seen that mechanistic structures could be more stressful for employees compared to organic ones.

### **2.4.4 Relationship between workers and their Superiors**

Communication is related significantly to a workers job satisfaction which then affects job performance (Petit et al., 1997). They also suggested that the way a worker views his superiors credibility, communication style, content and organizational system will influence the amount of satisfaction he/she gets from the job which thus affects how the person performs. Shimizu et al., 2003 in their study found that poor relationship with

superiors which were caused by poor communication with superiors were related to the mental health of Japanese workers.

#### **2.4.5 Relationship between workers and their co workers**

Job strain and lack of support from co workers could increase the risk of getting heart diseases (Johnson et al., 1996). Disagreements with fellow workers, lack of communication on the job and lack of recognition for a job well done from colleague workers could also cause distress in a person (Bohlander and Snell, 2004). A worker who wants to introduce innovative ideas for change may experience resistance from co-workers because they want to avoid the insecurity and stress surrounding the change, and also because of their habits and since they prefer familiar practices and actions (Janssen, 2003). The issues raised can cause interpersonal conflict between the worker and his/her co-workers which could be a source of stress for the worker.

#### **2.4.6 Career progress**

Career choice comprise of making decisions on the type of job to do, the accompanying decisions one makes about education and training, and where, how much and when to work (Duane and associates,2002). They further opined that when a person's interest, needs, personality and experience matches the rewards and challenges the job offers, then the individual will be satisfied and less likely to change jobs during his/her career. In addition, they stated that opportunities, challenges and constraints to people's careers depend on the context within which they lead their lives and pursue their educational and economic goals. A worker may see his dreams shuttered if he anticipates that organizational changes may bring about new things in the firm that his expected

organizational career appears suddenly to be limited (Greenhalgh and Rosenblatt, 1984). Leka et al, 2003 also suggested that factors that can affect the career development of a person include lack of promotion prospects, work of low social value, unclear or unfair performance evaluation systems and being over-skilled or under-skilled for a job.

#### **2.4.7 Family and work**

The home work interface relates to conflicting demands of work and home; lack of support for domestic problems at work, and lack of support for work problems at home (Leka, 2003). Family and work could be major sources of stress since most people spend most of their energy, time and attention on these two things (Edwards,1999). He also suggested that when all two of a couple is working, then there is a difficulty in properly managing their families. Furthermore, he opined that experiences from work and family could affect the wellbeing of individuals. Family to work conflict and distress in family relationships can affect job performance (Duane and associates, 2002). Therefore women who resume work on a part-time basis after child nearing lose pay, seniority, benefits and job security.

#### **2.4.8 Long Working hours**

This has to do with strict and inflexible working schedules, long and unsocial hours, working hours and badly designed shift systems (Leka et al, 2003). Japan is a country where long working hours is common and this has led to more workers dying from cardiovascular sources (Health reports, 1999). It also reported that research on claims for compensation by workers revealed that most victims worked for long hours before they died. Moreover, it suggested that constantly working for long hours could raise a person's

anxiety and irritability; and if this continues, the person can become fatigue and obese. They further reported that working for long hours in a week raised feelings of stress and was related to lack of physical exercise.

#### **2.4.9 Job stability**

Job stability refers to the duration of jobs or the probability of retaining or leaving a job (Neumark, 2000). He further suggested that it relates to reduction in work duration which may be due to whether workers are leaving their jobs involuntarily more regularly or quitting their work usually to take better jobs.

#### **2.4.10 Job security**

Job security relates to the likelihood of experiencing involuntary job loss (Neumark, 2000). On the other hand, he proposed that job insecurity deals with reduction in work durations caused by rise in involuntary job loss from the view of workers. It has been reported that job insecurity is linked to poor health and psychological problems (Ferrie et al, 2002). Job insecurity is perceived powerlessness to maintain desired continuity in a threatened job situation (Greenhalgh and Rosenblatt, 1984). They further argued that employees react to job insecurity in ways which can affect organizations. Moreover, they also opined that how severe a threat to continuity in a work situation is for an individual, depends on the scope and significance of the probable loss and the likelihood of the loss occurring. Furthermore, they suggested that jobholders are usually concerned about whether the anticipated loss is temporary or permanent; if the action that causes the loss is lay off or firing, and whether the change represents loss of the job itself or loss of job

features. In addition, they reported that a possible organizational change could result in **less autonomy, loss of status for the individual or fewer resources.**

#### **2.4.11 Work environment**

The environment within which people work keep changing because of economic rationalization which leads to job restructuring, more part-time jobs and greater workload demands which results in increased job insecurity (Tennant,2001). Moreover, the function of managers is to provide a conducive work environment for their workers, but instead most companies have work environments which are characterized by heavy work workloads (Ahuja and Thatcher,2005). These issues could lead to stress among the workers. Chovwen (2013) also reported that hostile work environment could cause stress for workers. However, workers perform well in a healthy work setting (Khan and Zafar,2013)

#### **2.4.12 Temperature and productivity**

Studies show that indoor environmental conditions do influence health and productivity of individuals (Sepanen et al.,2006). They also suggested that the temperature in a room can affect productivity due to satisfaction with air quality. Moreover, they reported a link between performance and temperature in that performance reduced by 2% per unit rise in temperature in the range of 25-32°C. A study in Taiwan suggested that warmer climates could cause infectious diseases (Ro-Ting and Chang chan,2009).They further stated that older farmers were prone to heat related deaths when working in hot climates.

Furthermore, they opined that the risks of heat stress among farm workers may be due to these workers wearing tight protective clothing to guard against pesticide exposure. In addition, they proposed that construction workers are prone to heat fatigue and are at risk of accidents and injuries at construction work sites because of the heavy physical workloads and long hours of work in hot environments. It has also been reported that high temperature could cause irritation of the eye, skin, upper airway, and also headache and fatigue (Norback et al, 1990).

#### **2.4.13 Noise and work**

Noise has been found to affect manual workers impending on the industries and depending on the level of it, it can be either irritating, undesirable and disturbing (Melamed et al, 1994). They also suggested that it can cause accidents at work and also cause hearing problems. Moreover, they opined that noise reduces the concentration of individuals, thereby affecting their performance. Hearing damage that is induced by noise could be caused by continuous, intermittent or impulse noises during working hours (Passchier-Vermeer and Passchier, 2000).

It has been argued that noise disrupts activities and communication leading to annoyance which may further result in stress responses finally causing illness (Stanfeld and Matheson, 2003). They further reported that in the work setting, people who are constantly exposed to high levels of noise are prone to high blood pressure and increased heart rate as compared to those not exposed to it. Other studies have shown that noise is related to ischemic heart disease and more exposure to it can lead to over production of cortisol which will result in insulin resistance (Davies et al, 2005).

#### **2.4.14 Bullying in the workplace**

Bullying relates to a person being subjected to continuous insults or offensive remarks, being always criticized and physical or personal abuse (Zapf et al, 2011). They also stated that a person who experiences' bullying is always tensed, insulted and thinks that he/she has no chance to retaliate in anyway. Moreover, they opined that bullying may be either by open verbal or physical attacks on the victim or by separating the victim from his/her peer group. Furthermore, they suggested that bullying at work has to do with harassing, offending, socially excluding a person or negatively affecting someone's work tasks.

In addition, they proposed that for bullying to be said to occur, the process has to happen regularly such as weekly and over a period of time for instance about a year. According to them, it is a situation during which the victim ends up in an inferior position and becomes the focus of systematic negative social acts. These authors also saw it as a long lasting conflict in organisations and not just everyday conflict. To add to it, they reported that women were more prone to bullying than men because they hold less powerful positions in workplaces. Finally, they referred to it as that which deals with direct forms of aggression such as shouting or humiliating somebody, and managers and supervisors could play a major part in it.

#### **2.5 Coping with stress**

Coping is the cognitive and behavioural efforts a person makes to manage demands that exceed his/her resources (Lazarus, 1995). He further opined that coping gives new

information that feeds back to the person and allows the person to deal with a threat. Coping affects the stress reaction in two ways. These are problem focused coping and emotion focused coping. Problem focused coping is that which relates to efforts to alter the actual relationship as when we seek information about what needs to be done and change either our own behaviour or take action on the environment. When coping actions alter the person-environment relationship for the better, they eliminate or reduce the psychological grounds for threat and result in a changed appraisal which in turn changes the emotional reaction (Lazarus, 1995). He also proposed that emotion focused coping deals with efforts to regulate the emotional distress caused by threats. Moreover, he suggested that one method is to deploy one's attention by avoiding thoughts about sources of distress and another method is to find ways that change the meaning of what is happening or what will happen such as distancing, denial and positive thinking.

The following methods outlined below are also ways of dealing with stress;

To begin with, active coping is an important way of coping with stress and refers to taking active steps to try to eliminate the stressor or to improve its effects (Carver et al, 1989). They also stated that it comprises of starting a direct action, increasing one's effort and trying to execute a coping attempt. Moreover, planning is also a way of coping with stress. Here, the individual comes up with an action plan, thinks about what steps to take and how best to handle the problem (Carver et al, 1989). They further suggested that an individual can deal with a threat by reducing involvement in competing activities or suppressing the processing of competing channels of information. In relation to suppressing competing activities, the individual puts other projects aside and try to avoid been distracted by other events in dealing with a stressor.

Exercising restraint is also a way of dealing with a threat. Here, the individual waits until an ideal opportunity to act presents itself, hold oneself back and not act prematurely (Carver et al, 1989). Furthermore, they proposed that seeking social support is another good way of coping with stress. In relation to this, the individual seeks advice, assistance or information and it also deals with getting moral support, sympathy or understanding.

There is another way of coping with stress which is behavioural disengagement. It refers to the person reducing efforts to deal with a stressor and even giving up the attempt to attain goals with which the stressor is interfering (Carver et al, 1989). They opined that this coping style may occur when individuals expect poor coping outcomes. Moreover, they proposed that mental disengagement is also a way of dealing with stress. It happens through a set of activities which serve to distract the person from thinking about the behavioural dimension or goal with which the stressor is interfering. Mental disengagement tactics according to Carver et al (1989) comprise of using alternative activities to keep one's mind off a problem, day dreaming, sleeping or watching television.

## **2.6 Burnout**

“Burnout is a syndrome of emotional exhaustion and cynicism that happens among individuals who do people work of some kind (Maslach and Jackson,1981).” A major factor in burnout is a rise in emotional exhaustion where workers think they cannot perform at the psychological level.

**“Exhaustion** also relates to feelings of being overextended or depleted of one’s emotional or physical resources (Maslach and Jackson,2008). They further suggested that it is that which prompts actions for a person to distance him/herself emotionally and cognitively from his/her work in dealing with workload. There is also **depersonalization** which is the feeling of negative cynical attitudes towards clients where the staff channels their frustration and anger towards them (Maslach and Jackson, 1981). It is also an effort to create a distance between an individual and different aspects of his job and it comes about just after exhaustion. Another aspect of burnout is **reduced personal efficacy** which is the likelihood to see oneself negatively in relation to a person’s work with clients (Maslach and Jackson, 1981). It is also a feeling of incompetence and lack of achievement and productivity at work (Maslach and Jackson, 2008). Reduced efficacy may be directly related to exhaustion and cynicism or may be independent of the two in some cases.”

According to Schaufeli and Enzmann(1998;36), Burnout is defined as ‘a persistent negative work related state of the mind on normal individuals that is primarily characterized by exhaustion which is accompanied by distress, a sense of reduced effectiveness, decreased motivation, and the development of dysfunctional attitudes and behaviours at work. Burnout goes through many stages from start to a known end point (Friedman, 2000). He also argued that burnout progression is unidirectional made up of the onset of stress, the emergence of stress induced experiences and reactions to stress induced experiences.

Friedman (2000) further stated that professionals dealing in human services who are affected by stress may adapt the cognitive or emotional approach or both. With the

cognitive aspect, the high expectation for self-fulfillment rather results in personal unaccomplishment which also leads to professional unaccomplishment. Thus the worker feels unimportant in his work and may resort to functional responses which are coping mechanisms and dysfunctional ones such as cynicism and apathy in dealing with their stress. In relation to the emotional aspect, there is a sense of overload which causes the person to think that one's work is taxing making the person to become exhausted. Events that are stressful in addition to high unfulfilled expectations can make a person feel unaccomplished and feel a sense of overload (Friedman, 2000). He further noted that factors such as personality, prior experiences and social and family support will determine which approach individuals will adopt either cognitive or emotional and which responses may use in dealing with burnouts.

Burnout could be associated with the intake of drugs and alcohol, family and marital problems, insomnia and physical exhaustion (Maslach and Jackson,1981). It does not affect only the workers but also the companies they work in. If the burnouts in firms are reduced, workers health will be boosted and they will perform very well to raise their job's productivity. (Khan and Zafar,2013). They further opined that in relation to lack of personal accomplishments, the worker perceives his achievements in a negative sense and becomes dissatisfied and sad with his output to work. Khan and Zafar (2013) in their work also found that age and experience were negatively related to exhaustion and cynicism; unmarried employees were more exhausted and cynical than married ones; education was related to lack of personal efficacy; workload rewards, fairness and values were work related factors that were negatively related to emotional exhaustion and

cynicism; job satisfaction was negatively related to exhaustion, cynicism and personal efficacy. Turnover intention was positively related to exhaustion and cynicism.

Furthermore, burnout is prevalent in persons whose work requires them to deal directly with other people. Those whose job requires hazardous or extreme responsibility, precision at performance of duty and shift work are all prone to burnout (Polikandrioti,2009). He further reported that nurses working in hospitals were susceptible to high burnout due to constant fear of error in medicine administration, demands of patients, possible hazards on nursing care, frequent aggressive behavior from patients while on duty, heavy workloads during a work shift, lack of role clarity, understaffing and lack of support at work environment.

More workers are now experiencing burnout because of the type of work they do and also because of how their work environments are structured (Maslach and Leiter, 1997). They further argued that workers are experiencing extreme tiredness each day due to the difficult requirements of their work and pressures from family which has made them unsuccessful as they are so soaked up in their jobs.

### **2.6.1 Physical burnout**

This relates to the physical health effects on the individual that comes about as a result of burnout. According to Bakker 2009, employees who are burned out experience long term fatigue and are cynical about their work. They may as a result of these experience headaches, dizziness, stomach pain and back pain. Physical fatigue has been suggested by Shirom and Malamed as that which relates to an individual feeling tired and suffering from low level of energy whilst carrying out daily tasks at work, for instance getting up

in the morning to go to work. A person whose resources keep depleting because of excessive stress may suffer from fatigue and if that person is not able to recover from it, exhaustion, loss of function, physical and mental health problems may result (Sonnentag and Zijlstra,2006). Some studies have suggested that there is a relationship between prolonged fatigue and heart diseases (Fitzpatrick et al.,2004).

Further studies have shown a link between chronic stress and risk factors for diabetes (Melamed et al.,2006). Moreover, they proposed that burnout may adversely affect physical health due to the wear and tear on body tissues and organs caused by chronic over activity of the stress system. They also argued that burnout could cause stroke, sudden heart failures and reproductive disorders . Stress can be harmful to the body in that, it increases blood pressure, sugar, suppresses the immune system and decreases the activity of the digestive system (Naqvi et al,2013).

### **2.6.2 Psychological burnout**

Psychological burnout refers to feelings experienced by people whose jobs require repeated exposure to emotionally charged interpersonal situations (Burke and Richardsen, 2000).Research has suggested that teachers and other professionals in the service jobs experience high rates of psychiatric diseases (Hobson and Beach,2000).Further studies also show that job stressors causes poor emotional health and behaviours which harm the organization (Dua,1994). A major form of stress outcome that most people go through is exhaustion and those who suffer from an extreme form of it will become disengaged (Timms et al.,2007). They further suggested that employees who become disengaged tend to have a negative attitude towards their work and those around it.

Employees who are working in a large, hierarchical organization, with little control over their work could experience high stress which could affect their psychological wellbeing (El Shikieri and Musa,2012). It has also been reported that work related stress caused most psychological diseases among workers such as frustration, depression and anxiety (Hobson and Beach, 2000). They found in their study that there was a link between workload and psychological health, in that as work load increases the psychological health of the individual who cannot cope with it decreases. Melamed et al(2006) suggested that burnout could cause sleep disturbances in people.

### **2.6.3 Organisational burnout**

Employees who suffer from burnout cannot make good suggestions that will impact on their jobs (Schaufeli et al.,2009). It has been observed that occupational stress results in a major part of worker compensation claims, disability, healthcare cost, absenteeism and loss of productivity in the organization (Murphy,1995).When the above factors are present, the individual experiencing stress may want to leave the job and even if he stays his/her quality to work is reduced. It has been reported that about 100 million work days are lost as a result of stress and around 50-75% of diseases that are currently affecting workers are due to stress (Treven,2005). He further opined that mistakes and false decisions employees make because they are under stress can be costly to the organization and therefore issues concerning occupational stress and its harmful effects should be taken seriously by employers.

Burnout is related to absenteeism, applying for sick leave, intention to quit jobs and reduction in workers wellbeing (Polikandrioti,2009). Burnout can have serious setbacks

for worker clients and organization in that it can reduce the quality of care given by a worker and may lead to job turnover, absenteeism and low morale (Maslach and Jackson,1981). Work stress can affect organizations by decreasing commitment to work; increasing staff turnover; increasing unsafe working practices and accident rates; increasing complaints from clients and customers; adversely affecting staff recruitment; increasing liability to legal claims and actions by stressed workers; and damaging the organizational image both among its workers and externally (Leka et al,2003).. According to Khattak et al 2011, workers who are severely stressed may not meet organizational targets and this is because of organisational burnouts.

## **2.7 Work Performance**

Work performance is behaviours or actions that are relevant to the goals of the organization (Koopmans et al.,2011).Work performance also refers to scalable actions, behaviour and outcomes that employees engage in or bring about that are linked with and contribute to organizational goals(Koopmans et al.,2011).

From the literature two major forms of work performance have been outlined, which are task performance and contextual performance (Rodrigues and Rebelo,2009; Koopman et al.,2011).Task performance refers to the effectiveness with which a person performs activities that contribute to the organisation's technical core either directly by implementing a part of its technological process, or directly by providing it with needed materials or services (Borman and Motowidlo,1997). It can also be referred to as job-specific task proficiency, technical proficiency or in-role performance, and includes work

quantity, work quality and job knowledge (Koopmans et al.,2011). Contextual performance relates to activities which include volunteering to do task activities that are not formally part of the job, and helping and co-operating with others in the organization to get task accomplished (Borman and Motowidlo,1997). They also opined that contextual activities are crucial since they contribute in shaping organizational, social and psychological context within which the organization operates.

The focus of most research has been on task performance or in-role performance because it deals with how individual work performance must meet prescribed work goals (Koopmans et al.,2011). Hence this aspect will be the focus of the researcher's study.

### **2.7.1 Occupational stress and work performance**

Man must survive and the only way to do that is by working. Therefore stress is an issue that is linked with the work one does. Some amount of stress is ideal as it makes an individual perform well. However too much of it leads to negative effects on the individual, which can be damaging to the health of that person. Employees who are most stressed can develop serious diseases which may result in low productivity.

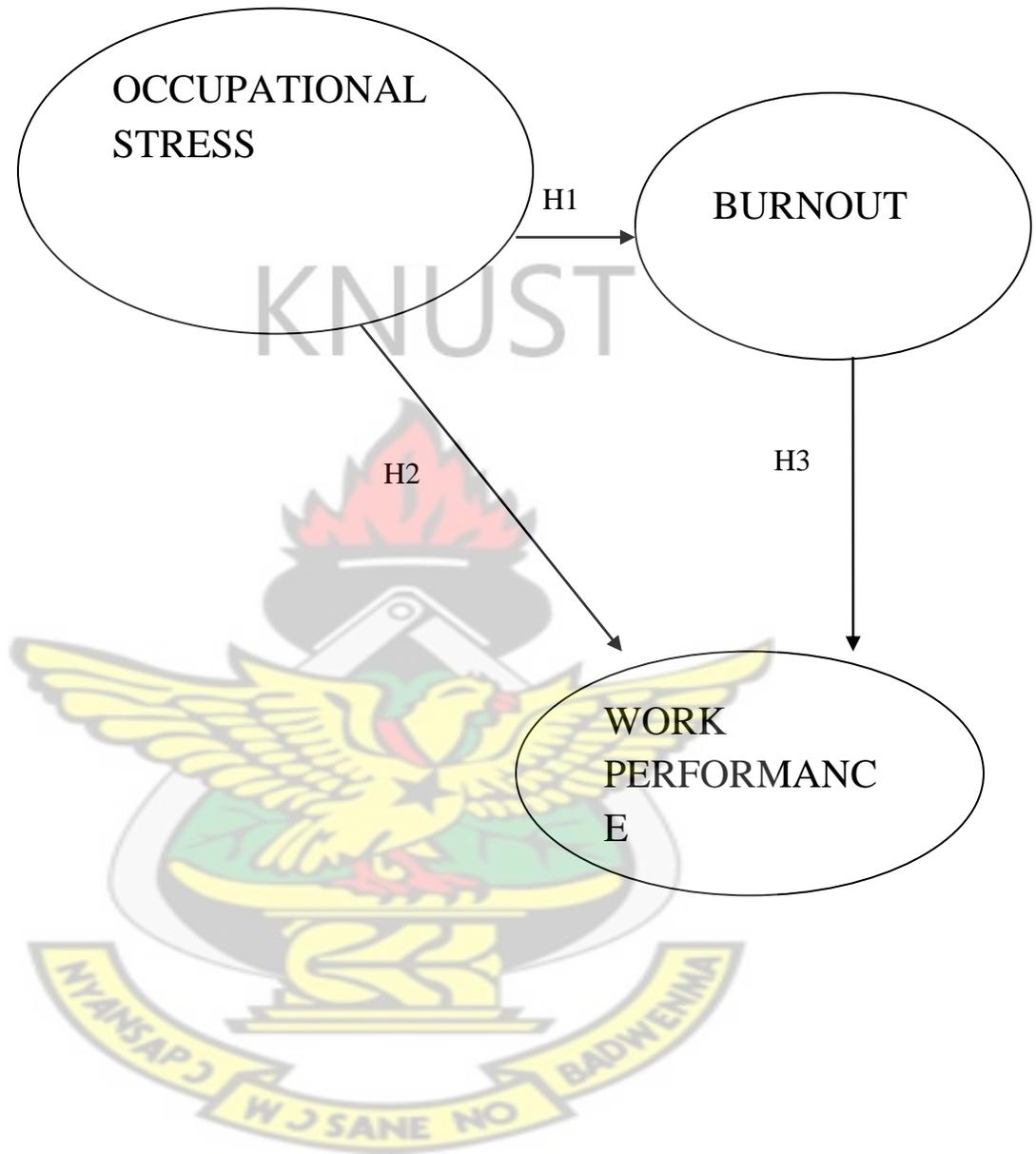
Furthermore, workers who are in the service sector do perform poorly at work because they experience high levels of occupational stress (Ismail and Hong, 2011). Pressure to complete a lot of work in a short time and overload of work could be important sources of stress and reduce the performance of workers (Shahid et al,2010). Workers who are stressed may become poorly motivated, less productive, and unhealthy and less safe at work and the companies they work in may be unsuccessful in the competitive market (Leka et al 2003).

Mahmood et al,2010 also noted that when an individual is faced with excessive pressure, he cannot meet job demands, becomes exhausted and stressed ,has less motivation and starts losing interest in the work . In developing nations stress has become a major concern for employers who do not realize the impact of stress on employee performance thereby leading to management problems (Imtiaz and Ahmad,2009). They also found out in their work that lack of span of control over the work environment, low acceptance for job, departmental variation in administrative support, inadequate monetary reward and personal issues were causes of significant stress among doctors and these stresses affects their job performance negatively.

### **2.7.2 Burnout and work performance**

Burke et al,2010 in their study found that nurses who go through high degrees of burnout, reported less favourable work outcomes, poorer psychological wellbeing and viewed their hospital functioning at less supportive, less safe and provided lower patient care quality. Burnout shows clearly when there is a decrease in worker's job performance and quality of service provided is also reduced (Polikandrioti,2009 ). Worker who are going through burnout losses interest in work because of prolonged response to emotional, physical and mental exhaustion they experience (Polikandrioti,2009).

## 2.8 Theoretical framework



## CHAPTER THREE

### METHODOLOGY AND ORGANISATIONAL PROFILE

#### 3.0 Introduction

This chapter looks at the methodology used to undertake the study. It explains the research design, population, sample, sampling technique, research instruments, procedure for data collection and data analysis.

#### 3.1 Research design

This study adopted the descriptive survey method. Descriptive survey study is the method of research which concerns itself with the present phenomena in terms of conditions, practices beliefs, processes, relationships or trends (Salaria N, 2012). He also suggested that it deals with the gathering of information about prevailing conditions or situations for the purpose of description and interpretation. Moreover, he stated that this research method focuses on proper analyses, interpretation, comparisons, identification of trends and relationships. This author further opined that the descriptive survey method is an important one because it provides information which is useful to the solutions of local issues or problems.

Ary et al., (2010) also proposed that a survey permits the researcher to summarise the characteristics of different groups or to measure their attitudes and opinions toward some issues. The survey employed in this study was the quantitative research type.

### **3.2 Population**

Population is a well-defined group of people or objects that share common characteristics (Lunsford and Lunsford, 1995). They further opined that in a research study, population refers to a group about which some information is sought. The target population of this study comprised of all the workers in four banks in Kumasi. These were Prudential Bank, Atonsu Branch; CAL Bank, Suame Branch; ECOBANK, SSNIT House Branch; Barclays Bank, Prempeh II Street Branch. There were twenty three workers at Prudential Bank, Atonsu Branch. CAL Bank, Suame Branch also had eighteen workers. ECOBANK, SSNIT House Branch had thirty workers. Barclays Bank, Prempeh II street Branch had a total of fifty workers. The total number of employees in these four banks was one hundred and eighteen.

### **3.3 Sample and Sample size**

Lunsford and Lunsford (1995) suggested that a sample should represent the population and should have sufficient size. According to Salaria (2012), a sample is a group chosen from a population with the aim of yielding information about this population as a whole.

In this study, the target population also represented the sample chosen. Therefore, a total of one hundred and eighteen workers were targeted for this study which was the sample size.

**Table 3.3.1 Break down of the workers targeted for the study**

Banks	number of employees	Number of employees targeted
Prudential Bank Atonsu branch	23	23
CAL Bank Suame branch	18	18
ECOBANK SSNIT House branch	30	30
Barclays Bank, Prempeh II street branch	50	50
total	118	118

Therefore, one hundred and eighteen employees which represented all the workers in the four banks were targeted for the study.

### **3.4 Sampling technique**

Sampling refers to the method, criteria and procedures used to select subjects for the study (Lunsford and Lunsford,1995). They also proposed that the researcher should have a clear understanding of the research question and the study design before the selection of the subjects for the study can begin. Salaria(2012) also defined sampling as the process by which relatively small number of individuals or measures of individuals, objects or events is chosen and analysed in order to find out something about the entire population from which it was chosen.

The convenience sampling technique was used to select participants for the study. Convenience sampling is the process where subjects are selected because of their convenient accessibility to the researcher(Lunsford and Lunsford,1995).The subjects are chosen since they are the easiest to get for the study (Lunsford and Lunsford,1995).They

further opined that an advantage of this method is that it is easy, fast and less expensive to carry out.

### **3.5 Data collection instrument**

A questionnaire was chosen as the data collection instrument. It was structured with close ended questions. The questionnaire used for the Occupational stress and burnout elements in this study was adopted from the questionnaire used by Khattak et al., 2011 in their research on “Occupational stress and burnout in Pakistan’s banking sector”. It was modified to suit the objectives of this study. This questionnaire consisted of 16 Occupational stress items which included questions 6-21 in appendix A. All this constituted occupational stress. There were also 9 burnout items. This comprised of questions 22-30 of the questionnaire in Appendix A. All these together constituted burnout. The questionnaire further consisted of work performance issues (5 items). In relation to the performance questionnaire, the job performance section of the questionnaire used by Ching-Fu and Ya-Ling,2012 in their study “Investigating the antecedents and consequences of burnout and isolation among flight attendants” was modified and used for this study. The work performance aspect of the questionnaire in this study comprised of questions 31-35.

Each respondent was asked the extent to which different conditions created stress leading to some burnout for him/her as well as some issues relating to his/her performance. All the questions were rated on a four point Likert scale from (1) never to (4) always.

### **3.6 Sources of Data**

There are two main sources from which data will be collected. These are primary sources and secondary sources.

#### **3.6.1 Primary data**

Primary data was obtained from bank workers in the selected banking institutions mainly through the administration of questionnaires during the field work. The questionnaire used in this study was the self-completion type. Self-completed questionnaires are the ones which are handed directly to the respondent who completes it and hands it back to the researcher (Phellas et al, 2011).

They also proposed that this type has the following advantages. Firstly, they are cheap to administer. The only costs involved are those related to printing or designing the questionnaires. Secondly, they allow for a larger geographical coverage without incurring additional cost of time and travel as compared to other forms of collecting primary data like face to face interviews. Therefore they are useful when conducting research with geographically dispersed populations. Thirdly, this type of questionnaire reduces biasing error which is present in other forms of data collecting methods like interviews that may be caused by characteristics of the interviewer and the variability in interviewer's skills. Fourthly, the absence of the interviewer provides greater anonymity for the respondent. When the topic of the study of the study is sensitive or personal, it can increase the reliability of responses.

### 3.6.2 Secondary data

Secondary data was also obtained from journals, articles, books, reports, publications, electronic books and from the internet. Literature obtained from secondary sources regarding occupational stress, burnout and performance were reviewed to identify factors that cause occupational stress and burnouts, and factors that affected the performance of workers in their various jobs. Secondary data is crucial for any researcher because it allows the researcher to know what has been done in the area of interest and the procedures that were used to come out with those findings.

### 3.7 Reliability of measuring tools

**Table 3.7.1 Reliability statistics of Occupational stress tool**

Cronbach alpha	N of items
0.804	16

**Table 3.7.2 Reliability statistics of burnout tool**

Cronbach alpha	N of items
0.806	9

**Table 3.7.3 Reliability statistics of work performance tool**

Cronbach alpha	N of items
0.844	5

The results above show that the tools used for this study were highly reliable.

### **3.8 Data Analysis**

The data obtained from the questionnaire filled by the respondents was thoroughly cross checked for consistency and whether it has been properly completed. Those found to be inconsistent or not properly filled were ignored. Before the data was analysed, the collected data was processed by coding the items. After this was done, the data was then analyzed quantitatively using the Statistical Package for the Social Sciences (SPSS) and Microsoft Excel, and results presented through graphs, pie charts, and tables.

Means and standard deviations were used to identify occupational stress and burnout among bank workers in selected banking institutions in Kumasi. To find the relationship between occupational stress and burnout, and their effects on work performance, the data was analysed using regression and correlations. Statistical software was used to determine these statistical measures.

### **3.8.1 Finding out factors that cause occupational stress and level of occupational stress**

In determining the factors that cause occupational stress, the average of the scores for each occupational stress item for all the responses were calculated. A mean value of 2 and above for an item implied the item was an important cause of occupational stress. However, a mean value of less than 2 meant the item was not an important cause of occupational stress. This was then ranked in order of importance from high to low.

To determine the level of occupational stress, the overall average score of all the responses of the occupational stress items was calculated. A mean value of less than 2 indicated a low level of occupational stress, a mean value of between 2 and 3 indicated a moderate level of occupational stress and a mean value of 3 and above indicated a high level of occupational stress.

### **3.8.2 Finding out symptoms of burnout and level of burnout**

To find out the symptoms of burnout, the average of the scores for each burnout item for all the responses were calculated. A mean value of 2 and above implied the item was an important symptom of burnout. On the other hand, a mean value of less than 2 meant the item was not an important symptom of burnout.

To determine the level of burnout, the overall average score of all the responses of the burnout items was calculated. A mean value of less than 2 indicated a low level of burnout, a mean value of between 2 and 3 indicated a moderate level of burnout and a mean value of 3 and above indicated a high level of burnout.

### **3.8.3 Finding out the relationships between variables**

To determine the relationship between occupational stress and burnout, the following hypothesis was formulated;

H1; There is a positive relationship between occupational stress and burnout among workers in selected banking institutions in Kumasi.

Linear regression and Pearson's correlation coefficient were used to find the relationship.

In finding out the relationship between occupational stress and work performance, this hypothesis was postulated;

H2; There is a negative relationship between occupational stress and work performance among workers in selected banking institutions in Kumasi.

Linear regression and Pearson's correlation coefficient were used to find the relationship.

In determining the relationship between burnout and work performance, this hypothesis was set.

H3; There is a negative relationship between burnout and work performance among workers in the selected banking institutions in Kumasi.

Linear regression and Pearson's correlation coefficient were used to find the relationship

Correlation and regression would be significant at the 0.01 level.

### **3.9 Ethical considerations**

Permission was verbally sought from the managers of the various banking institutions before questionnaires were distributed. Questionnaires were administered only when permission was granted, and those who were willing to take part in the study were given. The right to anonymity, confidentiality and informed consent of the respondents were observed.

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### **3.10 The Banking sector in Ghana**

The Bank of Gold coast was set up in 1953 by the then government and Alfred Engleton. With time, the bank of Gold Coast was divided into two; the Bank of Ghana which operated as a bank of issue that was to be developed into a complete central bank and the Ghana commercial bank that was to be developed into the largest commercial bank with a monopoly on the accounts of public corporations. Alfred Engleton was appointed the first governor of the Bank of Ghana. The bank of Ghana took over the management of the currency and in July 1958 issued its first national currency, the cedi to replace the old West African currency notes. The Ghana commercial bank took over the role and functions of government bankers and began to take over the finances of most government departments and public corporations.

The bank of Ghana soon developed into a strong competitor of the expatriate bank by opening more branches in most towns and centres where they had been operating and moved into such areas as the Ashanti and Northern regions. When the new government

took over in 1957, more banks were established. The banks that sprung up between 1957 and 1965 comprised of Ghana investment bank as an investment bank; the Agricultural development bank for the development of agriculture; the merchant bank for merchant banking and Social security bank to encourage savings. All these institutions were incorporated as state owned banks.

In the past it was frustrating doing business with Ghanaian banks because banking was characterised by long queues in the banking halls. Most public sector workers received their salaries through state owned banks like Ghana commercial bank and Agricultural development bank. Thus at the end of every month these banks were crowded with people.

For decades, the banking sector was dominated by Barclays and Standard chartered banks. These two foreign banks were targeting the few elites in the society. However, Ghana commercial bank with about 133 branches targeted and served the low income Ghanaians.

Nowadays, the banking sector in Ghana is vibrant and modern. The bank branches in the country increased by 11.3% from 309 to 344 between 2002 and 2004 with new branches springing up from 2004 to 2006 showing an increase of 23.5%. Currently majority of the banks use advanced technologies in rolling out their products to their customers. Banking halls are now housed in ultra-modern buildings, staffed with well-trained smart looking ladies and gentlemen. Many banks in the commercial centres now work half days on Saturdays thereby allowing busy workers to access banking services at the weekend. Despite these growths in the financial sector, interest rates are still so high for the average

Ghanaian worker and therefore most Ghanaians are not banking. The high interest rates deter people from borrowing from the banks.

The global financial institutions role is changing as well as banks operating in Ghana. Thus the banking sector needs to take advantage of the government's policy of making the private sector the engine of growth to sell their products. The sector should focus on mobilizing domestic resources. This is because over 75 percent of total currency issued by the Bank of Ghana is in the homes of citizens and a large pool of funds circulates outside the formal financial system. Most Ghanaians prefer to keep disposable per capita income under beds, in metal boxes or buried underground. In dealing with these issues, the re-denomination of the cedi was significant. In addition to this, appropriate technology solutions such as cash cards, mobile phone banking and finger printing should be developed to allow poor customers access to the financial market.

A report by the Bank of Ghana in 2011 showed that the banking sector was profitable, liquid and solvent during the fiscal year. The number of deposit money banks were 27, the number of non-bank financial institutions were 49 and the number of rural and community banks were 135. Moreover, there was improvement in the payment systems that comprised of an extension of the cheque codeline clearing with the cheque truncation system throughout Ghana and an upgrade of the Ghana interbank settlement system. Furthermore, the Bank of Ghana established a microfinance office to regulate and supervise microfinance institutions in Ghana.

In the 2011 fiscal year, the Bank of Ghana reported a 28.8% increase in the total assets of banks and non-bank financial institutions. The rise in total assets was due to the 22.5%

increase in loans and advances, a 36.9% increase in investment balances, and 37.2% increase in cash and bank balances (Obuobi, 2012). In addition, a 36.7% increase in deposits also accounted for the increase in assets. The banks in the country also achieved major growths in 2012 because the sector operated in a high interest rate in that year.

A sign of an economy that is doing very well is a vibrant small and medium enterprises. Most of these enterprises in Ghana are in the service sector and includes especially hotels, restaurants, transport and storage, business and real estate. The service sector contributes 49.3% to GDP in 2012, growing at annual rate of 8.8% over that of the previous year (Ghana banking survey, 2013). Thus, they have an impact on economic growth, income and employment. It is also estimated that in Ghana, about 90% of companies registered are micro, small and medium enterprises. These enterprises develop to become key suppliers and service providers to large corporations including multinational and transnational corporations.

Small and medium scale enterprises have greater opportunities as they to expand and diversify across various sectors. However, one major problem they face access to readily available funds. The banks see small and medium scale as good business partners. But when dealing with them the banks are very careful because of the higher risks these enterprises carry, and thus hedge against these risks by providing small credits at higher interest rates.

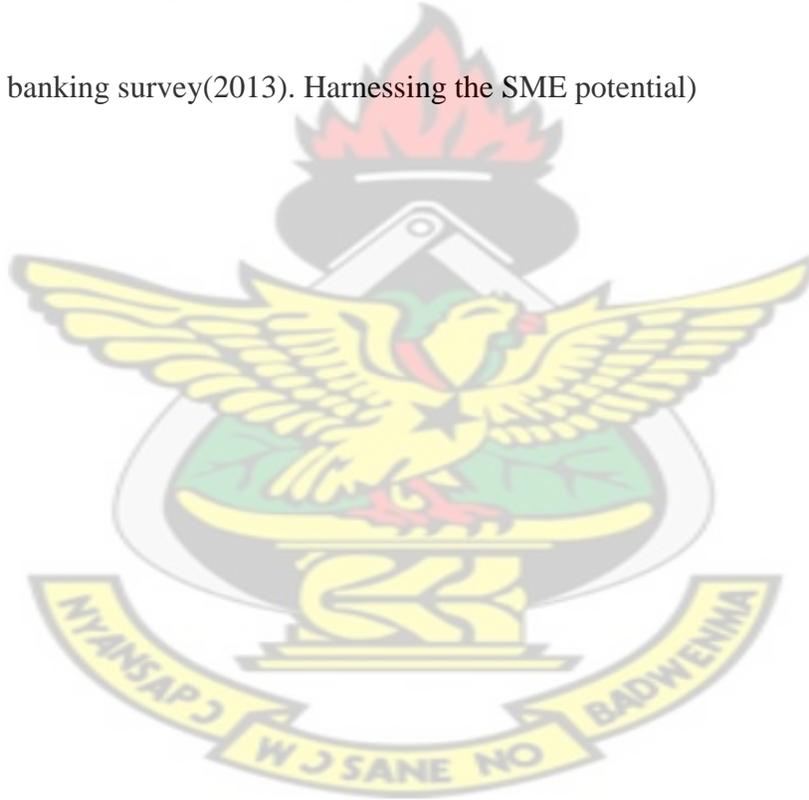
Currently, in the banks, small and medium scale departments have been strengthened to meet the demands of small and medium scale enterprises and to ensure that all risk management steps have been followed, which will make it easier for these enterprises to

access funds. The rate at which the small and medium enterprises sector is expanding requires proper structuring to attract proper financial services from the banking sector so as to financially equip and support transactions to meet the growing competition from foreign multinationals. The banking sector will achieve fast growth if all its stakeholders support the agenda for greater financial inclusion of small and medium enterprises.

(Source; 1. Developments in the banking sector (2007).

[www.ghanaweb.com/ghanahomepage/newsarchive/artikel](http://www.ghanaweb.com/ghanahomepage/newsarchive/artikel) (assessed on 18/7/14).

2. Ghana banking survey(2013). Harnessing the SME potential)



## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

#### 4.0 Introduction

This chapter presents an analysis of data collected. It considered the various responses to the objectives of the study and the research questions presented at the early stages of the research, and also some relevant variables considered in the study. The chapter presents findings on respondents profile; factors that causes occupational stress; symptoms of burnout; the relationship between occupational stress and burnout; the relationship between occupational stress and work performance; and relationship between burnout and work performance.

The study achieved a response rate of 93.2%. One hundred and eighteen questionnaires were administered and one hundred and ten were retrieved. The response rate was high because the questions in the questionnaire were straight forward and easy to complete. Also, it was because the respondents were given more time to complete the questionnaires.

#### 4.1 DEMOGRAPHIC ANALYSIS

This section looked at the gender of the respondents, their age, their level of education, the position which they hold in the banks and their marital status.

#### 4.1.1 Gender of respondents

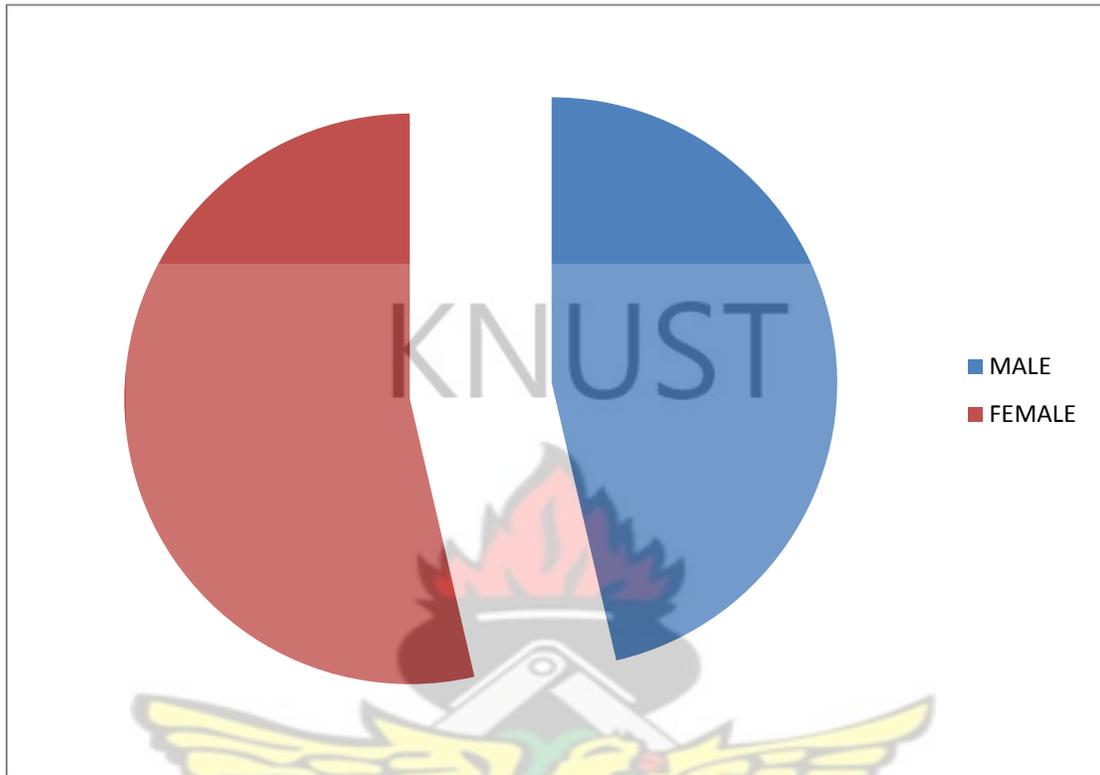


Figure 4.1.1 Gender of respondents

Source; Researcher's field work, 2014

Fifty one were males representing 46.4% of the respondents whilst the remaining fifty nine were females representing 53.6% of the respondents. This implies that majority of the workers who took part in the study were females.

#### 4.1.2 Age of respondents

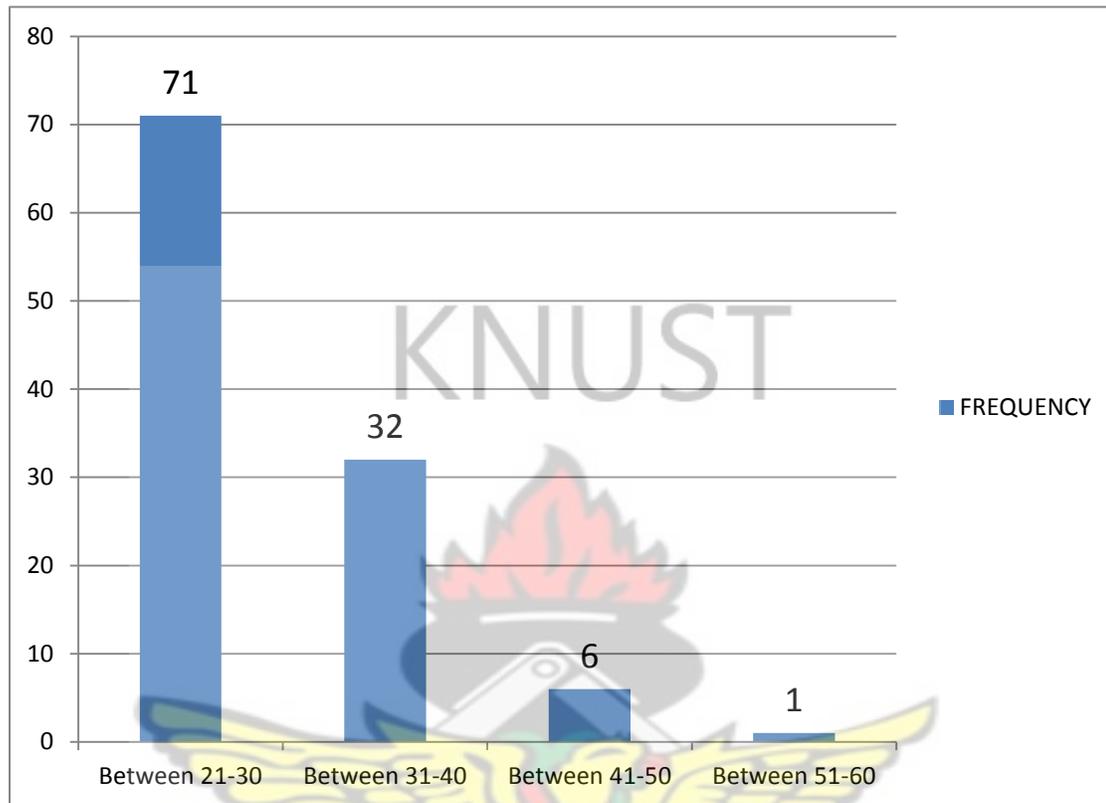


Figure 4.1.2 Age of respondents

Source; Researcher's field work, 2014

A majority of the respondents were within the age range of 21-30. Seventy one respondents representing 64.5% of the respondents fell within the age range of 21-30. Thirty two of the respondents (29.1%) were within the range 31-40. Six of the respondents (5.5%) were within the age group of 41-50 and only one person (0.9%) fell in the category of 51-60. Since most of the workers were between the ages of 21 and 30, then it implied that the banking sector in Kumasi was made up of a youthful workforce.

#### 4.1.3 Level of education of respondents

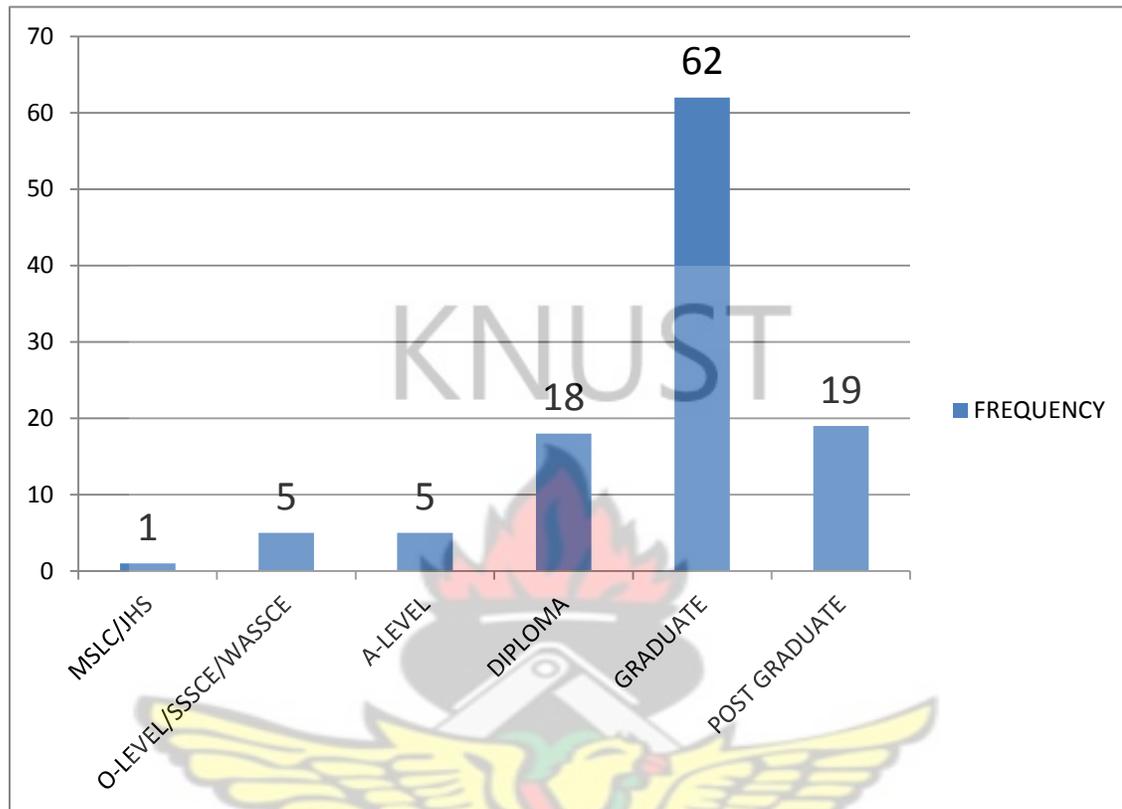


Figure 4.1.3 Level of education of respondents

Source; Researcher's field work, 2014

Sixty two were Graduates representing 56.4% of the respondents. Next to this category were those who were Post graduates. There were nineteen of them representing 17.3% of the respondents. Those who had Diploma followed. They were eighteen in number representing 16.4% of the participants. Next to this were those who had O-Level/SSSCE/WASSCE and those who had A-Level. There were five people in either category. The least was the MSLC/JHS category. There was only one person here representing 0.9% of the respondents. The results show that most of the respondents were

graduates which implied that most of them had First degrees. This is very good for the banking industry meaning that most of the banking activities were handled by highly qualified individuals.

#### 4.1.4 Position of respondents in the bank

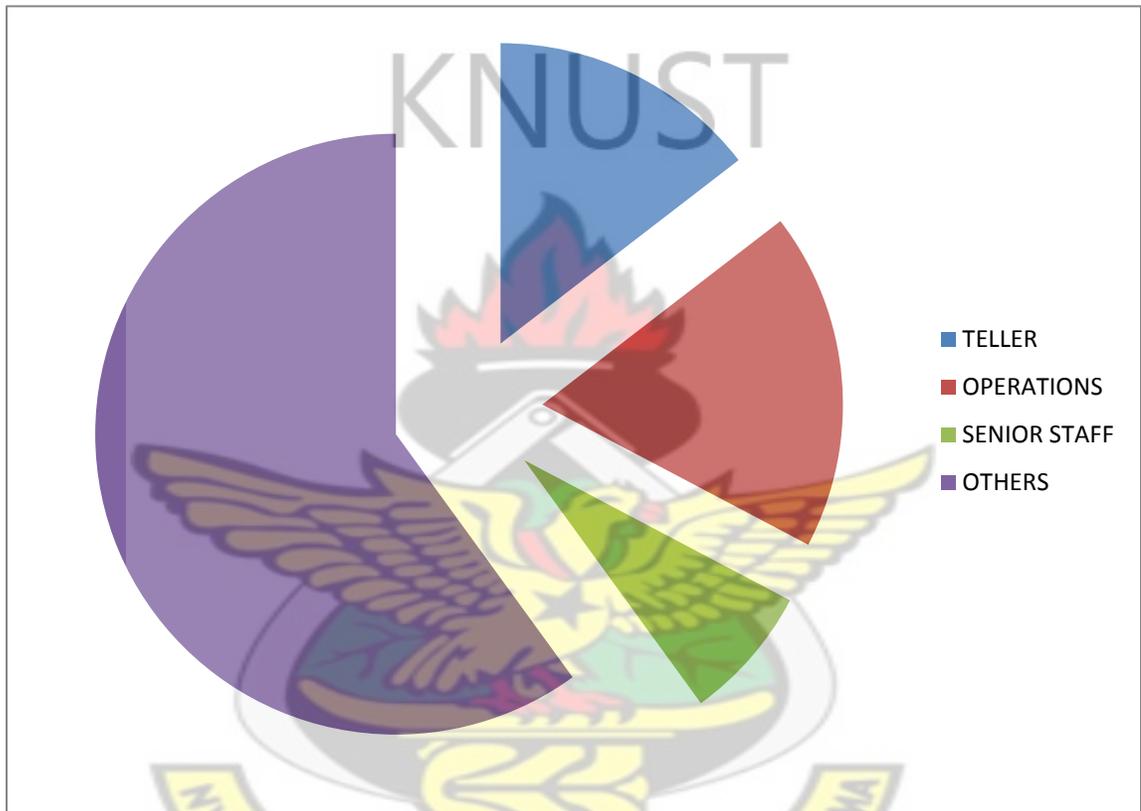


Figure 4.14 Position of respondents in the bank

Source; Researcher's field work, 2014

Majority of the respondents were at the others category. Those who indicated the 'others' option were workers such as Customer service personnel, Insurance advisor, Relationship officer, Loans and credit officer, those at the marketing section, clerks, and other relevant positions.

#### 4.1.5 Marital status



Figure 4.1.5 Marital status

Source; Researcher's field work, 2014

In relation to marital status, fifty eight of them representing 52.7% of the respondents were single whilst the remaining fifty two people representing 47.3% of the respondents were married. This implies that majority of the respondents were not married. This could be due to the fact that since most the respondents were graduates, they may have wanted to finish school, get a job, settle down, before getting married.

## 4.2 OCCUPATIONAL STRESS

The results of occupational stress items have been presented in the table below.

**Table 4.2.1 Occupational stress items**

	N	Minimum	Maximum	Mean	Std. Deviation
ORGANISATIONAL STRUCTURE	110	1	4	1.99	.934
ORGANISATIONAL STABILITY	110	1	4	1.88	1.029
CAREER PROGRESS	110	1	4	2.12	1.038
WORK LOAD	110	1	4	2.76	1.066
LONG WORKING HOURS	110	1	4	3.20	.946
FUTURE UNCERTAINTY	110	1	4	2.24	.957
ROLE AMBIGUITY	110	1	4	1.85	.930
ROLE CONFLICT	110	1	4	1.86	1.062
RELATIONSHIP WITH SUPERIOR	110	1	4	1.69	.926
RELATIONSHIP WITH SUBORDINATES	110	1	4	1.67	.879
RELATIONSHIP WITH COLLEAGUES	110	1	4	1.81	.904
TECHNICAL PROBLEMS AT WORK	110	1	4	2.34	1.103
PHYSICAL ENVIRONMENT AT WORK	110	1	4	1.67	.920
INADEQUATE SALARY	110	1	4	2.67	1.205
LACK OF AMPLE TIME FOR FAMILY	110	1	4	3.30	.914
JOB WORRIES AT HOME	110	1	4	2.72	1.166
Valid N (listwise)	110				

Source; Researcher's field work, 2014

In the table, N is the number of respondents, Minimum of 1 corresponds to the response never, Maximum of 4 corresponds to the response always. Also the table shows the mean and standard deviation of the various stress items. The mean indicated the average of the various responses whilst the standard deviation gave an idea of whether the responses given were close to each other or widely apart.

#### **4.2.2 Factors that cause occupational stress**

From Table 4.2.1; the following items career progress, workload, long working hours, future uncertainty, technical problems at work, inadequate salary, lack of ample time for family, job worries at home all had mean values of 2 or above. They were therefore important causes of occupational stress.

On the other hand, the following items organizational structure, organizational stability, role ambiguity, role conflict, relationship with superiors, relationship with subordinates, relationship with colleagues, physical environment at work all had mean values less than 2. They were therefore not important causes of occupational stress.

**Table 4.2.2.1 Ranking of important causes of occupational stress**

IMPORTANT CAUSES OF OCCUPATIONAL STRESS	MEAN	STANDARD DEVIATION
Lack of ample time for family	3.30	0.914
Long working hours	3.20	0.946
Workload	2.76	1.066
Job worries at home	2.72	1.166
Inadequate salary	2.67	1.205
Technical problems at work	2.34	1.103
Future uncertainty	2.24	0.957
Career progress	2.12	1.038

From Table 4.2.2.1, the major cause of occupational stress was the issue of workers not getting ample time to deal with family issues (mean of 3.30). The next significant factor was the employees working longer than their scheduled times (mean of 3.20). Work overload was the third important factor (mean of 2.76). Following this was job worries by workers which made it difficult for them to relate well with their families (mean of 2.72). Inadequate salaries and benefits workers get (mean of 2.67) was the next. This was followed by the technical problems employees face during work (mean of 2.34). The next factor was the future uncertainty workers perceive in their organizations (mean of 2.24). The least was employee's career progress.

In this study, the overall mean of all the responses of the occupational stress items was 2.235. This implied that the bank workers experienced a moderate level of occupational stress.

### 4.3 Burnout

**Table 4.3.1 Burnout items**

	N	Minimum	Maximum	Mean	Std. Deviation
BACK PAIN DUE TO SITTING FOR LONG	110	1	4	3.33	.940
FEELING TIRED	110	1	4	3.09	.934
PRESSURE OF WORK RESULTING IN HEADACHE	110	1	4	2.75	.988
ANGRY WITH THOSE WORKING WITH	110	1	4	1.68	.877
NO ONE TO SHARE MATTERS WITH	110	1	4	1.74	.895
SLEEP DISTURBANCE	110	1	4	2.17	1.108
LESS ENTHUSIASTIC WITH JOB	110	1	4	2.04	.976
LITTLE LOYALTY TO ORGANISATION	110	1	4	1.81	.972
ALLOWED LEAVE EXCEEDED	110	1	4	1.55	.934
Valid N (listwise)	110				

Source; Researcher's field work, 2014

In Table 4.3.1, N represents the number of respondents, Minimum of 1 corresponds to the response never, Maximum of 4 corresponds to the response always. Also the table shows the mean and standard deviation of the various burnout items.

#### 4.3.2 Symptoms of burnout

From Table 4.3.1, the following items back pain due to sitting for long, feeling tired, pressure of work resulting in headaches, sleep disturbances, less enthusiastic with job all had mean values which were 2 and above. Thus, they were important symptoms of burnouts.

However, the following items angry with those working with, no one to share matters with, little loyalty to the organization, allowed leave exceeded all had mean values which were less than 2. They were therefore not important symptoms of burnouts.

**Table 4.3.2.1 Ranking of important symptoms of burnout**

IMPORTANT SYMPTOMS OF BURNOUT	MEAN	STANDARD DEVIATION
Back pain due to sitting for long	3.33	0.940
Feeling tired	3.09	0.934
Pressures of work resulting in headaches	2.75	0.988
Sleep disturbances	2.17	1.108
Less enthusiastic with job	2.04	0.976

Source; Researcher's field work, 2014

From Table 4.3.2.1, the major symptom of burnout among the bank workers was the back pain they experienced due to sitting continuously for a long time (mean of 3.33). The

next significant symptom was feeling tired to work for the next day because of the entire day's work (mean of 3.09). The third symptom was the headaches the workers experienced because of pressures in work situations throughout the course of the day (mean of 2.75). Following this was the sleep disturbances the workers experienced because of high job pressures (mean of 2.17). The least was the employees being less enthusiastic about their jobs (mean of 2.04).

In this study, the overall mean of all the responses of the burnout items was 2.240.

This implied that the bank workers experienced a moderate level of burnout.

#### 4.4 Work performance

**Table 4.4.1 work performance items**

	N	Minimum	Maximum	Mean	Std. Deviation
COMPLETE ASSIGNED DUTIES	110	1	4	3.73	.648
FULFILL RESPONSIBILITIES SPECIFIED	110	2	4	3.81	.479
PERFORM EXPECTED TASK	110	2	4	3.80	.485
LEND A HELPING HAND	110	2	4	3.80	.503
HELP WILLINGLY	110	2	4	3.82	.410
Valid N (listwise)	110				

Source; Researcher's field work, 2014

From Table 4.4.1, the mean values for the various performance items were all high. The standard deviation values for the various items were all below 1 indicating that the responses to the various performance items were close to each other. The factor which significantly indicated the performance of the workers was willingly giving their time to help others (mean of 3.82). This was followed by fulfilling responsibilities specified in their job description (mean of 3.81). Performing expected tasks and lending a helping hand to those around them both had mean values of 3.80 and were the next important factors that indicated their performance. Adequately completing assigned duties with a mean of 3.73 was the last factor that showed the performance of the workers.

The overall average of the performance items was 3.791. This is close to 4 indicating that the performance of the workers was high.

#### 4.5 Correlation Analysis

**Table 4.5.1 correlation analysis on occupational stress and burnouts among bank workers**

	Coefficient	
Variables	Pearson's correlation	Sig(2-tailed)
Stress and burnout	0.571	0.000

Source; Researcher's field work, 2014

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

The Pearson's correlation coefficient for stress and burnout was 0.571. This showed that there was a significant positive relationship between the occupational stress among the bank workers and the burnout they experienced.

**Table 4.5.2 correlation analysis on occupational stress and work performance among bank workers.**

	coefficient	
Variables	Pearson's correlation	Sig(2 tailed)
Stress and performance	-0.334	0.000

Source; Researcher's field work, 2014

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

The Pearson's correlation coefficient for stress and performance was -0.334. This indicated that there was a significant negative relationship between occupational stress the workers experienced and their work performance.

**Table 4.5.3 correlation analysis on burnout and work performance among bank workers**

	Coefficient	
Variables	Pearson's correlation	Sig (2-tailed)
Burnout and performance	-0.287	0.002

Source; Researcher's field work, 2014

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

The Pearson's correlation coefficient for burnout and performance was -0.287. This indicated that there was a negative relationship between the burnouts the workers experienced and their work performance.

#### 4.6 Regression analysis

**Table 4.6.1 Regression on occupational stress and burnout among the bank workers**

Coefficients

Variables	R square	Adjusted R square	Significance	Beta
Stress and burnout	0.325	0.319	0.000	0.571

Beta explains the best relationship/fit between the two variables. R square represents the coefficient of determination which explains the amount of variation in the variables. Significance tells whether there is a significant relationship between the variables or not. The summary from the above table showed that Beta was 0.571 which meant there was a positive relationship between occupational stress and burnout among the bank workers. The R square of 0.325 indicated that occupational stress has been able to explain 32.5% of the total variation in burnout. The remaining 67.5% by other variables not mentioned in the study. The significance of 0.000 is less than 0.01 which showed that there was a significant relationship between the independent variable (occupational stress) and the dependent variable (burnout).

**Table 4.6.2 Regression analysis on occupational stress and work performance among the bank workers**

Coefficients

Variables	R square	Adjusted R square	Sig	Beta
Stress and performance	0.112	0.103	0.000	-0.334

From the table above, Beta was -0.334 which meant there was a negative relationship between occupational stress and work performance among the bank workers. The R square of 0.112 indicated that occupational stress has been able to explain 11.2% of the total variation in the work performance of the workers. The remaining 88.8% could be explained by other variables. The significance of 0.000 is less than 0.01 which showed that there was a significant relationship between the independent variable (occupational stress) and the dependent variable (work performance).

**Table 4.6.3 Regression analysis on burnout and work performance among the bank workers**

Variables	R square	Adjusted R square	Sig	Beta
Burnout and performance	0.083	0.074	0.002	-0.287

From the table above, Beta was -0.287 which meant there was a negative relationship between burnout and work performance among the bank workers. The R square of 0.083 indicated that burnout has been able to explain 8.3% of the total variation in the work performance of the workers. The remaining 91.7% could be explained by other variables. The significance of 0.002 is less than 0.01 which showed that there was a significant

relationship between the independent variable (burnout) and the dependent variable (work performance).

## **4.7 Discussion**

The aim of this research was to assess occupational stress and burnout among workers in selected banking institutions in Kumasi, and its effects on their work performance. Moreover, from the results obtained, the findings of the research have been explained below.

### **4.7.1 Causes of stress and symptoms of burnout among the bank workers**

#### **4.7.1.1 Factors that cause occupational stress**

The major cause of occupational stress among the workers of selected banking institutions in Kumasi was the issue of workers not getting ample time to deal with family issues. This finding was in agreement with that found by Khattak et al., 2011. This means that when they close from work they do not get enough time to hang out with their family, spend quality time with their family and handle other important family issues. This shows clearly that there is an imbalance between work and family. Work-life balance has to do with a balance between work activities and other non-work activities such as home activities. It also relates to being satisfied and functioning well at both work and home with less role conflict. If the balance is good, the individual carries out his/her day to day activities well. However, if there is an imbalance then stress results. In the case of the participants of this study, there is clearly an imbalance which has led to

majority of them saying that lack of ample time to deal with family issues was their major cause of occupational stress.

The employees working longer than their scheduled times was the next significant cause of occupational stress perceived by the workers. Bank workers usually work longer than the stipulated working hours. They therefore have less time for other social activities. By the time they close they are tired, they cannot do any other meaningful thing and is like they are tied up to their work. Nowadays, most banks also operate half days on Saturdays. This makes them experience this type of stress. Long working hours can be very stressful for an individual. This is especially so because usually the person feels he is in a situation in which he cannot do anything about. This individuals then starts having thoughts of leaving his/her job. This is not good because intention to quit jobs and employee turnover itself has implications for organizations.

Job overload was found to be the third important cause of occupational stress among the bank workers. Having too much work to do each day could be very stressful. This becomes worse when there are deadlines to be met or there are too many clients to attend to on a working day. The individual experiencing this may not eat at scheduled times and may become irritated.

The next factor was job worries by workers which made it difficult for them to relate well with their families. Jobs that are so demanding can leave the individual having thoughts about work at home. This might be due to thinking about actions that happened in the course of the day at the workplace such as dealing with a difficult client or some stressful challenges at work. There was also the problem of carrying some portions of

work home to complete it there because the worker could not finish it at work and may have to meet a deadline. This did not allow the worker to get adequate rest and recover from the day's fatigue to be able to confront the next day's activities.

Inadequate salary was the fifth factor. Salaries, benefits and other emoluments are all ways of motivating employees. It is important because it allows the worker to be able to cater for his/her needs. However, if the salaries and benefits are inadequate it affects the individual in a way, and he/she may not give off his/her best. The equal work for equal pay is good and it boosts the morale of the worker. When the individual feels his entitlements does not much the amount of work he/she does then stress sets in. The person feels cheated and may not give of his best.

The next factor was technical problems at work. These were crucial issues. Bad electricity supply and power interruptions were stressful situations which was made worse when there were a lot of clients to be served and the electricity supply was unstable and unreliable. The computer with which the banker would use to serve their customers would not function well. Customers waiting time increased because of these delays and they would start complaining and this made the banker tensed up and his/her stress starts building up. Network problems such as frequent network interruptions, bad networks and network not available could make the workers agitated and frustrated especially when there was pressure on them. Moreover, not getting inputs to work with could be stressful for a worker.

Following this was the factor of future uncertainty. When a worker is not sure about his future in an organization it is very worrying. This uncertainty can be brought about by the

worker's fear of losing his job because of possible downsizing or retrenchment exercises that may be carried out by his/her organization. The least factor was career progress. Every worker expects to progress and move up the hierarchy in his/her field of work. Anything that prevents a worker from achieving this is a source of stress for that individual. Lack of promotion, under promotion or lack of opportunities for further studies in the organization where the person works causes stress for that individual.

#### **4.7.1.2 Symptoms of burnout**

The most significant symptom of burnout among the bank workers was the back pain they experienced due to sitting continuously for a long time. This also agreed with the finding of Khattak et al., 2011. As a result of a lot of paper work and activities the workers carry out each working day, they sit down for a long time usually in the same position. This causes the back pain they suffer.

The next issue that workers perceived as a major symptom of burnout was feeling tired to work for the next day because of the entire day's work. Because they work more each day, they become tired and it affects them the following day.

The headaches the workers experienced because of pressures in work situations throughout the course of the day was the third important burnout issue workers perceived. There is a lot of pressure associated with the banking work such as meeting deadlines and facing technical challenges during working hours. These pressures result in the headaches they experience.

The other symptom of burnout among these workers was experiencing sleep disturbances because of high job pressures. Pressures at work if they are high can affect the individual and even at home the person may not concentrate well on issues there. Moreover, thoughts about some challenging events at work can cause him/her not to be able to sleep well, waking up intermittently throughout the night.

The last issue the workers considered as burnout was being less enthusiastic about their jobs. This issue is a worrying one because when a person is less enthusiastic about his/her work, then the person will do it any how he/she likes. This is not good for the productivity of the organization.

#### Work performance

The overall average of the performance items was 3.79. This is close to 4 indicating that the performance of the workers was high. Thus they performed very well and this is good for the banking industry in the Kumasi metropolis.

#### **4.7.2 Relationship between occupational stress and burnout**

The Pearson's correlation coefficient between occupational stress and burnout was 0.571 and the significance was 0.000 which was less than 0.01. This implied that there was a significant positive relationship between occupational stress and burnout among workers in the selected banking institutions in Kumasi. This agreed with the finding of Munir and Mehmood (2013) who also reported a positive relationship between occupational stress and burnout among the workers they studied. This positive relationship between occupational stress and burnout meant that as occupational stress increased, burnout

among these workers also increased and as occupational stress decreased burnout also decreased. In relation to this study, level of occupational stress was moderate and that of burnout was also moderate. Therefore, the moderate level of occupational stress resulted in the moderate level of burnout experienced by the workers of the selected banking institutions in Kumasi. However, the regression analysis showed that occupational stress could only explain 32.5% of the total variation in burnout. The remaining 62.5% by other factors not mentioned in this study.

### **4.7.3 The effects of occupational stress and burnout on the work performance of the bank workers**

#### **4.7.3.1 Relationship between occupational stress and work performance**

The Pearson's correlation coefficient was -0.334 and the significance was 0.000 which was less than 0.01. This implied that there was a significant negative relationship between occupational stress and work performance among workers in the selected banking institutions in Kumasi. This finding agreed with that of Ahmed and Ramzam (2013) who also found a negative relationship between job stress and job performance. The negative relationship between occupational stress and work performance meant that there was an inverse relationship between the two. This implied that as the occupational stress among the bank workers increased, their work performance decreased and if the occupational stress among the workers decreased their work performance increased. In this study, occupational stress was moderate whilst work performance was high. Thus the moderate level of occupational stress resulted in the high level of performance among the workers in the selected banking institutions in Kumasi. This explains why the workers

performance was high and they performed well at work. However, the regression analysis showed that occupational stress could only explain 11.2% of the total variation in work performance. The remaining could be due to other factors.

#### **4.7.3.2 Relationship between burnout and work performance**

The Pearson's correlation coefficient was -0.287 and the significance was 0.002 which was less than 0.01. This implied that there was a significant negative relationship between the burnouts experienced by the workers in the selected banking institutions in Kumasi and their work performance. The negative relationship between burnouts and work performance meant that there was an inverse relationship between the two. This implied that as the burnout experienced by the bank workers increased, their work performance decreased and if the burnout experienced by the workers decreased, their work performance increased. In this study, burnout was moderate whilst work performance was high. Thus the moderate level of burnout resulted in the high level of performance among the workers in the selected banking institutions in Kumasi. This was why the workers performed well at work. On the other hand, the regression analysis showed that burnout could only explain 8.3% of the total variation in work performance. The remaining 91.7% could be explained by other variables.

The researcher was anticipating that the level of occupational stress among the workers in the various banking institutions in Kumasi will be high, the burnout they experience will also be high and their work performance will be low. However, the findings of this study showed that the bank workers experienced a moderate level of stress, a moderate level of burnout and their performance at work was high. The moderate level of occupational

stress found in this study contravenes that of Ofoegbu and Nwadiani, 2006 who found high levels of stress among the workers they studied. The study also found a positive relationship between occupational stress and burnout. Moreover, there was a negative relationship between occupational stress and work performance among the bankers in this study.

The moderate level of occupational stress among the bankers, the moderate level of burnout they experienced and the resulting high performance they put out could be explained by the fact that we are now living in a technological age which is characterized by the inception and use of facebook, whatsapp and other advanced technological innovations. Therefore, clients to the various banks use Automated teller machines (ATMs), mobile banking and other innovative products. Hence, customers visit to the banking halls to do business or inquire about information is minimal. If they will go to the banks, it may be to deposit monies, do a banker's draft or receive money transfer services

Furthermore, a client can now check his/her bank balance with the ATM and also withdraw money from the ATM. Through mobile banking when a person's salary is paid, his/her mobile phone alerts him/her. Other transactional details are conveyed to the customer through text messages on their mobile phones. Some banks such as Barclays are trying to introduce ATMs that will allow customers to deposit monies through it. Due to these factors, bankers nowadays do not do much or see to many clients in a working day as compared to what happened in the immediate past when these innovations were not available and the banking halls were always crowded with people. This people wanted to

withdraw money, check account balance, check whether salaries have been paid or deposit monies.

The innovative measures the various banks have introduced which have been discussed above and the current trend that banking is going now explains the reason why the workers in the various banks experience a moderate level of occupational stress and burnout.

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## CHAPTER FIVE

### SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Introduction

This last chapter outlines a summary of the key findings obtained from the data analysis. A conclusion is then drawn from the findings and the appropriate recommendations concerning issues raised are proposed.

#### 5.2 Summary of findings

This study sought to assess occupational stress and burnouts among workers in selected banking institutions in Kumasi, and its effects on their work performance. The findings from the study are summarized according to the objectives based on which this research was conducted.

##### 5.2.1 Factors that cause occupational stress and symptoms of burnout

The outcome of the study showed that the major causes of occupational stress among workers in the banking institutions were workers not getting ample time to deal with family issues and working longer than the scheduled times. These factors had means of 3.30 and 3.20 respectively. The workers not getting ample time to deal with family issues meant that when they close from work they do not get enough time to hang out with their families, spend quality time with their families or handle other important family issues. The other factor relating to employees working longer than their scheduled

times was worrying. This was because by the time they close from work they are so tired, cannot do anything meaningful and also have less time for social activities. Moreover, the major symptoms of burnout among the bank workers were the back pain they experienced due to sitting continuously for a long time, and feeling tired to work for the next day because of the entire day's work. These symptoms also had means of 3.33 and 3.09 respectively. The issue of back pain has to do with the workers doing a lot of paper work and activities each day and usually sitting down in the same position for a long time. The next significant symptom of burnout which was feeling tired to work for the next day was due to the fact that since the workers do more work each day, they become tired and it affects them the following day. The level of occupational stress among the bank workers was moderate and the level of burnout among these workers was also moderate.

### **5.2.2 Relationship between occupational stress and burnout**

The study revealed that there was a significant positive relationship between occupational stress and burnout among the workers in the banking institutions in Kumasi. The Pearson's correlation coefficient between occupational stress and burnout was 0.571 and the significance was 0.000 which was less than 0.01. This meant that there was a direct relationship between occupational stress and burnout among these workers. An increase in occupational stress will result in an increase in burnout and vice versa. Therefore, the moderate level of occupational stress among the bank workers led to the moderate level of burnout they experienced.

### **5.2.3 Effects of occupational stress and burnout on work performance**

The study discovered that there was a significant negative relationship between occupational stress and work performance. The Pearson's correlation coefficient between occupational stress and work performance was -0.334 and the significance was 0.000 which was less than 0.01. There was also a significant negative relationship between burnout and work performance. The Pearson's correlation coefficient between burnout and work performance was -0.287 and the significance was 0.002 which was less than 0.01. These indicated that both occupational stress and burnout were inversely related to work performance. Therefore, the moderate level of both occupational stress and burnout among the workers resulted in their high work performance.

### **5.3 Conclusion**

In conclusion, it can be said that the major causes of occupational stress among workers in the banking institutions studied were not getting ample time for family issues and working longer than scheduled times. The major burnouts the workers experienced were also back pain due to sitting continuously for a long time and feeling tired to work for the next day because of the entire's day work.

The study again found that there was a significant positive relationship between occupational stress and burnout among the bank workers studied. This explained the fact that the moderate level of occupational stress among the workers led to the moderate level of burnout they experienced.

Lastly, the findings showed that both occupational stress and burnout had significant negative relationships with work performance. This implied that the moderate level of both occupational stress and burnout resulted in the high level of work performance of the bank workers.

#### **5.4 Recommendations**

Even though the occupational stress among the workers and the burnout they experienced were both moderate, the following measures can still help to further reduce and possibly eliminate the effects of stress among the bank workers.

##### **Workshops on stress management**

The management of the banking institutions should organise workshops or seminars on stress management. This could focus on how to effectively balance work and family life. The balance between work and family activities is important for most adults especially workers since they get satisfaction from these two things. Seminars on how to effectively combine and balance the two will boost the wellbeing of the workers as well as further improve their performance.

##### **Counseling**

Workers who are stressed should seek counseling. They should find out counseling sections at their various workplaces and explore them. If there are no such sections in their workplaces, then they should seek counseling elsewhere from resource persons in

the field of stress management to aid them deal with the issues they face. Getting support really does help. When you have a problem and you share it with someone, it relieves you of some of the burden.

### **Develop achievable targets**

Employees should set achievable expectations and deadlines with their superiors and co-workers. They should review it often and alter aims when the need arises. Also workers should make a priority list of tasks to be done each day and work according to it.

### **Adopt healthy lifestyles**

Workers should be mindful of their health. Not eating well can make a person feel anxious and irritable whereas eating too much can also make a person dull. People should therefore adopt good eating habits which will give them enough energy and make them stay focused. Also when a person rests well, he/she is able to keep his/her emotional balance. Workers should strive to get enough sleep each day. Exercise is good as it benefits the mind and the body. Employees should try exercising by walking, running or resorting to any form of exercise. If this is done, it can bring some relief to the individual.

### **Taking breaks**

Workers should take advantage of breaks during work days. An employee can take a few minutes out of a busy schedule at work which can be helpful. This can be by taking a break and stepping away from the demanding event, taking a walk outside the workplace, spending a few minutes relaxing and going for lunch breaks. Workers should take time off if possible either by taking a long weekend or a vacation during annual leave periods.

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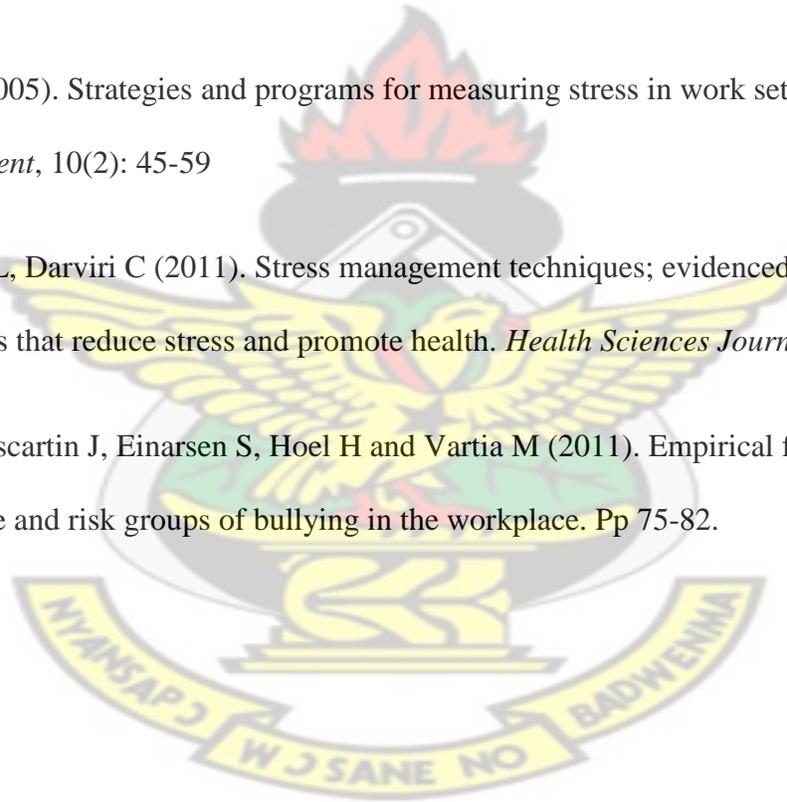
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## APPENDIX A QUESTIONNAIRE

### KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

#### MASTER OF BUSINESS ADMINISTRATION

#### QUESTIONNAIRE

I am a student of master of business administration embarking on the project titled *Occupational stress and burnout in selected banking institutions in Kumasi*. I would be grateful if you will kindly fill this questionnaire for me. Your confidentiality is assured and the outcome of this research will be used for academic purposes only. Kindly answer the questions below by ticking the one that applies to you.

#### Personal information on respondents

- (1) Gender            Male [  ]            Female [  ]
- (2) Age    (i) below 20 [  ]    (ii) 21-30 [  ]    (iii) 31-40 [  ]    (iv) 41-50 [  ]    (v) 51-60 [  ]    (vi) 60 and above [  ]
- (3) Level of education    (i) MSLC/JHS [  ]    (ii) O Level/SSSCE/WASSCE [  ]  
(iii) A Level [  ]    (iv) Diploma [  ]    (v) Graduate [  ]    (vi) Post graduate [  ]
- (4) Position    (i) Teller [  ]    (ii) Operations [  ]    (iii) Senior staff [  ]  
  
(iv) other, please specify.....
- (5) Marital status            (i) Single [  ]    Married [  ]

**Instructions; Please respond to the following statements by putting an “X” in the block that most accurately represents your opinion.**

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>NEVER</b>	<b>SOMETIMES</b>	<b>OFTEN</b>	<b>ALWAYS</b>

<b>OCCUPATIONAL STRESS ITEMS</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
(6) I am not satisfied with the way my organization is structured and how it works				
(7) I do not feel secured about the future stability of my organization				
(8) I do not feel I have sufficient opportunities for promotion in this organisation				
(9) My job has become increasingly overloading				
(10) I usually have to work longer than my scheduled time				
(11) I feel that my future in this organization is uncertain				
(12) My job duties and work objectives are not well defined				
(13) I receive conflicting/contradictory information or instructions about the work I should do.				
(14) My superiors are not helpful in work related matters and in maintaining good relationships				
(15) I am not satisfied with the level of support provided by my subordinates working in my bank.				
(16) I am not satisfied with the level of support provided by my colleagues.				
(17) I face technical problems that prevent me from proceeding with my work (E.g. computer breakdown, power failure, ATM failure, lack of needed supplies, etc)				
(18) I am not provided with a favourable physical environment to perform my job Banker (E.g. noise, room temperature, seating arrangement)				
(19) My salary and benefits are inadequate to meet the basic needs of myself and my family.				
(20) After leaving work I do not get ample time to deal with my family issues				
(21) Worries about my job make it difficult for me to relate well with my family.				

**Instructions; Please respond to the following statements by putting an “X” in the block that most accurately represents your opinion.**

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>NEVER</b>	<b>SOMETIMES</b>	<b>OFTEN</b>	<b>ALWAYS</b>

<b>BURNOUT</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
(22) I feel back pain because of sitting continuously in the same posture for long durations				
(23) As a result of entire day’s work I am really feeling tired to work for th				
(24) The pressures in the working situations throughout the course of the day result in headache.				
(25) I feel angry on those who are working with me.				
(26) I feel that there is no one at my work place with whom I can share matters.				
(27) I experience sleep disturbances because of high job pressure.				
(28) I am less enthusiastic about my current job.				
(29) I feel very little loyalty to this organization.				
(30) I exceed the number of leaves allowed.				

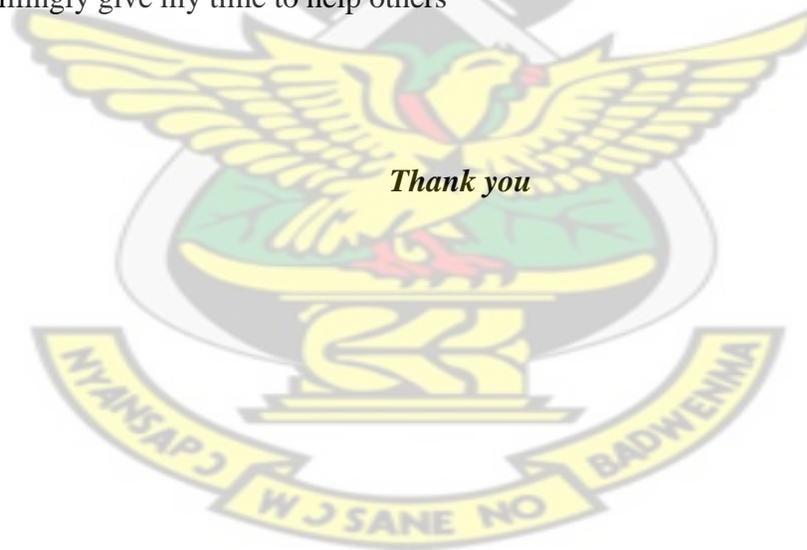
**Instructions; Please respond to the following statements by putting an “X” in the block that most accurately represents your opinion.**

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>NEVER</b>	<b>SOMETIMES</b>	<b>OFTEN</b>	<b>ALWAYS</b>

**FACTORS THAT RELATE TO PERFORMANCE**

1 2 3 4

- (31) I adequately complete the assigned duties
- (32) I fulfill the responsibilities specified in my job description
- (33) I perform the task that are expected of me
- (34) I am always ready to help or to lend a helping hand to those around me
- (35) I willingly give my time to help others



## APPENDIX B

### Correlations

#### Correlations

		stress	burnout
stress	Pearson Correlation	1	.571**
	Sig. (2-tailed)		.000
	N	110	110
burnout	Pearson Correlation	.571**	1
	Sig. (2-tailed)	.000	
	N	110	110

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

#### Correlations

		stress	performance
stress	Pearson Correlation	1	-.334**
	Sig. (2-tailed)		.000
	N	110	110
performance	Pearson Correlation	-.334**	1
	Sig. (2-tailed)	.000	
	N	110	110

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

### Correlations

		burnout	performance
burnout	Pearson Correlation	1	-.287**
	Sig. (2-tailed)		.002
	N	110	110
performance	Pearson Correlation	-.287**	1
	Sig. (2-tailed)	.002	
	N	110	110

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

### Regressions

#### Stress and burnout

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.571 <sup>a</sup>	.325	.319	.49618

a. Predictors: (Constant), stress

#### ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.831	1	12.831	52.118	.000 <sup>a</sup>
	Residual	26.589	108	.246		
	Total	39.420	109			

a. Predictors: (Constant), stress

b. Dependent Variable: burnout

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.724	.215		3.365	.001
	stress	.678	.094	.571	7.219	.000

a. Dependent Variable: burnout

Regression

Stress and performance

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.334 <sup>a</sup>	.112	.103	.37996

a. Predictors: (Constant), stress

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.959	1	1.959	13.571	.000 <sup>a</sup>
	Residual	15.592	108	.144		
	Total	17.551	109			

a. Predictors: (Constant), stress

b. Dependent Variable: performance

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.383	.165		26.591	.000
	stress	-.265	.072	-.334	-3.684	.000

a. Dependent Variable: performance

Regression

Burnout and performance

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.287 <sup>a</sup>	.083	.074	.38612

a. Predictors: (Constant), burnout

### ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.450	1	1.450	9.724	.002 <sup>a</sup>
	Residual	16.101	108	.149		
	Total	17.551	109			

a. Predictors: (Constant), burnout

b. Dependent Variable: performance

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.221	.143		29.594	.000
	burnout	-.192	.061	-.287	-3.118	.002

a. Dependent Variable: performance

Reliability

Occupational stress tool

### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.804	.807	16

Burnout tool

### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.806	.807	9

Performance tool

### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.844	.855	5