

Occupational Stress, Perceived Fairness and Organizational Citizenship Behaviour among Bank Workers in Makurdi, Benue State, Nigeria

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ABSTRACT

This study examines the nexus between occupational stress, perceived fairness and organizational citizenship behaviour among bank workers in Nigeria. A survey research design is employed for this study. The participants include 198 bank employees from selected banks within Makurdi metropolis. Instrument for data collection is self designed questionnaire. Two research hypotheses were formulated to guide the study. The findings reveal that employees with high perception of occupational stress differ significantly from their counterparts with acceptance of both hypotheses respectively. The study opines that organizations that seek to promote appropriate organizational citizenship behaviour must be concerned about employee's justice and reduction of stress in order to forestall organizational ineffectiveness.

Keywords: *Occupational stress, perceived fairness, organizational citizenship, bank workers.*

INTRODUCTION

The goal of every organization is to achieve a stated mandate. Various measures are often adopted by organizations to achieve this. But most often, such efforts are not enough to see organizations through the recent economic depression currently being witnessed all over the world. Employees are now required to go beyond their expected roles for which they are paid because it is no longer adequate for organizations of the 21st Century. They are now expected to go above and beyond their work schedule to make sure that their organizations remain in competition. One organizational behaviour construct that is often recommended for improved organizational viability is organizational citizenship behaviour (OCB). Organizational Citizenship Behaviour can be defined as defending when it is criticized or urging peers in the organization (Turnipseed and Murkison, 2000). Or a behaviour that exceeds routine expectations (Vey and Campbell, 2004). OCB typically refers to behaviours that positively impact the organization or its members (Poncheri, 2006). OCB can be affected by instilling in employees a perception of expertise in the job task (Constantino and Todd, 2005). OCBs yields significantly higher outcome in

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the long term than in the short term for the Organization (Bowler and Brass, 2006). The importance of OCB can be realized by the argument of Keys (2001), who suggests that, organizational citizenship behaviour had an impact on profitability but not on customer satisfaction. Also, Shapiro, Jacqueline, Kessler and Purcell (2004) assert that individuals engage in organizational citizenship behaviour as a form of reciprocity. Based on that, organizational citizenship behaviour is a behaviour that extends beyond that required by an Organisation in a formal job description and refer to actions performed by employees, which surpass the minimum role requirement expected by Organization and promote the welfare of co-workers, work groups, or the Organization (Lowell, 1999). Work stress is recognized world-wide as a major challenge to worker's health and the healthiness of their Organizations. Workers who are stressed are also more likely to be unhealthy, poor physical appearance, poorly motivated, less productive and less safe at work. Their Organizations are less likely to be successful in a competitive market.

Stress occur in a wide range of work circumstances but is often made worse when employees feel they have little supports from supervisors and colleagues and where they have little control over work or how they can cope with its demands and pressures. Stress at work can be a real problem to the Organization as well as its workers. Stress may refer to external influences acting on individuals (Selye, 1976); psychological reactions to such influences (Meyer, 2000) psychological interpretation of both the external influences and the psychological reactions (Oke and Dawson, 2008) and adverse behavioural reactions exhibited in work, or social situations, or both (Richmond and Kehoe, 1999; Vasse, Nijhuis and Kok, 1998). Taking into this account, several occupational stress models have been proposed that focus on organizational dimensions that are considered common causes of stress. One useful model has been developed by Marshall and Cooper (1979) who locate workplace stressors under six broad categories comprising; factors intrinsic to the job; role in the Organization; relationship at work; career development and achievement; organizational structure and climate; and the homework interface.

Relationships at work with superiors, colleagues, and subordinates have been identified as potential stressors. (Danna and Griffin, 1999) is related to high role ambiguity, poor communication, low job satisfaction and poor psychological well being. Strong emotions, such as workplace jealousy and envy amongst employees, have been blamed for pathological outcomes such as workplace violence and harassment (Vecchio, 1995). Relationships among co-workers can provide valuable social support and this can ease job strain (McLean, 2000). Financial institutions are both strategic and crucial to the growth of any economy. They have been rightly described as the nerve center of the economy. They perform the crucial role of fund mobilization from surplus unit (depositors) and canalize same to the deficit unit (investor) through the extension of credit (Okezie, Akingunola, and Tella, 2011). However, over the last few years, the Nigerian financial system has witnessed significant changes in terms of structures, management techniques and regulatory environment. These changes are more pronounced in the banking sub-sector than the sub sector of the system (Okezie, Akingunola, and Tella, 2011) The Nigerian banking system as a whole has been under serious pressure from internal and external factors in the last

few years. The system can be said to be under stress and of the negative or bad type, identified by Selye (1984), as distress. Bank management must react to changes if it must remain in business and avoid the pains of distress or outright failure. Management responses to cope with these changes are diverse. It ranges from re-engineering, rationalization of branches and business lines, increased working hours, staff education and retraining or sometimes retrenchment and complete re-organization. Bank workers who are victims of management reactions are susceptible to stress. Justice causes integrity while organizational justice causes individual to be together in order to work effectively (Goudarzvandchegini, Gilaninia, and Abdsonboli, 2011). On the other hand, injustice destroys organizational integrity (Gbadamosi and Nwosu, 2011). According to Greenberg (1990), it is related to staff perceptions of work fairness". Injustice or discrimination is the basis of all organizational harms, when this happens organizational relationship will regress. In a study conducted by Mehrdad (2009), it is shown that there is a meaningful relationship between organizational justice dimension and organizational citizenship behaviour. Also, employees' perceptions of being treated fairly in their job (Greenberg, 1990) display greater affective commitment to the organization.

Issues of justice or fairness are a key concern to virtually all individuals. In work settings, employees often gauge whether the rewards they receive match with their contributions to the growth of the Organization and the rewards received by their colleagues (Leventhal, Diefenbach, and Leventhal, 1992). Employees also judge the fairness of the decision – making procedures used by organizational representatives, to see whether those procedures are consistent, unbiased, accurate, correctable, and representatives of workers concerns and opinions (Greenberg 1999, Leventhal 2001; Thibaut and Walker, 2000). Finally, employees consider the interpersonal treatment they receive as procedures are implemented by authority figures (Magner, Johnson, Sobery and Welker, 2000);

Nowadays, Organizations are facing a tough competition due to an intense flow of knowledge and awareness. So, in order to enhance the competitive advantage, highly committed employees are needed in the work place (Hsu, 2009). High perception of justice is assumed to lead to high organizational citizenship behaviour. Once employees' perceive that they are fairly treated, there is a high tendency that they will engage in extra role behaviour which is organizational citizenship behaviour, which can eventually lead to stress. This is perhaps true in that the operational framework of the bank workers to resume early and close late, the introduction of weekend banking (Saturday banking), while some of them are also required to update themselves academically within a set time, which make most category of workers to register for degree/diploma weekend programmes. There is no denying fact that most bank workers are working under tension, it seems majority are remaining on the job in order to avoid the pains of unemployment as against the global standard of job satisfaction, such condition cannot but produce dissatisfaction, a stressful situation (Emmons, 1989). From the foregoing therefore, the present study examines the role of occupational stress and perceived fairness on organizational citizenship behaviour among bank workers. The study attempted to provide answers to the following questions:

1. Does occupational stress play any significant role on organizational Citizenship behaviour?
 2. Does perceived fairness impact significantly on organizational citizenship behaviour?
- Based on these questions, the following hypotheses were formulated as tentative answers to the research questions.
- H₀1: Employees with high perception of occupational stress will not differ significantly on organizational citizenship behaviour, from those with low perception of occupational stress.
- H₀2: Employees with high perception of organizational justice will not differ significantly on organizational citizenship behaviour from those with low perception of organizational justice.

Occupational Stress, Perceived Fairness and Organizational Citizenship Behaviour

Samuel, Osinowo and Chipunza (2009) assess the impact of financial distress in the Nigerian banking industry as it affected job satisfaction, perceived stress and psychological well-being of employees and depositors. The research adopted case study as a strategy and employed independent groups design to get a balanced assessment of the subject. Variables of interest were not manipulated in order to allow for accuracy of judgment and results. Self-administered questionnaire (Blau, 1981) psychological well-being scale by Goldberg (1978); job satisfaction scale by Ugwuegbu (1988) and self-developed questionnaire by the researcher to solicit information from bank employees and depositors were administered to 105 respondents comprising of 61 bank employees and 44 bank customers. The questionnaire had a Cronbach Alpha Coefficient of 0.88, thus confirming the reliability of the data collecting instrument. A total of 5 hypotheses were formulated and tested. The results show that employees in healthy banks were more satisfied with their jobs than those in distressed banks; but the difference between their mean scores did not reach a significant level thus suggesting that employees in distressed banks equally enjoyed their jobs like their colleagues in healthy banks. Finally, the results also show that employees in distressed banks experience higher stress level than those in healthy banks.

Dumbili (2013) attributes it to industry especially the after-math effect of the implementation of the liberalization reforms. A structured questionnaire was designed to collect information from both executives and non-executives of the Nigerian banking industry. At 0.05 and one degree of freedom, it was found to be significant existence of stressors in Nigerian banking sub-sector. However, the stress level is higher among the executive than the non-executive it was concluded that there exist high level of stress in the Nigerian banking industry which affect personal health significantly thereby requiring management action in implementing stress relieving measures. Lin, Tsai, Lin, Lai and Chang (2005) examine the relationship between organizational citizenship behaviours, organizational commitments and organizational learning effects. They distributed 200 copies of questionnaire to 12 companies; the final response rate was 52.5% (105/200). The study used SEM to test three hypotheses about organizational citizenship behaviours, organizational commitments and organizational learning effects. The results were that organizational

commitment could influence organizational learning effects positively and organizational citizenship behaviours can be influenced positively by organizational commitment employee likeability. Çetin, Kızıyl and Zengin (2013) examine the relationship between workplace justice afforded by the grievance system and the union outcomes of citizenship behaviour and turnover intentions and the mechanisms that underpin these relationships. Respondents were members of a large public sector union in Singapore. Results reveal that perceived union support and union instrumentality fully mediated the relationship between the dimensions of work place justice and citizenship behaviour directed toward the union (OCB) and citizenship behaviour directed at other union members (OCB).

Perceived organizational support (POS) and organizational justice (procedural and distributive) are complementary concepts in explaining the job satisfaction of extension personnel from two Agricultural Development Programs in Nigeria. Two hundred and twenty nine extension personnel returned completed surveys (88.07% responses). Results of a hierarchical moderated regression analysis showed that POS and organizational justice (procedural and distributive) explained unique variances in job satisfaction. Pos moderated the relationship between job satisfaction and perceptions of distributive and procedural justice. Findings from this study suggest that job satisfaction could be enhanced through ensuring that the extension personnel perceive managerial actions and behaviours as being just and equitable commitment that mediates this relationship.

Simons and Roberson (2003) examine the aggregation of justice perceptions to the departmental level and the business unit level, the impact of these aggregate perceptions on business unit level outcomes and the usefulness of the distinction between procedural and interpersonal justice at different levels of analysis. Latent variables analyses of individual level and department level data 4,539 employees in 783 departments at 97 hotel properties showed that the 2 justice types exercise unique paths of impact on employees' organizational commitment and thus on turnover intentions and discretionary service behaviour. Business –unit level analyses further demonstrate paths of association between aggregate justice, perceptions, aggregate commitment levels, and the business unit level outcomes of employee's turnover rate and customers' satisfaction ratings.

Rhoades, Eisenberger and Armeli (2001) surveyed four hundred and thirteen postal employees to investigate reciprocation's role in the relationship of perceived organizational support (POS) with employees' affective organizational commitment and job performance. They found that POS was positively related to employees' felt obligation to care about the organization's welfare and to help the organization reach its objectives; felt obligation mediated the associations of POS with affective commitment, organizational spontaneity and in –role performance; and the relationship between POS and felt obligation increased with employees' acceptance of the reciprocity norm as applied to work organizations. Positive mood also mediated the relationships of POS with affective commitment and organizational spontaneity. Chiboiwa, Chipunza and Samuel (2011) evaluate job satisfaction and organizational citizenship behaviour amongst selected organizations in Zimbabwe. The research was aimed at achieving the following objectives; determine job satisfaction levels of employees in the selected organizations; determine the extent to which employees in

these organizations engaged in organizational citizenship behaviour; analyze the correlation between job satisfaction and organizational citizenship behaviour. The study adopted the quantitative research design. Questionnaires were administered to 1,202 employees from 5 selected organizations. Employees in the organizations surveyed experienced intrinsic job satisfaction more than extrinsic job satisfaction, furthermore, employees in these organizations engaged more in altruism than other dimensions of organizational citizenship behaviour. Substantive correlation between job satisfaction and organizational citizenship behaviour was also found. Six theories were reviewed in this study alongside empirical studies in relation to the research variables. The theories reviewed are: Equity Theory, Cognitive Evaluation Theory, Self Determination Theory, Social Exchange Theory, Goal Setting Theory and Selye's Theory of Systemic Stress.

Equity theory proposes that individuals who perceive themselves as either under-rewarded or over rewarded will experience distress and that this distress leads to efforts to restore equity within relationship. It focuses on determining whether the distribution of resources is fair to both relational partners. Cognitive Evaluation Theory explains the effects of external consequences on internal motivation. This theory focuses on competence and autonomy while examining how intrinsic motivation is affected by external forces.

Self-Determination Theory states that when individual experience intrinsic motivation, they engage in behaviours they perceive as inherently interesting, satisfying fulfilling and absorbing. According to the theory, when individuals experience extrinsic motivation, they engage in behaviours merely because of the objective consequences they might attract such as tangible rewards or praise. Social Exchange Theory posits that individuals exchange contributions for certain inducements that the organization provides. Two parties are involved in a social exchange relationship, adhere to norms specifying that good deeds should be reciprocated. Social exchange relationships are based on mutual obligation.

Goal Setting Theory proposes that goals are the immediate regulations of behaviour and setting specific and difficult goals leads to higher performance levels than the general or easy goals. Selye's Theory of Systemic Stress states that stress is a state manifested by a syndrome which consists of all the non specifically indulged changes in a biologic system. These non specifically induced changes constitute stereotypical response called General Adaptation Syndrome (GAS) which comprise of the alarm, resistance and exhaustion stage. The alarm stage is the initial shock phase, the resistance stage the organism try to adapt and failure to adapt it enters the exhaustion stage which the shock phase reappear but resistance is no longer possible.

PARTICIPANTS AND PROCEDURE

A survey research design was employed for this study. The participants for this study consisted of 198 employees selected from banks located in Benue State, Nigeria. Specifically, the participants were selected from the following banks: First Bank Plc, Skye Bank Plc, UBA Plc, GTB Plc, Diamond Bank Plc, Unity Banks Plc and Access Bank Plc. From the total number of participants sampled, 118 were males and 80 were female.

These have branches all over Nigeria with similar working standards. Purposive sampling technique was used because of limited number of banks in Benue State. It was also because of the nature of work load on bank employees. This method of sampling was preferred for the study because it enables the researcher to get a reasonable number of participants for the study. The following instruments were used to collect the data for the study:

Organizational Justice Measure: This measure developed by (Colquitt, Conlon, Wesson, Porter and Ng, 2001) was used to measure perceived organizational justice in the study. It is a 20 item scale that measures four dimensions of organizational justice. They are: distributive (4 items), procedural (7 items), informational (5 items), and interpersonal justice (4 items). The scale followed a 5-point likert type of response format that ranged from (1) to a small extent, to (5) to a large extent.

Organizational Citizenship Behaviour Scale: The development of the scale to measure OCB was based on earlier conceptualization of OCB. Most conceptualizations of OCB have identified five major dimensions. The first two dimensions which appeared in the work of Smith, Organ and Near (1983) were altruism- helping behaviour directed at specific individual; and conscientiousness often referred to as generalized compliance- doing things that benefit the Organization. Three additional dimensions of OCB, which was first, proposed by Organ (1988) and accepted by Chattopadhyay, Glick, Miller and Huber (1999); Moorman, Blakely and Niehoff (1998) were also included in the present scale. The organizational citizenship behaviour scale is a self-reported five point likert format responses scale ranging from never (1), rarely (2), sometimes (3), always (4), and very often (5) for the positively worded items and the reverse for the negatively worded items.

The Administrative Stress Index (ASI): The administrative stress index (ASI) was used to measure the four dimensions of stress. This was developed (Koch and Doyle, 1985) in order to examine the multidimensionality of stressors that may affect administrators of educational Organizations. An analysis of twenty-five items using rotated varimax structures clustered to provide further evidence of the existence of multiple dimension of stress. Two samples resulted in coefficient of .70 and higher. Respondents were asked to record their reactions on a five-point likert scale. The responses ranged from (1) rarely or never bothers me to (5) frequently bothers me.

Prior to the questionnaire administration, the researcher took permission from the bank managers in each selected bank visited. The researcher also described the study and the survey instruments, as well as the motive behind the research. This initial step was taken to facilitate and obtain official permission to use their employees for the study. These steps were considered essential because of the seeming difficulties inherent in seeking cooperation and assistance of busy workers. Final collection of the data was carried out by purposive sampling of full-time bankers in the sampled banks, with the assistance of research assistants. No time limits as respondents were given the privilege of working on the questionnaire during their leisure time. A 2-way Analysis of Variance (ANOVA) was employed to analyze the data.

RESULTS AND DISCUSSION

The result of the descriptive statistics presented on table 1 reveals that employees with low level of perceived occupational stress reported higher mean score on organizational citizenship behaviour when compared to their counterparts with high level of perceived stress. The results equally indicated that employees who perceived high organizational justice reported high score on organizational citizenship behaviour when compared to their counterparts with low perception of organizational justice. Test of significance of the means is presented on table 2. The result of the ANOVA statistic presented on table 2 reveals that perceived occupational stress produced main effect on organizational citizenship behaviour. Specifically, employees with low perception of stress exhibited more organizational citizenship behaviour. This implies the rejection of the null hypothesis that employees with high perception of occupational stress will not differ significantly on organizational citizenship behaviour, from those with low perception of occupational stress. This, therefore, shows statistically significant difference on organizational citizenship behaviour between employees with high perception of occupational stress and those with low perception of stress.

The results of the analysis equally reveal that employees with high perception of justice exhibit more organizational citizenship behaviour than their counterparts with low perception of justice. The second hypothesis of a no significant difference on organizational citizenship behaviour between the two categories of employees is rejected. However, no interaction effect was observed between perceived occupational stress and organizational justice on organizational citizenship behaviour. The findings suggest that organizational citizenship behaviour is significantly affected by both perceived stress and perceived justice. Ultimately organizations that seek to promote appropriate organizational citizenship behaviour must be concerned about employee's justice and reduction of stress in order to forestall organizational ineffectiveness. Organizations can determine the desired employees justice and ways of reducing stress to meet their needs. Furthermore, employees with high perception of occupational stress were low on organizational citizenship behaviour and those who perceived justice high were also high on organizational citizenship behaviour, therefore it is crucial for bank managements and supervisors to adopt fair environment across their Organization in terms of the procedures they used and the quality of the relationship they have with followers. It is necessary for Banks to adopt and encourage these organizational attitudes and behaviours within the Organization to get better working environment and to achieve better work performance.

The first hypothesis tested in this study states that employees with high perception of occupational stress will not differ significantly on organizational citizenship behaviour from those with low perception of occupational stress. A 2x2 ANOVA was used in the analysis of data and it gives a significant result contrary to the above hypothesis. This research result is in line with the research findings of others. For instance, Oreoluwa and Oludele (2010) conduct a study aimed at determining the existence of stress in the effect of the implementation of the liberalization reforms. In the same vein, Samuel, Osinowo and Chipunza (2009) assess the impact of financial distress in the Nigerian banking industry as

it affected job satisfaction, perceived stress and psychological well-being of employees and depositors. The results show that employees in healthy banks were more satisfied with their jobs than those distressed banks. The results also show that employees in distressed banks experienced higher stress level than those in healthy banks. Also, Hannam and Jemmieson (2008) observe that teachers who engage in organizational citizenship behaviour will experience more exhaustion, they may simultaneously increase their feelings of personal accomplishment and work identification, which may in turn lead to burnout. The result shows that teachers who engaged in OCB experience burnout more than their counterparts. Chiboiwa, Chipunza and Samuel (2011) also evaluate job satisfaction and organizational citizenship behaviour amongst selected organizations in Zimbabwe to determine job satisfaction levels of employees, determine the extent to which employees in these organizations engaged in organizational citizenship behaviour and to analyze the correlation between job satisfaction and organizational citizenship behaviour. There was a substantive correlation between job satisfaction and organizational citizenship behaviour.

The second hypothesis states that employees with high perception of organizational justice will not differ significantly on organizational citizenship behaviour from those with low perception of organizational justice. Also a 2 x 2 ANOVA was used in the analysis of data and the result shows a significant difference in support of the hypothesis. This study is in line with other studies such as, Kaheny, Haire and Benesh (2008) who examine the relationship between workplace justice afforded by the grievance system and the union outcome of citizenship behaviour and turnover intentions and the mechanisms that underpin these relationships. Results reveal that perceived union support and union instrumentality fully mediated the relationship between dimensions of workplace justice and citizenship behaviour directed towards the union and citizenship behaviour directed at other union members. Also, Hodapp *et al.* (2003) examine the aggregation of justice perceptions to the departmental level and the business unit level, the impact of these aggregate perceptions on business unit level outcomes and the usefulness of the distinction between procedural and interpersonal justice at different levels of analysis. The results show that 2 justice types exercise unique paths of impacts on employees' organizational commitment and thus on turnover intentions and discretionary service behaviour. The constraints of this study are that (i) the participants used in this study were Bank employees, being a busy organization most of the employees could not participate. Even the few that participated did so out of genuine concern, (ii) the construct organization citizenship behaviour is new in the field of organizational psychology as a result linking it to the variables researched was difficult.

Table 1: Descriptive Statistics of mean and standard deviation scores of perceived occupational stress and organizational justice on organizational citizenship behaviour.

Variables	Levels	Mean	SD	N
Perceived	Low	82.90	10.53	118
Occupational Stress	High	64.25	13.72	80
Perceived organizational	High	80.40	14.35	114
Justice	Low	68.52	13.52	84
Total		75.36	15.02	198

Source: Survey, 2015

Table 2: 2x2 ANOVA summary table showing the difference between perceived occupational stress and organizational justice on organizational citizenship behaviour

Source of Variance	Sum of Squares	Df	X	F	Sig
Perceived Stress (A)	11225.06	1	1125.06	83.04	
Perceived Justice (B)	1449.22	1	1449.22	10.72	
A and B	72.29	1	72.29	.54	NS
Error	26225.88	194	135.19		
Total	44433.82	197			

KEY: ** = P < .001, * = P < .01, NS = Not Significant. *Source:* Survey, 2015

CONCLUSION AND RECOMMENDATIONS

This study has examined occupational stress, perceived fairness and organizational citizenship behaviour among bank workers. Two hypotheses were tested viz: (i) employees with high perception of occupational stress will not differ significantly on organizational citizenship behaviour, from those with low perception of occupational stress. Also, employees with high perception of organizational justice will not differ significantly on organizational citizenship behaviour from those with low perception of organizational justice. Both results were significant and the two hypotheses were rejected. Based on the findings, the following recommendations are made:

- i. Stress management techniques should be introduced to help bank employees to manage stress they encounter at work. This will help to reduce employees stress and the banking sector will be more effective.
- ii. Bank management should adopt fair environment across their Organizations in terms of the decision they make, the policies they apply, the procedures they use and the quality of the relationship they have with their followers.
- iii. Since organizational citizenship behaviour is a relatively new construct in the field of organizational psychology, researchers should try and do more research on it to link more psychological variables to it.

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