



## Evaluation of Stress in Banking Work in Conakry (Republic of Guinea)

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### Abstract

**Background:** The impact of work stress is generally considered to be harmful to workers' health and costly to society. They seem to affect all categories of workers, including managers. Numerous scientific works agree that stress at work is at the origin of pathologies such as Musculoskeletal Disorders (MSDs) and low back pain, Cardio Vascular Diseases (CVD), depressions, etc. The objective of our study was to assess the stress at work in banking in Conakry.

**Method:** This is a descriptive prospective study of duration of 6 months from June 10<sup>th</sup> to December 10<sup>th</sup>, 2017.

**Results:** We conducted a descriptive prospective study of workplace stress assessment in which we recorded 844 workers. The average age of our workers was 37.02 years with extremes of 20 and 72 years, men were the most represented with 561 cases or 66% against 283 women or 34% with a sex ratio of 1.98. Seniority was 7 years with the extremes of 0.038 and 29 years, 51.54% of the workers had a seniority of less than 5 years.

**Conclusion:** Bank employees were stressed at different levels. There is a statistically significant relationship between stress level and stressors. The assessment of the factors intrinsic to the work situation would certainly make it possible to analyze the impact and possible corrective and preventive measures.

**Keywords:** Assessment; Stress; Work; Bank; Conakry

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### Introduction

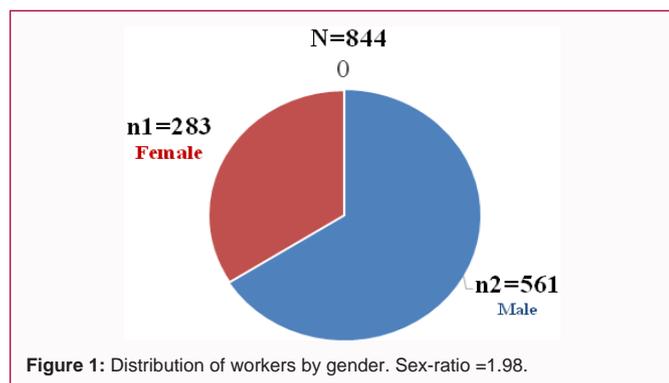
Stress is the body's response to an exhausting, dangerous or distressing situation. It is then the reaction of a person subjected to a high requirement and pressure at work requiring for it an adaptation.

The term "stress", like the term "distress", comes from the Latin "stringere" which means "to tighten, to stretch, to hug, to offend". In his popular usage he is doubly connoted. On the one hand, it covers an idea of suffering where anxiety, depression and physical symptoms coexist. On the other hand, it evokes stimulation and an excitation necessitated by modern life. From a conceptual point of view, it can designate the causes, the effects and the state in which it puts an individual. Causes, impacts and states of stress can be physiological and/or psychic [1].

The ambiguity of the term "stress" explains its multidisciplinary use and the lack of universal consensus around its definition and measurement.

The impact of work stress is generally considered to be harmful to workers' health and costly for society. They seem to affect all categories of workers, including managers. Numerous scientific works agree that work-related stress is at the origin of pathologies such as Musculoskeletal Disorders (MSDs) and low back pain, Cardio Vascular Diseases (CVD), depression [2]. Other specific behavioral phenomena such as alcohol, tobacco and psychoactive drug abuse are also more common in stressful situations. This issue is all the more worrying as work stress is a growing phenomenon, partly due to the emergence of new technologies and the spread of new forms of work organization [2].

Thus, stress is not only important from the medical and psychological point of view, it is also important for the sciences of the organization and the manager. Stress is so involved in the



**Table 1:** Distribution of workers by age group.

Age range	Effective	Percentage
20-29	195	23.10%
30-39	381	45.14%
40-49	154	18.25%
50-59	82	9.72%
60-69	27	3.20%
70-79	5	0.59%
<b>Total</b>	<b>844</b>	<b>100.00%</b>

Average age=37.02 years min=20 years max=72 years

functioning of organizations that it can almost be compared to the function of energy in physics [3].

According to a corporate survey conducted in the early 2000’s of 1506 group insurance plan members randomly selected across Canada, 62% of respondents reported being very stressed at work. The survey also explored the effects of stress on respondents, 64% of whom say they are irritable or anxious. They also reported insomnia (42%), being sick more often (21%), and being away from work many times (11%) (Aventis, 2001) [4]. In the United States, in 1993, the International Labor Office (ILO) published a report warning of the dangers of stress: The US industry would cost \$200 billion a year in stress due to absenteeism, loss of productivity, health insurance benefits and direct medical expenses [5].

In 2011 in France, François et al. [6] in their published study on exposure to psychosocial constraints in the workplace reported that 26% of employees are exposed to strong psychological demands with limited decision latitude to cope with them.

In 2003 in Morocco; Chatillon and Ardoin [7] reported that 65% of nurses reported being stressed in their work. In 2015 in Guinea; Yansane [8] in his study on psychosocial risks in a private bank in Conakry found a correlation of more than 62% between health and the work environment. For almost two decades now, the issue of stress in the workplace has increased dramatically and is one of the major issues facing organizations today. The resulting consequences are heavy and affect not only individuals, but also organizations and society in general [1].

The scarcity of study on the subject in the banking sector in Guinea, the need to make better known the phenomenon and its risk factors motivated this study whose general objective was to assess stress at work in the banking sector of Conakry.

It was specifically to determine the level of stress among employees in banking, describe the stressors in banking, to establish

the relationship between the level of stress and these factors.

## Methods

The national service of occupational medicine and twelve banks of the city of Conakry as well as their branches served as a framework for the realization of this study. These banks were: Bank for Trade and Industry (BCI), Islamic Bank of Guinea (BIG), National Bank of Guinea (BNG), NSIA Bank, Orabank, FBN Bank, United Bank for Africa (UBA), the Banque Populaire Maroc-Guinéenne, the Rural Credit of Guinea (CRG), Afriland Bank, Ecobank, Skye Bank.

Our study focused on all bank employees working in the city of Conakry. An investigation sheet developed according to the model of Charly Cungi and a computer equipped with Pack Office 2013 served us as a support for data collection. We conducted an exhaustive sampling of the banking companies scheduled during the annual systematic medical check by the national service of occupational medicine during our study period. All employees of the banks of the city of Conakry were targeted. Included in this study were all bank employees in Conakry present during the survey who agreed to participate. However, were excluded from this study, all bank employees did not accept the investigation. For all employees, we determined socio demographic parameters (age, sex, marital status, workstation, residence) as well as stress and stressor evaluation parameters. Based on ethical and ethical considerations, an investigation authorization and the free membership of the employees in our investigation were requested and the information collected was kept in the confidentiality required by professional secrecy. During our study period, we had no difficulties.

## Results

We conducted a descriptive-type prospective study of Workplace Stress Assessment in which we recorded 844 workers all of whom experienced stress in this workplace at different degrees of 100% frequency.

The average age of our workers was 37.02 years with extremes of 20 years and 72 years, men were the most represented with 561 cases is 66% against 283 women or 34% with a sex ratio of 1.98 (Table 1 and Figure 1). The most affected age groups were 30-39 years old, i.e. 45.14% of cases, and 20-29 years of age, i.e. 23.10% of cases with an average age of 37.02 years. The seniority was 7 years with the extremes of 0.038 and 29 years, 51.54% of the workers had a seniority of less than 5 years.

Married people were more represented (74.29%). Accountants were affected in 50.00% of cases. Depending on the level of Stress, we observed very low stress for 50.47% of workers and the high level of stress for 5.09% of workers only. 63.03% of workers had a very low stressor score against 0.47% of very high stressors in other workers. Overwork was observed in 332 or 39.33% of workers (Table 2).

According to the relationship between stressors and stress, 14 of

**Table 2:** Distribution of workers by marital status.

Marital status	Effective	Percentage
Married	627	74.29%
Singles	208	24.64%
Divorced	4	0.47%
Widower	5	0.59%
<b>Total</b>	<b>844</b>	<b>100</b>

**Table 3:** Distribution of workers by occupation.

Workstation	Effective	Percentage
Welcoming agents	95	11.26%
Accountants	422	50.00%
Controller Agents	131	15.52%
Administrative agents	82	9.72%
Drivers/Transportation	44	5.21%
IT Agents	24	2.84%
Other	34	4.03%
Assistants	12	1.42%
Total	844	100.00%

Mean=7 years min=0.038 years (2 weeks) max=29 years

**Table 4:** Distribution of workers by level of stress.

Level of stress	Effective	Percentage
Very low stress	426	50.47%
Stress down	375	44.43%
High stress	43	5.09%
Very high stress	0	0%
Total	844	100.00%

our respondents found a close relationship between their stressors and their stress at the workplace.

## Discussion

The frequency of stress in the banking workplace in Conakry is 100%. We conducted a descriptive prospective study on stress assessment in the banking workplace in Conakry where we recorded 844 workers. The average age of our workers was 37.02 years with extremes of 20 and 72 years, the age group of 30 to 39 years was the most affected with a proportion of 45.14%, followed by that of 20-29 years with a proportion of 23.10%. Oke and Dawson [9] in Nigeria in 2008, a study on stress in the banking sector found that the most represented age group was 31 to 40 years old with a proportion of 49.7%. Petarli et al. [10] Brazil in 2015 reported in a study on stress in the banking sector, that the most represented age group was 31 to 50 years with a proportion of 62%. Desouky and Allam [11] in Egypt in 2017 reported in a study on stress among teachers, an average age of 39.4 years with extremes of 21 years and 58 years.

During this study, the young adults are the most met; this result could be explained by the fact that in recent years companies and especially banks in order to revitalize their activities have implemented a policy of rejuvenation of their workforce by employing more and more young graduates. Among the workers, men were the most represented with 561 cases, 66% against 283 female cases or 34% with a sex ratio of 1.98. Oke and Dawson [9] in Nigeria reported in a study on stress in the banking sector, a male predominance of 62.7%. Petarli et al. [10] in Brazil in 2015 reported in a study on stress in the banking sector, a male predominance of 51%. This is explained by the fact that it is the men who file their applications for employment much more. Also the number of women in net evolution would be explained by the policy put in place by all the organizations to promote female candidates. As for marital status, married couples are the most met in the banking sector with a proportion of 74.29%.

Oke and Dawson [9] In Nigeria in 2008, which reported in a study on stress in the banking sector, 68% of employees, are married.

**Table 5:** Distribution of workers by the relationship between stressors and stress.

Stress Stress Very Low stress low	Stress high + very high stress	Stress very low +stress low	Total
Stressors	14	94	108
No stressors	29	707	736
Grand total	43	801	844

Straighteners high stress+Stress very high stress very low+stress low total general OR=3.63 ic [1.85 - 7.11] p-value =0.0000

Petarli et al. [10] In Brazil in 2015, which reported in a study on stress in the banking sector, 64% of employees are married. Desouky and Allam [11] in Egypt in 2017, which reported in a study on stress among teachers, 83.2% of employees, are married. The majority of workers (64.22%) came from the communes of Ratoma and Matoto with 39.22% and 25% respectively. This result could be explained by the fact that these two communes are the largest and most populated of Conakry.

### Distribution of workers according to seniority at work station

The seniority was 7 years with the extremes of 0.038 and 29 years, 51.54% of the workers had a seniority of less than 5 years. Oke and Dawson [9] in Nigeria in 2008, a study on stress in the banking sector found that 42% of employees had a seniority of less than 05 years. Desouky and Allam [11] in Egypt in 2017 who reported in a study on stress among teachers, 30.3% of employees had a seniority of less than 05 years. The relatively low seniority in this sector would be due, on the one hand, to the fact that most of the employees were young at the beginning of their careers and, on the other hand, the fact that the hiring and debauchery process in these sectors is fairly regular. The accounting agents (cashier) are the most concerned with a proportion of 50%, followed by the controllers and the reception staff with the proportions of 15.52% and 11.26% respectively (Figure 1 and Table 3).

Oke and Dawson [9] in Nigeria in 2008 also reported in a study on stress in the banking sector that 36.7% of employees are accounting officers. Petarli et al. [10] Brazil in 2015 reported in a study on stress in the banking sector, that 55% of employees are administrative agents and 45% of agents. At the level of the banking sector, the need for human resources is much more accentuated on these workstations; which explains the high number of employees in this field.

In our series, we evaluated stress and stressors according to Charly Cungi's model [12]; thus 5.09% of workers had a high level of stress (score between 30 and 45) against 50.47% and 44.43% who respectively had a level of stress very low (score 11 and 19) and low (score between 19 and 30). None of the workers had a very high level of stress (Table 4).

### Our data are comparable with those of

Oke and Dawson [9] in Nigeria in 2008, which reported in a study on stress in the banking sector, that the most represented age group was 31-40 years old with a proportion of 49.7%. Petarli et al. [10] Brazil in 2015 reported in a study on stress in the banking sector, 58% of employees had a low stress level and 41.7% had a high level of stress. Desouky and Allam [11] in Egypt in 2017 reported in a study, on stress among teachers, 67% of employees had a high level of stress and 26.1%, a moderate level of stress. Jeyaraj [13] in Indonesia in 2013 reported in a study of teachers' stress, 62% of employees had an average stress level and 17.7% had a high level of stress. Mishra et al. [14] in India in 2011 reported in a stress study among teachers, 88.4%

of employees had a moderate level of stress and 5% had a high level of stress. As for stressors, 12.32% of workers had a high stress score (score between 18 and 28 vs. 63.03% and 24.17%) who respectively had a very low stress score (score between 8 and 14 and low score between 14 and 18). The stressors most often encountered are regular work overloads and family worries. Statistical analysis of this result reveals a statistically significant relationship between stress level and stressors ( $p$ -value =0.00) (Table 5). The risk of being stressed in the presence of stressors is 3.63 times greater than for workers with a low stress score. It is again apparent from this study that stressors are the risk factors for stress. In our study, advanced age ( $p=0.04$ ), sex ( $p=0.03$ ) and workstation (accountants  $p=0.02$  and computer scientists  $p=0.00$ ) are the factors that are related to stress.

Oke and Dawson [9] In Nigeria in 2008, a study on stress in the banking sector found a correlation between age and stress, seniority and stress. Petarli et al. [10] in Brazil in 2015 reported in a study on stress in the banking sector, a correlation between marital status, job position, seniority and stress. Desouky and Allam [11] in Egypt in 2017 reported in a study on teacher stress, a statistically significant relationship between gender, advanced age and stress. Jeyaraj [13] in Indonesia in 2013 reported in a study on teacher stress, a statistically significant link between gender, seniority and stress. This is due to the fact that responsibilities increase with age and that the demands of certain jobs are stressors.

## Conclusion

Bank employees were stressed at different levels. There is a statistically significant relationship between stress level and stressors. The evaluation of the factors intrinsic to the work situation is verified by some of the analysis of the impact and the corrective and preventive measures. For example, stressors, stressors, risk factors, additional stress studies in other sectors could help us better understand.

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