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**Effects of Stress and Burnout on Rural Bank Workers in Ghana  
by Gender and Rank: Exploring Coping Strategies.**



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## Effects of Stress and Burnout on Rural Bank Workers in Ghana by Gender and Rank: Exploring Coping Strategies.

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### Abstract

**Purpose.** The study examined the effects of stress and burnout on rural bank workers in Ghana by gender and rank: exploring coping strategies.

**Methodology.** Descriptive survey was used for the study. The instrument used for the study was a questionnaire and it was made up of two sections. Section A included three items that assessed demographic characteristics of the respondents. Section B included 10 items that evaluate various strategies for coping with stress and burnout. The accessible population for the study was 148 rural bank workers selected from four (4) rural banks with a sample size of 108. Sixty-eight (68) males and forty (40) female workers were selected for the study. Proportional sampling was used to determine the total number of respondents from each rural bank. Data were analysed using descriptive statistics (means and standard deviation) and inferential statistics (multiple linear regression and multivariate analysis of variance (MANOVA)).

**Findings.** The study revealed that flexible shifts, adequate staffing, good leadership and availability of resources are appropriate strategies that help them to cope with the stress and burnout related to their work. It is also revealed that workers experience the same level of stress and burnout irrespective of their gender.

**Unique contribution to theory, practice and policy:** the study conclude that the level of stress and burnout do not differ based on the ranks. It was recommended that when providing treatment or management services for rural bank workers emphasis should not be placed on the gender and rank since the levels of stress and burnout experience are the same. It can be concluded that high stress and burnout among bank workers leads to poor output on their job. Again, strategies such as flexible shifts, adequate staffing, and better working conditions

**Keywords:** *Stress, Burnout, Gender, Rank, Rural Bank Workers*

## Introduction

Stress and burnout are increasingly recognized as critical issues affecting employees in the banking sector, where the demands of the job can lead to significant psychological and physical health problems. Bank workers often face high-pressure environments characterized by tight deadlines, customer expectations, and the complexities of financial regulations. These stressors can lead to chronic stress and burnout, which not only impact the well-being of employees but also the overall performance of banking institutions (Hassard et al., 2017). Research indicates that the prevalence of stress-related disorders among bank employees has increased significantly, with many reporting feelings of anxiety and emotional exhaustion (Pohl & Tortella, 2017).

Burnout, a specific consequence of chronic stress, is characterized by emotional exhaustion, depersonalization, and a reduced sense of personal accomplishment (Maslach & Leiter, 2016). Bank workers experiencing burnout may feel overwhelmed and detached from their work, leading to decreased job satisfaction and performance. Studies have shown that burnout can result in high turnover rates, as employees seek more supportive work environments (Frasquilho et al., 2016). This turnover not only disrupts organizational continuity but also incurs significant costs related to recruitment and training, further straining the resources of maintaining the financial stability of their banking institutions.

The effects of stress and burnout extend beyond individual employees to impact the overall organizational culture. A workforce plagued by these issues can lead to a toxic work environment characterized by low morale, poor communication, and decreased collaboration among employees (Silva & Navarro, 2012). Such an environment can hinder the bank's ability to adapt to changes in the financial landscape and meet the evolving needs of its clients. Furthermore, the negative consequences of stress and burnout can lead to a decline in customer service quality, ultimately affecting customer loyalty and satisfaction (Godin et al., 2005). This means that, stress can be a killer of many organizations in Ghana of which Rural Banks in Ghana are no exception.

## Background to the Study

The financial sector, including rural banking, plays a critical role in economic development by providing financial services to underserved and remote communities. Rural bank workers often face a range of occupational challenges including high workloads, limited staffing, and tight regulatory pressures, which can result in elevated stress levels and professional burnout (Maslach & Leiter, 2016). Unlike their urban counterparts, rural bank employees frequently operate under conditions of limited infrastructure and support systems, further exacerbating stress-related outcomes (Khamisa, Oldenburg, Peltzer, & Ilic, 2015).

Stress and burnout in the workplace have been well-documented as significant factors affecting employee productivity, health, and overall job satisfaction. Burnout, characterized by emotional exhaustion, depersonalization, and reduced personal accomplishment, is particularly concerning in sectors involving high interpersonal interaction and accountability,

such as banking (Schaufeli, Leiter, & Maslach, 2009). Rural banking employees, due to their proximity to clients and community responsibilities, are especially vulnerable to these effects.

Gender plays a significant role in how employees experience and respond to stress and burnout. Research shows that women tend to report higher levels of emotional exhaustion, potentially due to societal expectations and additional domestic responsibilities (Purvanova & Muros, 2010). Men and women view burnout and turnover intent differently as they have different expectations from their respective careers (Adenugba et al., 2019; Guthrie & Jones, 2012; Olusa & Bolaji, 2020). The perception of a healthy work-life balance varies between men and women. Researchers suggested women still assume a primary role in caring for a family (Cohen et al., 2020; Tiwari et al., 2019). Women reported having a higher responsibility in family care, while men reported a higher priority in work roles (Cohen et al., 2020; Tiwari et al., 2019). Differences in gender roles at home affect the amount of job-related stress levied by a disproportionate work-life balance and the possibility for burnout and turnover intent (Cohen et al., 2020; Spector & Zhou, 2014; Tiwari et al., 2019).

Rank or position within the bank's organizational hierarchy is another critical factor in understanding stress dynamics. Senior-level employees may be exposed to strategic pressures and decision-making stress, while rank-and-file workers may face customer service burdens, repetitive tasks, and performance monitoring (Karatepe, 2013). The hierarchical nature of banks can also influence access to coping resources, such as managerial support, autonomy, and training, making it vital to study how stress affects different employee levels uniquely. Higher levels of occupational physical activity are connected with greater levels of job stress as well as rank. The degrees of stress experienced by workers varied, with those in higher ranks experiencing greater stress in relation to those with lower ranks. (Martins & Lopes, 2013).

The strategies employed by rural bank workers to manage stress are an essential area of investigation. Coping strategies ranging from problem-focused approaches like time management to emotion-focused techniques such as seeking social support can significantly influence how stress is managed and whether burnout can be mitigated (Folkman & Moskowitz, 2004). Identifying which coping mechanisms are most effective, and how these vary by gender and rank, can help institutions implement more supportive workplace practices.

The notion that leisure may act as a means of coping with stress and maintaining good health is not a recent idea in the leisure research community. Leisure theorists (Caldwell & Smith, 1988) suggested that dispositions associated with leisure experiences have the potential to help reduce or buffer the negative effects of stress experienced on one's health and well-being. Hull and Micheal (1995) showed that stress reduction appears to result when people recreate in the natural environment. More recently, Trenberth, Dewe and Walkey (1999) found that leisure that was passive and allowed for recuperation was more important as a means of managing stress than active and challenging leisure. A major component of

stress management involves the maintenance of a healthy lifestyle. There is good evidence to support the idea that proper diet and exercise is the most effective way to protect people from



the long-term effects of stress. Regular exercise, even of short duration, improves the functioning of the body (muscles, lungs.) as well as psychological functioning (better concentration, feeling good about self.) Social support is an important way to cope with stress that everyone can practice by maintaining friendships. This includes helping others when they need a little support from the stressors of life. Organizations can facilitate social support by providing opportunities for social interaction among employees as well as their families. Make a very definite separation between work and home. Enjoy life at home and start your evening with a different perspective completely disconnected from work.

### **Statement of the Problem**

Banking is widely acknowledged as a high-pressure industry characterized by long working hours, stringent regulatory requirements, customer demands, technological disruptions, and high-performance expectations (Jain & Giga, 2019). These pressures contribute significantly to workplace stress and eventually to burnout a psychological syndrome emerging as a prolonged response to chronic interpersonal stressors on the job (Maslach & Leiter, 2016). Stress in bank workers often stems from factors such as excessive workload, tight deadlines, inadequate staffing, job insecurity, and lack of control over work processes (Ahmad & Khan, 2018). Bank employees experiencing burnout may become less engaged, less productive, and more prone to errors, absenteeism, and even resignation (Shukla & Srivastava, 2016). These outcomes not only impact the individual employees but also have significant repercussions for organizational efficiency, customer satisfaction, and profitability.

A study by Dartey-Baah, Quartey, and Osafo (2019) examined occupational stress and job satisfaction among bank tellers in Ghana. The purpose of their study was to investigate the relationships between occupational stress, job satisfaction, and gender difference among bank tellers in Ghana. Their results revealed that tellers are more likely to exhibit counterproductive behaviours such as job dissatisfaction due to work-related stress. The results further showed that gender is not a strong determinant of job satisfaction and occupational stress among the bank tellers. Similarly, Bedu-Addo and Akinade (2013) investigated work-related stress among bankers in the Kumasi Metropolis. Their study found that the level of work-related stress experienced by bankers did not depend on gender. Both male and female bankers reported similar stress levels, suggesting that gender does not significantly affect work-related stress in this context.

Again, Segbenya and Hatsu (2022) conducted research and found out that job-related stress significantly affects employee performance in selected banks in Ghana. The study highlighted that stressor like work-life conflict and lack of clarity regarding promotion opportunities contributed to high stress levels among employees. A study by Asiseh (2016) examined the moderating role of leadership styles in the relationship between workload and occupational stress among bank workers in Ghana. The study found that transformational leadership styles

were more effective in moderating the relationship between workload and occupational stress compared to transactional leadership styles.

All the above studies even though considered stress, it did not consider the effects of both stress and burnout on the bank workers. Again, all the previous studies discussed above did not consider the effects of stress and burnout on both gender and rank. Finally, the known studies did not consider coping strategies of these bank workers against stress and burnout. These represent the research gaps identified that the current study sought to fill.

### **Purpose of the Study**

The purpose of this research was examined the effects of stress and burnout on rural bank workers in Ghana by gender and rank: exploring coping strategies.

Specifically, the study sought:

1. to identify the effects of stress and burnout on rural bank workers by gender
2. to identify the effects of stress and burnout on rural bank workers by rank
3. to identify the strategies used to cope with stress and burnout.

### **Research Question**

The study was guided by a research question:

1. How do rural bank workers cope with stress and burnout?

### **Hypotheses**

Two hypotheses were formulated to guide the conduct of the study

$H_{01}$ : There is no significant difference in stress and burnout among rural bank workers with respect to gender.

$H_{A1}$ : There is significant difference in stress and burnout among rural bank workers with respect to gender.

$H_{02}$ : There is no significant difference in stress and burnout among rural bank workers with respect to their rank.

$H_{A2}$ : There is significant difference in stress and burnout among rural bank workers with respect to their rank.

### **Research Methods**

Descriptive survey was used for the study and a well-structured adapted questionnaire was employed for the data collection. The questionnaire was made up of two sections. Section A consists of three items that assessed demographic characteristics of the respondents. Section B was made up of 10 items that assessed strategies to help workers cope with stress and burnout. The target population was 170 workers and the accessible population for the study

was 148 rural bank workers with a sample size of 108. Sixty-eight (68) males and forty (40) female workers were selected for the study. Proportional sampling was used to determine the total number of respondents from each rural bank. The data obtained were organised, coded,

and entered into the SPSS programme version (28.0). Data on the research question was analysed with means and standard deviation, since it aimed to identify how participants involved in the study coped with stress and burnout. The research hypotheses were tested with multivariate analysis of variance (MANOVA) to determine differences in stress and burnout based on gender and ranks of respondents.

## Results

### How do rural bank workers in Ghana cope with stress and burnout?

The research question sought to identify how rural bank workers in Ghana manage or cope with stress and burnout. Data on the question for the investigation was analysed with standard deviation as well as mean. From these outcomes, statements with the highest mean were interpreted as the major coping strategies of burnout among the respondents. A benchmark of 2.50 was set based on the scale employed to compare the obtained mean with.

Table 1 presents the findings obtained from answering investigation query number one.

Table 1- Strategies for Coping with Stress and Burnout

No.	Items	Mean	SD
1	Flexible shifts helps to reduce stress for me.	3.15	.409
2	Adequate staffing makes work less stressful for me.	3.13	.416
3	Good leadership and management skills in my unit help to reduce stress for me.	3.10	.389
4	Availability of adequate resources makes work less stressful for me.	3.10	.389
5	Getting my work in order and prioritizing tasks is a stress-relieving strategy that works for me.	3.01	.324
6	My body can experience a release of tension when I participate in regular physical activity.	3.00	.414
7	Regular seminar on stress management is always helpful to me. It shows me how to deal with stress.	2.98	.308
8	Developing a good support network among co-workers helps to reduce stress. This works for me.	2.95	.375
9	When circumstances do not go according to plan, it is helpful for me to be adaptable to change. It is helpful for me in lowering my stress levels.	2.83	.447
10	Starting off my day with breakfast is important. It helps me to cope with stress.	2.65	.553

Source: Field survey.

Table 1 shows the results on the ways rural bank workers in Ghana cope or manage with stress and burnout. From the results, it was found that all the statements had means above the cut-off point of 2.5 indicating that all items can serve as coping strategies for the rural bank workers. Some of the statements had very high means, indicating higher agreement to the statements. Statements such as “Flexible shifts helps to reduce stress for me” (M= 3.15, SD= .409), “Adequate staffing makes work less stressful for me” (M= 3.13, SD= .416), “Good leadership and management skills in my unit help to reduce stress for me” (M= 3.41, SD= .512), and

“Availability of adequate resources makes work less stressful for me” ( $M = 3.10$ ,  $SD = .389$ ). had higher means.

Gathering from the results, it can be stated that rural bank workers in Ghana believe that flexible shifts, adequate staffing, good leadership and availability of resources, developing good support network, being flexible to change and starting the day with breakfast are appropriate strategies that help them cope or manage their stress.

### Results on the tested hypotheses

Research hypothesis one sought to investigate male and female differences in stress and burnout among rural bank workers in Ghana. This research hypothesis was tested with MANOVA to establish gender difference in stress and burnout. While independent variable was gender of respondents (male and female), the dependent variables were stress and burnout.

Preliminary checks for the premise that governs MANOVA were performed to check for normalcy, parallelism, univariate and multivariate extremes, uniformity of variance-covariance matrices, and multicollinearity. There were no severe violations found in any of these areas. The Box's M Sig. value of .280, which was larger than .001, was used to determine whether or not the test of uniformity of variance claim was satisfied. In addition, Levene's test looked at whether or not there was a breach in the equality of variance for stress and burnout. The result indicated that none of the variables violated the equality of variance assumptions, stress with a sig. value of .370, and burnout with a sig value of .075 all of which were greater than .05. After checking for and meeting all assumptions.

Table 2- Descriptive Statistics of Gender Difference in Stress and Burnout

	Gender	Mean	SD	N
Stress	Male	37.10	6.436	78
	Female	38.69	4.798	28
	Total	37.64	5.956	106
Burnout	Male	26.13	5.133	78
	Female	27.44	3.938	28
	Total	26.58	4.783	106

Source: Field survey.

The descriptive results of stress and burnout in relation to gender are Table 2 presents. The results reveal that both males and female respondents had almost similar mean scores on stress and burnout with comparatively the largest difference in stress was among females ( $M = 38.69$ ,  $SD = 6.42$ ). Also, the largest difference in burnout was also among females ( $M = 27.44$ ,  $SD = 3.93$ ). This implied that descriptively, the means of males and females' respondents are unique in relation to stress and burnout. The descriptive results do not

provide enough evidence of statistically substantial differences when it comes to average values of stress and burnout, hence the MANOVA Multivariate test in Table 2 was examined.

Table 3- Multivariate Tests of Gender Difference in Stress and Burnout



Effect		Value	F	Hyp. Df	Error df	Sig.	PES
Intercept	Pillai's Trace	.975	1993.80	2.00	103.00	.000	.975
	Wilks'	.025	1993.80	2.00	103.00	.000	.975
	Lambda						
	Hotelling's	38.71	1993.80	2.00	103.00	.000	.975
	Trace						
	Roy's	38.71	1993.80	2.00	103.00	.000	.975
	Largest Root						
Gender	Pillai's Trace	.019	.99	2.00	103.00	.372	.019
	Wilks'	.981	.99	2.00	103.00	.372	.019
	Lambda						
	Hotelling's	.019	.99	2.00	103.00	.372	.019
	Trace						
	Roy's	.019	.99	2.00	103.00	.372	.019
	Largest Root						

Source: Field survey.

Note: PES- partial eta squared

Table 3 presents the results of the multivariate test on gender difference in stress and burnout based of respondents. The findings indicate no statistically substantial gender difference as being present in the stress as well as burnout of rural financial institutions workers in Ghana:  $F(3, 103) = .99, p > .05$ ; Wilks' Lambda = .98; partial eta squared = .019. This implies the level of stress and burnout did not differ among male and female respondents. Hence rural bank workers in Ghana have the same level stress and burnout gender. Owing on this finding, the assumption was chosen to be considered; hence the null assumption was disregarded.

Research hypothesis two sought to investigate to know differences in stress and burnout looking at the rank of rural bank workers in Ghana. This research hypothesis was also tested with MANOVA to establish difference in burnout and stress based on the rank of labourers at the financial institution. The independent variable was rank of respondents (junior staff and senior staff), and dependent variables were stress and burnout.

Prior to testing this hypothesis, initial assumption tests were conducted to determine normality (See Table 3), normality, univariate and multivariate anomalies, equality of variance-covariance matrices, and multicollinearity were all examined, and no severe breaches were found in any of these areas. Using the Box's M Sig. value of .211, which was larger than .001; we were able to determine that the test of homogeneity of variance claim was successful. Levene's Test was also checked for violation of equality of variance for depression, anxiety and stress. The outcome indicated that none of the variables violated the equality of variance assumptions, stress with a sig. value of .312, and burnout with a sig value of .122 all of which were greater than .05. After checking for and meeting all assumptions, Table 4 displays the results on the descriptive statistics.

Table 4- Descriptive Statistics of Difference in Stress and Burnout Based on Rank

	Rank	Mean	SD	N
Stress	Junior Staff	37.57	6.232	78
	Senior Staff	37.95	4.707	28
	Total	37.64	5.956	106
Burnout	Junior Staff	26.50	5.210	78
	Senior Staff	26.90	2.198	28
	Total	26.58	4.783	106

Source: Field survey.

In Table 4 the descriptive results of stress and burnout in relation to rank of respondents are presented. The results show both junior and senior staff workers respondents obtained almost similar mean scores on stress and burnout with comparatively the largest difference in stress was among senior staff ( $M = 37.57$ ,  $SD = 6.23$ ). Also, the largest difference in burnout was among senior staff ( $M = 26.90$ ,  $SD = 2.19$ ). This implied that descriptively, the means of junior and senior staff workers do not differ in relation to stress and burnout. Since the descriptive results do not provide ample evidence of statistically substantial differences in average values of stress and burnout, the MANOVA Multivariate test in Table 5 was examined.

Table 5- Multivariate Tests of Difference in Stress and Burnout Based on Rank

Effect		Value	F	Hyp. Df	Error df	Sig.	PES
Intercept	Pillai's Trace	.963	1327.68	2.00	103.00	.000	.963
	Wilks'	.037	1327.68	2.00	103.00	.000	.963
	Lambda						
	Hotelling's	25.78	1327.68	2.00	103.00	.000	.963
	Trace						
Rank	Roy's	25.78	1327.68	2.00	103.00	.000	.963
	Largest Root						
	Pillai's Trace	.001	.056	2.00	103.00	.946	.001
	Wilks'	.999	.056	2.00	103.00	.946	.001
	Lambda						
	Hotelling's	.001	.056	2.00	103.00	.946	.001
	Trace						
	Roy's	.001	.056	2.00	103.00	.946	.001
	Largest Root						

Source: Field survey.

The outcomes of the multivariate test comparing the levels of stress and burnout experienced by different ranking of people polled are presented in Table 5. Per the data, no highly relevant difference is present in the levels of stress and burnout experienced by rural bank employees in Ghana depending on their respective ranks:  $F(3, 103) = .06$ ,  $p > .05$ ; Wilks' Lambda = .99; partial eta squared = .001. This suggests the level of stress and burnout did not differ based on the rank respondents. Therefore, junior and senior staff workers of rural banks have similar levels stress and burnout. With this finding, the assumption was chosen to be considered; hence the null assumption was disregarded.

## **Discussion of results**

The aspect of this chapter discusses the findings of the study. The findings are discussed in relation to previous literature and outlines how the findings of this study confirm or contradicts existing empirical evidence.

### **Strategies rural bank workers in Ghana use to cope with stress and burnout**

This study also examined the strategies that help rural bank workers in Ghana in coping with stress and burnout. From this investigation's outcome, the outcome suggested that the main strategies that help them to cope with stress include: flexible shifts, adequate staffing, good leadership and availability of resources for work. Also, the findings noted that developing good support network, being flexible to change are also helpful coping strategies to stress and burnout.

These conclusions are consistent with those found in the research conducted by Gyan (2015), who used a combination of research approaches to evaluate the characteristics of stress and the recovery techniques utilised by bank employees in the Tema Metropolis in Ghana. Outcomes from a survey conducted by Gyan (2015) revealed that better work shifts, sharing with friends, using pharmacological treatments, getting therapy, and social gatherings were useful in managing with stress. In addition, the investigation's outcomes lend credence to the conclusions of another study by Adegboyega et al., (2017) which was conducted on the topic of stress and the coping strategies utilised by female bank employees. The stress levels of female bank employees in Kogi State, Nigeria, as well as the methods they use to deal with it, are the focus of this investigation. According to the findings of Adegboyega et al. (2017), having regular health check-ups and having competent leadership are both useful strategies to deal with the stress which is linked to one's occupation.

The outcomes of this survey agree even more so with the results of Mazzola, Schonfeld, and Spector's previous research (2011) who qualitatively examined stress, burnout and its coping strategies among nurses in an Italian city. The researchers found that effective ways the nurses applied in dealing with their stress and burnout levels included better work environment covered proper staffing, favourable work schedules and asking for support from colleagues. The outcome of this study additionally is linked to outcomes of Montero-Marín et al. (2014) who examined coping with stress and types of burnouts among employees in University of Zaragoza, Spain. Montero-Marín et al. (2014) found that better working conditions, and provision of needed work resources and annual vacations helped workers in dealing with stress.

Giving the findings of this investigation, the investigator can say appropriate stress and burnout coping strategies are extremely important for bank workers and all workers in general. This is backed by previous empirical evidence from both employees within and outside the banking sector. It can also be argued that though coping strategies are relevant, different individuals apply different strategies in coping with stress and burnout. Clearly from the findings, whereas some employees relied on colleagues for support, other believed having the needed resources for work and better leadership was significantly important in overcoming stress and burnout at the office.

**Gender difference in stress and burnout among rural bank workers in Ghana**

In addition, gender differences in stress and burnout levels were investigated among rural bank workers in Ghana for the purpose of this investigation. Per the outcomes of the investigation, there was no discernible gender gap in terms of the amount of stress and burnout experienced by workers at rural banks in Ghana. The outcomes suggest both male and female workers of banking institutions experience comparable levels of stress and burnout. This is one of the implications of the study.

These findings lend credence to the conclusions drawn by Lackritz (2004) in his research on the effects of stress and burnout on employees. According to Lackritz (2004), the sexual identity component had no impact at all on the level of job burnout that was felt. This was backed by the work of Maslach et al. (2001) who as part of a quantitative study examined gender difference in stress and burnout among employees in an accounting firm. From Maslach et al. (2001) findings, gender difference were not observed in the degree of stress and burnout of labourers involved in this investigation. Hence, they concluded that regardless of gender of employees, their level of stress and burnout remains the same.

Owing to these findings, it is important to note that some previous empirical findings report divergent results. For instance, Gorji and Vaziri (2011) investigated the relationship between the condition of job burnout among bank employees and the performance of such personnel. According to the findings of Gorji and Vaziri (2011), men bank employees feel higher levels of burnout and stress in comparison to their female counterparts. These findings were based on the findings of the study. Additionally, the research conducted by Cordes and Dougherty (1993) discovered that women are more likely than males to suffer from the condition of job stress. According to another investigation by Sarafis et al. (2016), it was discovered that work-related stress and burnout were more prevalent in ladies and could be linked to a variety of chronic conditions such as migraine headaches, muscle spasms, backaches, joint stiffness, and chronic physical ailments, amongst others. This finding was supported by the fact that job stress and burnout was found to be more prevalent in younger workers. The previous empirical evidence shows that some studies report findings that are different from the findings of this study. The differences in the research findings can be associated to differences in the study setting as well the workload these employees' experiences.

**Rank difference in stress and burnout among rural bank workers in Ghana**

The final objective was to examine rank difference in stress and burnout among rural bank workers in Ghana. Based on the outcome, no substantial difference in the stress and burnout level amongst workers in rural banks workers based on their rank (low level employees and upper-level employees) was found. The implication of the findings is that both junior and senior staff workers of rural banks face similar levels of stress and burnout.

The results of this investigation are comparable to those that were revealed by Khalid, Pan, Li, Wang, and Ghaffari (2020), who investigated the effects of work - related stress on work burnout among financial institution personnel in Pakistan, using personal resources as an intermediary in their research. External exertion and over, on the one side, and mental tiredness

and dissociation, on the other arm, were shown to have a strong and positive link, according to the findings of Khalid et al. (2020). The authors also saw that the degrees of stress were the same across personnel of higher and lower ranking positions in the company. The results of this research provide even more credence to the findings of Laeeque (2014), who investigated the connection between work-family friction and the feeling of being burned out on one's job by one's workers. Laeeque (2014) found that the degree of stress experienced by employees in lower management was the same as that experienced by those in upper management. Martins and Lopes (2013), who carried out a cross-sectional investigation among 506 military duty soldiers of the Brazilian Army, came to different conclusions. The outcomes of their research were not consistent with the findings of this study. According to the findings of Martins and Lopes (2013), higher levels of occupational physical activity were connected with higher levels of job stress and rank. In addition, Kluger et al. (2003) conducted research on the levels of work satisfaction, stress, and burnout experienced by Australian specialist anaesthetists. According to the findings of Kluger and colleagues (2003), Lady Anaesthetists expressed greater levels of stress than their men equivalents; also, it was found that anaesthetists with lower ranks experienced higher levels of burnout than higher anaesthetists since they performed more duties.

Evidently, while some previous empirical evidence suggests that the level of stress and burnout differ with respect to rank of employees, some other studies suggest otherwise. This study supports the notion that no matter the rank of employees, their level of stress and burnout remain the same of similar, as reported by some previous studies. The inconsistencies between the findings of this study and other contradictory empirical evidence speak to the idea that contextual difference, differences in the various study population may account for the difference. The difference in the current investigation outcome does not make the observations and derivations of prior research void, but offers a somewhat different perspective on the subject.

## **Conclusions**

It can be concluded that stress and burnout among bank workers leads to poor output on their job. In essence, bank workers would not be able to effectively perform their roles, reach set personal and organisational work goals and be productive to the nation. Hence it can further be concluded that better work conditions with respect to workload and shifts, proper management and accessibility of needed assets for work would significantly help employees in dealing with stress and burnout. Again, strategies such as flexible shifts, adequate staffing, good leadership and availability of resources are helpful.

## **Recommendations**

It is recommended that in dealing with stress and burnout, rural banks workers should seek professional assistance from Counselling Centre, University of Cape Coast. This is because psychological assistance would be a much better strategy in dealing with work related stress and burnout. It is also recommended that when providing treatment or management services,



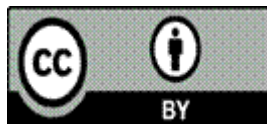
bank managers should not place emphasis on the gender and rank, since the levels of stress and burnout experiences are the same. It is further recommended that counsellors should not focus on gender when giving stress and burnout interventions to rural bank workers because both male and female workers experience the same levels of stress and burnout. The findings indicate that the level of stress and burnout do not differ with respect to workers' ranks but rather a coping strategies or counselling interventions that will help all the workers.

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