

WORK STRESS, COPING STRATEGIES, AND EMPLOYEE DEMOGRAPHICS AS PREDICTORS OF PERCEIVED QUALITY OF LIFE AMONG FEMALE BANK EMPLOYEES

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ABSTRACT

The current investigation examines the influences of work stress, coping strategies, and employee demographics on the perceived quality of life among female bank employees within Nigeria's banking industry. The study's sample was drawn from a selection of banks (Zenith Bank Plc, Guarantee Trust Bank Plc, Full-Range Microfinance Bank Limited, United Bank For Africa Plc, and First-City Monument Bank Plc) across the Ibadan city, Oyo State of Nigeria. The current investigation adopts a quantitative research approach, and this investigation's inquiry forms (questionnaires) were randomly circulated. However, out of 250 questionnaires, 232 questionnaires were helpful for investigation and analyzed with statistical packages for social sciences (SPSS vs. 26). This paper's findings suggest that the higher the female bank employees' work stress level, the less they perceive the quality of life and vice versa, while the coping strategies of female bank employees within Nigeria's banking industry influence their perception of quality of life. The current study further specifies that employee demographics (age, marital status, and work experience) show statistical influences on the perceived quality of life. This investigation confirmed that work stress, coping strategies, and employee demographics significantly influence the perceived quality among female bank employees within Nigeria's banking industry. Therefore, business organizations' leadership and management, employers, human resource managers, and recruitment agencies for Nigeria's banks should introduce psychological intervention addressing work stressors and coping among employees at all levels to enhance employees' quality of life and get better outcomes from their performance. Besides, the psychological intervention addressing work stressors and coping should also be made essential among less experienced single older female bank employees, as this paper indicates that they are the set of employees who are less prone to perceive the quality of life within Nigeria's banking industry.

Keywords: Fairness, support, modeling, demographics, banks, Nigeria.

INTRODUCTION

Employee quality of life has been an essential variable in the last two decades (Witmer *et al.*, 1998). Hence, perceived quality of life as a notion is the positive facets of people's lives, for instance, positive feelings and life satisfaction (WHO, 2014). In the health and disease context, perceived quality of life is commonly referred to as a multidimensional concept that incorporates mental, physical, emotional, and social functioning (Witmer, 1998). Perceived quality of life is more than a direct measure of health and focuses on individuals' perception of their health and life statuses. Hence, it has become a social and psychological health issue of more significant concern (Diener, 2013). According to Diefenbach *et al.* (2008), work stress is an unfriendly emotional encounter connected to anger, anxiety, fear, dread, frustration, grief, and downheartedness. Notably, it underlines its negative implications, potentially dysfunctional and socially costly influences on the quality of life among employees in the workplace (Lazarus, 2000). Moreover, coping is a conscious exertion to resolve interpersonal and personal anomalies, seek to master, lessen, or put up with conflict or stress. Therefore, it is the process of executing a response to a stressor to carry out a task to achieve one's goal-related efforts (Monzani *et al.*, 2015). Psychological coping tools are regularly called coping strategies or coping skills, excluding unconscious strategies (for example, defense mechanisms) (Day & Livingstone, 2001). Rajadhyaksha (2020) posited that work stress and coping strategies jointly accounted for a 34.1% variance in respondents' perceived quality of life.

As posited by Usman and Khan (2018), perceived quality of life among workers affected their work performances, psychological health, decision making, and social relationships, to mention a few. Moreover, working under stress is common practice in several commercial banks in Nigeria, as they set unlikely, unattainable and unachievable goals and profit and liability targets for their employees, particularly for young, pretty, and mobile female employees

(Adenugba & Ilupeju, 2012). Adenugba and Ilupeju (2012) further posited that most female employees within Nigeria's banking industry had been given the target of receiving a minimum of N10 million per week, accompanied by appointment confirmation and perhaps a promotion for the unattainable targets and achievements. Mojinyinola (2008) also indicated that work stress in the Nigerian banking industry produces heart problems, absenteeism, aches, and high blood pressure, especially amongst female employees. Notably, work stress has become apparent in recent years due to several highly revealed corporate scandals and workplace safety and hazard incidents. Therefore, the ability of any work industry in these recent years to achieve its goals adequately is a function of its ability to attract and retain competent employees with high quality of life level and could be primarily influenced by the adopted work-stress management and coping strategies (Oshagbemi, 2000). How the ability of banks within Nigeria's banking industry to attract and retain competent employees with high quality of life level and the adopted work-stress management and coping strategies would play out among female bank employees in Nigeria inspires a need to investigate the influence of work stress further, coping strategies and demographics on the quality of life among Nigeria's female bank employees. Besides, studies addressing the combination of these issues within Nigeria's banking industry have been deemed scanty. So, the current study intends to look at the influence of work stress, coping strategies, and demographics on the perceived quality of life among female bank employees in Nigeria.

1. LITERATURE REVIEW

1.1 Person-Environment Fit Theory of Work Stress

Dewe *et al.* (2012, p. 28) suggest that it is germane to "*begin with the notion of explaining the word 'fit' itself.*" The person-environment (P-E) fit theory proposes that there will be high stress due to inconsistency between an individual's needs and what they face in the workplace (Dewe *et al.*, 2012). The fundamental claim of the P-E fit theory is the hope of equality between employees' wants and what they eventually receive, alongside equating capabilities (skills) and demands that employees face (Yang *et al.*, 2008; Dewe *et al.*, 2012). Possible outcomes of misfits identified include a perception of low quality of life, reduced commitment to the organization, job dissatisfaction, absenteeism, to mention a few (Dewe *et al.*, 2012).

1.2 Job Demand-Control-Support Theory of Work Stress

Practical support for the Job Demand-Control (JDC) theory has been duly established, with numerous researches showing a regulating effect of determination on the relationship between psychological strain and job demands (Beehr *et al.*, 2001). The theory then transformed into the Job Demand-Control-Support theory (Dewe *et al.*, 2012). Daniels *et al.* (2008) posited that control and support help individuals cope more effectively with work demands, reduce strain, encourage positive perceived quality of life, increase welfare and appropriate behaviors in the workplace. The theory has several practical applications since it proposes ways to increase the quality of life, boost welfare at workplaces, and decrease stressors (Dewe *et al.*, 2012).

1.3 Social Learning Theory of Coping Strategy

Social learning theory (SLT) postulates that individuals learn from one another through modeling, imitation, and observation. This theory has frequently been termed a link between behaviorists and cognitive-learning theorists as it incorporates motivation, memory, and attention. Much human behavior is learned through modeling because through observation, an individual forms new ideas of the way new behaviors are achieved. On future events, this implicit information functions as a lead for action (Bandura, 1977). Hence, SLT refers to human behavior in the uninterrupted joint relations between cognitive, environmental, and behavioral influences. This theory is of great importance to this study because it postulates that individuals learn various coping strategies in their environments. Since our actions are influenced by what we hear and observe, employees' coping options with work-related stress and daily hassles could also be similar or reflect personal experience as taught from the social network (Day & Livingstone, 2001). Hence, this theory submits that perception of quality of life and work stress from an individual perspective. Therefore, a self-report instrument is relevant and adequate to compare these variables among the current study population.

The theories stated above will be applied to the current investigation, as this paper examines the inequality between employees' wants and what they eventually receive, alongside equating capabilities (skills). Employees' demands result in possible outcomes such as perception of low quality of life, reduced commitment to the organization, job dissatisfaction, absenteeism, and many more (Dewe *et al.*, 2012). Furthermore, the current study will explore Daniels *et al.*'s (2008) position that control and support help individuals cope more effectively with work demands, reduce strain, and encourage positive perceived quality of life, increasing welfare and appropriate behaviors in the workplace. The current paper will also investigate the proposition of Day and Livingstone (2001) and Bandura (1977), who posited that individuals learn various coping strategies in their environments. Since our actions are influenced by what we hear and observe, employees' coping options with work-related stress and daily hassles could also be similar or reflect personally. Since as taught from the social network.

1.4 Work stress, coping strategies, demographics, and perceived quality of life

Work stressors influence an individual's work-life sense of balance and perceived quality of life. Studies have posited that work stress is typically most affected by issues at work as the spilling of these concerns over into individual life more often than emotional stressors affect the quality of life (Frone, 2003; Hadden & Hede, 2009). A significant

relationship exists between work stress, psychical and mental health, perceived quality of life, and tension at work with other life roles (Greenhaus *et al.*, 2003; Duxburry *et al.*, 2014). Besides, an absence of work-stress balance has been revealed to negatively influence specific aspects of psychological well-being and employees' quality of life (Frone, 2000; Higgins *et al.*, 2014). Overtime working, self-reported work stress, and pressure show a relationship with higher levels of depression and anxiety, lack of work-life balance, and low quality of life in manufacturing industries (Dex & Bond, 2005; Wilkinson, 2013). Wilkinson (2013) found that perceived work-life balance and work stress predict the quality of life and subjective well-being (which was mainly identified by satisfaction). Also, Grant-Vallone & Ensher (2011) noted that employees who reported high work stress significantly scored lower on the measure of perceived quality of life using t-t for independent samples. Hence, they suggested that high work stress predicts poor quality of life among employees. Several studies on work stress as determinants of perceived quality of life among employees have suggested that the work stress level lowers the emotional well-being and perceived quality of life among employees (Bianchi & Milkie, 2010; Baum *et al.*, 2012). In testing more evidently the influence of work stress on the perceived quality of life among female employees within Nigeria's banking industry, this paper states its first hypothesis:

H₁: Work stress significantly predicts perceived quality of life among female bank employees in Nigeria.

Regarding coping strategy, an individual can deal with a problem by adopting a direct coping approach, also known as a problem-focused strategy (for instance, facing and trying to solve the problem). An individual can also adopt an avoidance coping strategy known as the emotional-focused strategy (disengaging from the problem). Both coping strategies affect people's adjustment levels and their perceived quality of life (Nes & Segerstrom, 2006). The study of Rantanen *et al.* (2011) posited the avoidance-coping strategy beneficial in a high work-family conflict and perception of quality of life situation. Respondents who indicated using more avoidance coping strategies were more satisfied with their family life and had a more positive perception of quality of life in this situation. However, no significant effects were found on work-family conflict by problem-focused coping strategy. Day and Livingstone (2001) posited that role duties and role overload (as work stressors) positively linked with a problem-focused coping strategy. Going by preceding research about the influence of coping strategy on the perceived quality of life, this paper proposes the following statement:

H₂: Coping strategies (problem-focused strategy and emotional-focused strategy) significantly predict the perceived quality of life among female bank employees in Nigeria.

Also, the literature aforementioned have, therefore, prompted the following hypothesis:

H₃: There is a joint influence of work stress and coping strategies on the perceived quality of life among female bank employees in Nigeria.

Relating to demographics that could predict the perceived quality of life, Hapke *et al.* (2005) investigated the association between gender, age, marital status, and quality of life of factory workers. Their findings indicated that age, gender, marital and educational achievement jointly and significantly predicted quality of life at 23.1% explanatory effects. In contrast, only age and gender independently and significantly predicted quality of life within the sample. Similarly, Sartor *et al.* (2010) investigated the relationship between age and quality of life while gender was a moderating variable. Their study's results indicated that female participants reported a more significant quality of life than the male participants, and young participants scored significantly high on quality of life than the older participants with a mean age of 34 yrs. Furthermore, Garland *et al.*'s (2012) findings indicate a study among social workers in psychiatric hospitals and found age and gender differences in quality of life. In their investigation, Baharom *et al.* (2012) discovered marital status as the utmost compelling demographic factor predicting the quality of life. They also indicated that single employees are more likely to perceive their quality of life than their married colleagues positively. This literature has therefore inspired the following hypothesis:

H₄: Socio-demographics (age, marital status, work experience, educational qualification, and religion) jointly and independently predict the quality of life among female bank employees in Nigeria.

2. AIM

The current investigation aims to add to the literature by investigating the impact of work stress, coping strategies, and demographics on the perceived quality of life to create a pragmatic, helpful model to significantly increase positive perception of quality of life within Nigeria's banking industry.

3. METHODS

This study implemented a quantitative research approach to examine work stress, coping strategies, and demographics on the perceived quality of life among female bank employees within Nigeria's banking industry. Data were gathered through a questionnaire; an official questions list intended to gather respondents' reactions on a particular subject (Babbie & Mouton, 2010). The current investigation was carried out on a sample of 250 female bank employees from designated banks in Ibadan city of Oyo State, Nigeria. The chosen banks are Guarantee Trust Bank Plc, Full-Range Microfinance Bank Limited, United Bank For Africa Plc, Zenith Bank Plc, and First-City Monument Bank Plc. Fifty (50) female participants were sampled from each bank, making a total of 250 respondents. The current study adopted a random sampling method in choosing participants for this investigation. Also, employees' anonymity was

assured andadequately maintained during the investigation. However, a complete number of 232 valid questionnaires were retrieved and analyzed. The questionnaire floated in this studyincluded different segments:

Section A- Demographic questions

This segmentcomprised participants’ demographics (for example, marital status, age, work experience, educational qualifications, and religion).

Section B - Work Stress

This segment measures individuals’work stress levels, and it has an 8-item self-report measuring tool developed by Rosch andAdey (1979).This measuring instrument is a 5-point Likert rating instrument. The initial reliability coefficient of the instrument was 0.83. However, the present investigationrealized a 0.86 Cronbach’s alpha consistency coefficient.

Section C - Coping Strategies

This segment consists of a 28-item situational coping scale developed by Monzani *et al.*(2015), measuring coping responses to stressful events. This instrument has a 4-point Likert rating scale. The original reliability coefficient for this instrument was 0.84, while the current study has reported a 0.88 Cronbach’s alpha consistency coefficient. The scale through its dimensions measure active coping (items 2, 7), substance use (items 4, 11), use of instrumental support (items 10, 23), venting (items 9, 21), planning (items 14, 25), acceptance (items 20, 24), self-blame (items 13, 26), self-distraction (items 1, 19), denial (items 3, 8), use of emotional support (items 5, 15), behavioural disengagement (items 6, 16), positive reframing (items 12, 17), humor (items 18, 28), and religion (items 22, 27).

Section D: Perceived Quality of Life

In measuring the perceived quality of life (PQOL) in this study, this paperadopted a 22-item, 5-point Likert response scale developed by Olapegba (2009). The developer derived a 0.85 Cronbach’s coefficient for the scale items, while this paper achieved a Cronbach’s alpha reliability coefficient of 0.80.

However, to authenticate the instruments’ efficiency, this paper adopted a pilot investigation to identify any possible difficultiesahead of time.

4. RESULTS

In the current study, data retrieved from the respondentswere analyzed with the statistical package for social sciences (SPSS v 26). The following are the results from the data analyzed:

Table 1 - Demographics

Characteristics	Category	Frequency	Percent (%)
Age	20-34	58	25.0
	35-49	133	57.3
	50 and above	41	17.7
	Total	232	100
Marital status	Single	98	42.2
	Married	116	50.0
	Divorced	12	5.2
	Widowed	6	2.6
	Total	232	100
Religion	Islam	75	32.3
	Christianity	147	63.4
	Others	10	4.3
	Total	232	100
Educational qualification	OND/HND	33	14.2
	B.Ed./BSc.	98	42.2
	M.Ed./MSc.	45	19.4
	CIBN, ICAN, ACCA	56	24.1
	Total	232	100
Name of Organization	United Bank For Africa Plc	47	20.3
	Zenith Bank Plc	48	20.7
	Guarantee Trust Bank Plc	47	20.3
	Full-Range Microfinance Bank Limited	46	19.8
	First City Monument Bank Plc	44	19.0
	Total	232	100
Work experience (in years)	1-3 years	72	31.0
	4-6 years	110	47.4
	7-10 years	50	21.6
	Total	232	100

Source: Author's fieldwork

Note: OND means (ordinary national diploma), HND connotes (higher national diploma), B.Ed. (Bachelor of Education) B.Sc. (Bachelor of Science), M.Ed. (Masters of Education) and M.Sc. (Masters of Science); whereas CIBN connotes (Chartered Institute of Bankers of Nigeria), ACCA (Association of Chartered Certified Accountants), and ICAN (Institute of Chartered Accountants of Nigeria).

Table 1 above shows that more participants were between 35-49 years old (57.3%), after that those who are between 20-34 years old (25.0%), then those who are 50 years old and above (17.7%). Also, the current findings indicate that 98 respondents were single, 116 were married, 12 were divorced, and 6 were widowed. Table 1 discloses that 75 respondents were Muslims, 147 were Christians, and 10 practise other religions. Moreover, the results specify that 33 respondents were OND/HND certified, 98 were B.Ed. /B.Sc. qualified, 45 were M.Ed. /M.Sc. qualified and 56 had other specialized qualifications (for instance, CIBN, ICAN, and ACCA). The results also showed that 47 participants were from United Bank For Africa Plc, 48 were from Zenith Bank Plc, 47 from Guarantee Trust Bank Plc, 46 were from Full-Range Microfinance Bank Limited, and 44 were from First City Monument Bank Plc. Furthermore, the results indicated that 72 respondents had work experience of 1-3 years, 110 had 4-6 years, and 50 respondents had work experience of 7-10 years.

Inferential Statistics

Table 2a: Multiple regression presenting the joint influence of work stress, coping strategies, and demographics on the perceived quality of life among female bank employees within Nigeria's banking industry

Model	R	R-squared	Adjusted R-squared	F	Sig
1	.987 ^a	.974	.973	1039.8357	.000 ^b

Predictors: (constant), age, marital status, religion, bank, educational qualification, work experience, work stress, coping strategies.

Table 2b: Coefficients

Influencers	B	β	t	Sig	95.0% Confidence Interval for B		R	R ²	F(8, 223)	P
					Lower Bound	Upper Bound				
(Constant)	66.633		18.818	.000	59.656	73.611	.987	.974	1039.8357	<.01
Age	-1.414	-.078	-6.503	.000	-1.843	-.986				
Marital Status	1.195	.070	6.029	.000	.804	1.586				
Religion	-.235	-.011	-.893	.373	-.753	.283				
Bank	-.120	.014	-1.313	.191	-.300	.060				
Educational Qualification	.171	.015	1.298	.196	-.089	.431				
Work Experience	1.225	.075	6.398	.000	.847	1.602				
Work Stress	-1.491	-.535	-21.720	.000	-1.626	-1.356				
Coping Strategies	.437	.460	18.329	.000	.390	.484				

Dependent Variable: Perceived Quality of Life

Table 2a revealed that work stress, coping strategies, and employee demographics significantly and jointly predict female bank employees' perceived quality of life within Nigeria's banking industry (R = .987, R² = .974, F = 1039.8357, p < .01). These results showed that work stress, coping strategies, and employee demographics jointly predicted a 98.7% variance in perceived quality of life among female bank employees within Nigeria's banking industry. So, the stated hypothesis is confirmed.

Nonetheless, the model in Table 2b stipulates that beyond all the employee demographics (for example, marital status, age, religion, bank, educational qualification, and work experience) examined, only age, marital status and work experience significantly predict the change in perceived quality of life among female bank employees within Nigeria's banking industry at $\beta = -.078$, $t = -6.503$; $p < .01$; $\beta = .070$, $t = 6.029$; $p < .01$; $\beta = .075$, $t = 6.398$; $p < .01$ respectively. These findings suggest that age contributed about 7.8%, marital status 7%, and work experience 7.5% variance in perceived quality of life among female bank employees within Nigeria's banking industry. As identified

above, the negative relationship reveals that female bank employees' perceived quality of life decreases with age. In contrast, the positive relationship shows that female bank employees' perceived quality of life increases with their marital status and work experience (in years). Hence, the hypothesis stated is confirmed.

In addition, Table 2b confirms that work stress significantly and negatively predicts the change in perceived quality of life while coping strategies significantly and positively predicts the variant in perceived quality of life among female bank employees within Nigeria's banking industry at $\beta = -.535, t = -21.720; p < .01$ and $\beta = .460, t = 18.329; p < .01$. The current findings conclude that work stress contributed about 53.5% influence and coping strategies about 46% influence on variance in the perceived quality of life among female bank employees within Nigeria's banking industry. Besides, as indicated above, the negative relationship shows that perceived quality of life increase as the female bank employees' work stress level decreases while the female bank employees' perceived quality of life increases with their coping strategies. Thus, the stated hypotheses are confirmed.

Nonetheless, these discoveries require further explanations of the influences of the demographics on the perceived quality of life. The significant demographics, for instance, age, marital status, and work experience will be further analyzed using an ANOVA as shown in tables 3 below:

Table 3: One-way ANOVA - Multiple Comparisons (age, marital status, and work experience groups).

Multiple Comparisons						
Dependent Variable: Perceived Quality of Life						
(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
20-34	35-49	.12523	1.81154	.997	-4.1483	4.3988
	50 and Above	7.78890	2.34900	.003	2.2475	13.3303
35-49	20-34	-.12523	1.81154	.997	-4.3988	4.1483
	50 and Above	7.66367	2.05650	.001	2.8123	12.5151
50 and Above	20-34	-7.78890	2.34900	.003	-13.3303	-2.2475
	35-49	-7.66367	2.05650	.001	-12.5151	-2.8123
(I) Marital Status	(J) Marital Status	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Single	Married	-.34694	1.59520	.996	-4.4754	3.7816
	Divorced	10.65306	3.55585	.016	1.4503	19.8559
	Widow	-5.34694	4.88966	.694	-18.0018	7.3079
Married	Single	.34694	1.59520	.996	-3.7816	4.4754
	Divorced	11.00000	3.52562	.011	1.8754	20.1246
	Widow	-5.00000	4.86772	.734	-17.5980	7.5980
Divorced	Single	-10.65306	3.55585	.016	-19.8559	-1.4503
	Married	-11.00000	3.52562	.011	-20.1246	-1.8754
	Widow	-16.00000	5.81327	.032	-31.0452	-9.548
Widowed	Single	5.34694	4.88966	.694	-7.3079	18.0018
	Married	5.00000	4.86772	.734	-7.5980	17.5980
	Divorced	16.00000	5.81327	.032	.9548	31.0452
(I) Work Experience	(J) Work Experience	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1-3 years	4-6 years	1.27525	1.74274	.745	-2.8360	5.3865
	7-10 years	-6.40111	2.11635	.008	-11.3937	-1.4085
4-6 years	1-3 years	-1.27525	1.74274	.745	-5.3865	2.8360
	7-10 years	-7.67636	1.96082	.000	-12.3021	-3.0507
7-10 years	1-3 years	6.40111	2.11635	.008	1.4085	11.3937
	4-6 years	7.67636	1.96082	.000	3.0507	12.3021

• The mean difference is significant at the 0.05 level.

Table 3 above shows a significant variance in score between the three groups of age (for example, 20-34 years, 35-49 years, and 50 years and above) regarding perceived quality of life at a $p < .05$ level. Also, Table 3 indicates a significant variance in score between the marital status groups (for instance, single, married, divorced, and widowed) concerning the perceived quality of life at a $p < .05$ level. Furthermore, Table 3 reveals a significant difference in score between work experience groups (for example, 1-3 years, 4-6 years, and 7-10 years). However, this paper shows in Table 4 below the actual variance in the mean scores among all the sets of age, marital status, and work experience groups to know the more inclined group to perceive the quality of life among the female bank employees within Nigeria's banking industry.

Table 4: Descriptive.

Descriptive								
Perceived Quality of Life								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Min	Max
					Lower Bound	Upper Bound		
20-34	58	46.8621	13.09808	1.71986	43.4181	50.3060	31.00	70.00
35-49	133	46.7368	11.18366	.96975	44.8186	48.6551	27.00	69.00
50 and above	41	39.0732	10.07817	1.57395	35.8921	42.2542	27.00	53.00
Total	232	45.4138	11.83477	.77699	43.8829	46.9447	27.00	70.00
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Min	Max
					Lower Bound	Upper Bound		
Single	98	45.6531	12.39064	1.25164	43.1689	48.1372	27.00	70.00
Married	116	46.0000	11.72882	1.08899	43.8429	48.1571	27.00	69.00
Divorced	12	35.0000	3.13340	.90453	33.0091	36.9909	32.00	38.00
Widowed	6	51.0000	.00000	.00000	51.0000	51.0000	51.00	51.00
Total	232	45.4138	11.83477	.77699	43.8829	46.9447	27.00	70.00
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Min	Max
					Lower Bound	Upper Bound		
1-3 years	72	44.6389	13.12165	1.54640	41.5555	47.7223	27.00	70.00
4-6 years	110	43.3636	10.53672	1.00464	41.3725	45.3548	27.00	69.00
7-10 years	50	51.0400	11.01013	1.55707	47.9110	54.1690	27.00	66.00
Total	232	45.4138	11.83477	.77699	43.8829	46.9447	27.00	70.00

The results in Table 4 above reveal the significant variance between the mean scores of the age groups: (20-34 = 46.862), (35-49 = 46.736), (50 and above = 39.073). As earlier specified, age negatively predicts perceived quality of life ($\beta = -.078$, $t = -6.503$; $p < .01$). Therefore, it assumes that perceived quality of life was higher among female bank employees 20-34 years old than other groups. Also, the findings in Table 4 show the substantial difference between the mean scores of the marital status groups: (Single = 45.653), (Married = 46.000), (Divorced = 35.000), and (Widowed = 51.000). As indicated earlier, marital status positively predicts perceived quality of life ($\beta = .070$, $t = 6.029$; $p < .01$). Hence, it infers that perceived quality of life was lower among divorced female bank employees than other groups. Furthermore, the results in Table 4 indicate the significant variance between the mean scores of the work experience groups: (1-3 years = 44.638), (4-6 years = 43.363), and (7-10 years = 51.040). As earlier indicated, work experience positively predicts perceived quality of life ($\beta = .075$, $t = 6.398$; $p < .01$). Thus, it deduces that perceived quality of life was higher among female bank employees who indicated 7-10 years of work experience.

6. DISCUSSION

The current results submit that work stress significantly and negatively predicts the perceived quality of life among female bank employees within Nigeria's banking industry. The person-environment fit theory of work stress, as explained above, further proposes that employees hope in the equality between their wants and what they eventually

receive, alongside equating capabilities (skills) and demands that they face (Yang *et al.*, 2008; Dewe *et al.*, 2012). Hence, possible outcomes of misfits identified include a perception of low quality of life, reduced commitment to the organization, job dissatisfaction, absenteeism, to mention a few (Dewe *et al.*, 2012). Also, as stated earlier, the job demand-control-support theory of work stress suggests that control and support help individuals cope more effectively with work demands, reduce strain, encourage positive perceived quality of life, increase welfare, and appropriate behaviors in the workplace (Daniels *et al.*, 2008). This paper, therefore, confirms the positions of the person-environment fit theory and the job demand-control-support theory concerning the influence of work stress on the perceived quality of life. This position supports Greenhaus *et al.* (2013) and Duxburry *et al.* (2014), who indicated a significant relationship between work stress, psychical and mental health, perceived quality of life, and tension at work with other life roles. The current results also support Frone's (2000) and Higgins *et al.*'s (2010) assertion, which states that a lack of work-stress balance negatively influences employees' quality of life. This paper further corroborates the position of Dex and Bond (2005) and (Wilkinson 2013). They indicated that overtime working, self-reported work stress, and pressure show a relationship with higher levels of depression and anxiety, lack of work-life balance, and low quality of life in manufacturing industries. Moreover, the current results corroborate Grant-Vallone and Ensher's (2011) assertion that employees who reported high work stress significantly scored lower on the measure of perceived quality of life using t-t for independent samples. Hence, they suggested that high work stress predicts poor quality of life among employees. Furthermore, the current findings validate Bianchi and Milkie's (2010) and Baum *et al.*'s (2012) position, which states that the work stress level lowers the psychological well-being and perceived quality of life among employees.

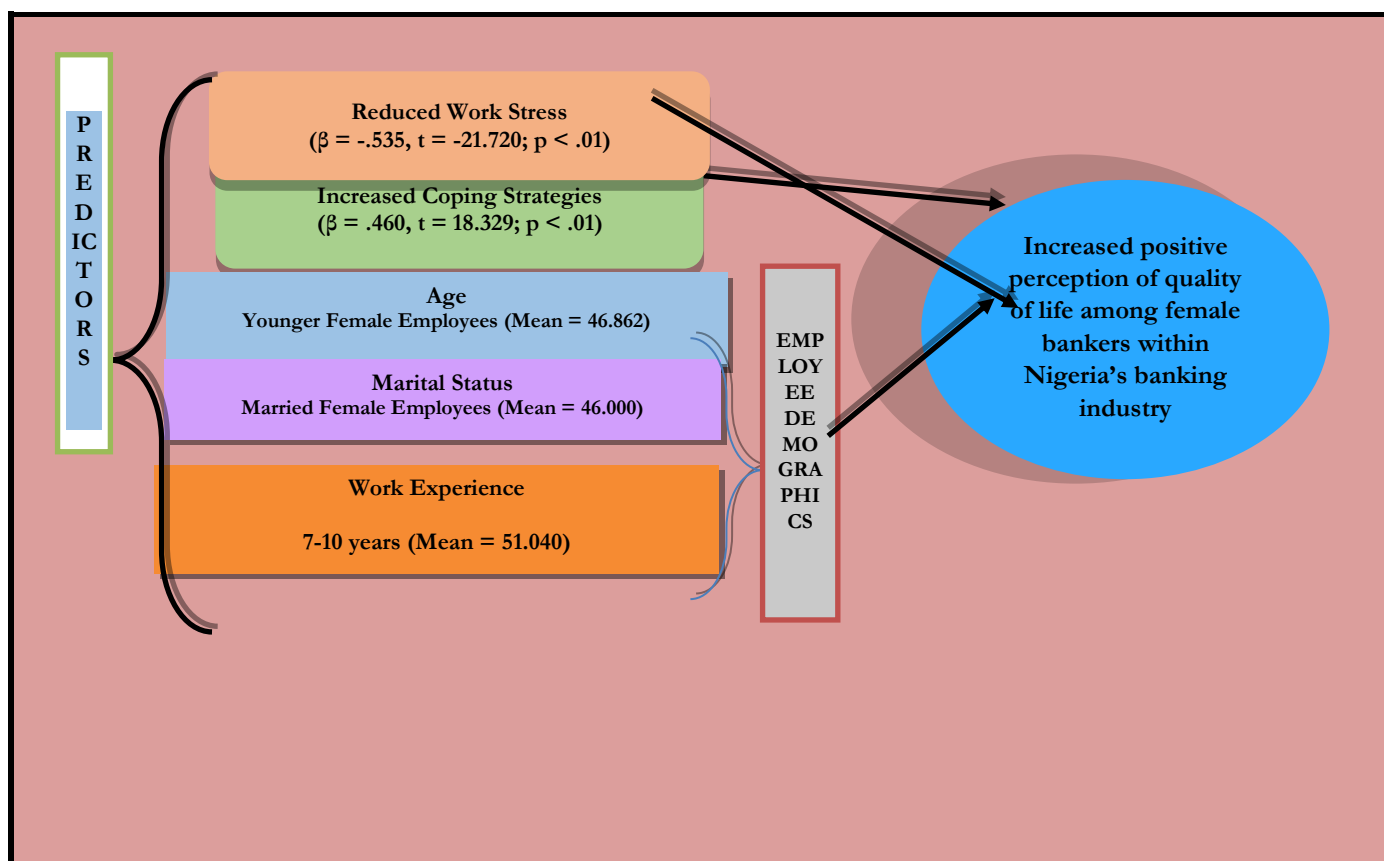
The results stated above showed that coping strategies significantly and positively predict the perceived quality of life among female bank employees within Nigeria's banking industry. This position infers a significant variance in the perceived quality of life among female bank employees due to their coping strategies. The social learning theory of coping strategy, as elucidated above, further suggests that individuals learn various coping strategies in their environments; and since our actions are influenced by what we hear and observe, employees' coping options with work-related stress and daily hassles could also be similar or reflect personal experience as taught from the social network. Hence, the perception of quality of life and work stress could be from an individual's perspective (Day & Livingstone, 2001). This paper corroborates the positions of social learning theory regarding the influence of coping strategies on the perceived quality of life. The current results corroborate Rantanen *et al.* (2011) suggestion that avoidance-coping strategy predicts a high work-family conflict and perception of quality of life situation. The current results also support Day and Livingstone (2001) that role duties and role overload (as work stressors) positively correlated with a problem-focused coping strategy.

Furthermore, the current results show that work stress, coping strategies, and employee demographics significantly influence female bank employees' perceived quality of life within Nigeria's banking industry. These results specified that the entire stated predictors influenced about 98.7% variance in the perceived quality of life among female bank employees within Nigeria's banking industry.

The current results show that age, marital status, and work experience are the demographics that individually and significantly predict the perceived quality of life among female bank employees within Nigeria's banking industry. In contrast, the bank's religion, educational qualification, and name are employee demographics that do not predict the perceived quality of life among female bank employees within Nigeria's banking industry. These results partially uphold Hapke *et al.*'s (2005) point that the age and gender of respondents were more significant predictors of the perceived quality of life among factory workers. The current findings also support Sartor *et al.*'s (2010) position, which indicated that age significantly predicts the quality of life of respondents. Moreover, the current findings suggest that perceived quality of life was higher among younger female bank employees (for instance, 20-34 years old) than other groups, which corroborates the position of Sartor *et al.* (2010), which states that young participants scored significantly high on quality of life than the older participants. The current results further support Baharom *et al.*'s (2012) view, who discovered that the leading convincing demographic variable predicting the quality of life is marital status. However, the current findings establish that married female bank employees (mean = 46.0) perceived quality of life more than other groups, which is not in the direction of influence stated by Garland *et al.* (2012). They noted that single employees are more likely to positively perceive their quality of life than their married colleagues. Besides, the current results suggest that the positively perceived quality of life is higher among more experienced female bank employees within Nigeria's banking industry.

The current investigation aims to add to the literature by investigating the influence of work stress, coping strategies, and demographics on the perceived quality of life to create a pragmatic, helpful model to significantly increase positive perception of quality of life among female bank employees within Nigeria's banking industry.

Figure 1: Practical model of increasing positive perception of quality of life among female bank employees within Nigeria's banking industry.



Source: Author's findings

7.CONCLUSION

This paper concentrated on creating a pragmatic, helpful model to significantly increase positive perception of quality of life among female employees within Nigeria's banking industry. This paper's findings point out that the higher the female bank employees' work stress level, the less they perceive a positive quality of life and vice versa. Secondly, this paper specifies that the coping strategies of female bank employees within Nigeria's banking industry positively predict their perception of quality of life. However, this paper shows that age, marital status, and work stress contribute significantly to female bank employees' perceived quality of life within Nigeria's banking industry. Hence, more experienced married younger female bank employees are more prone to positively perceive their quality of life. Therefore, this paper concludes that work stress significantly and negatively predicts the perceived quality of life, coping strategies significantly and positively predict the perceived quality of life, and employee demographics significantly predict the perceived quality of life among female bank employees within Nigeria's banking industry.

However, this paper's findings contributed immensely to employee stress management and psychosocial well-being intervention. They produced valued new knowledge concerning the influences of work stress, coping strategies, and employee demographics on the perceived quality of life among female bank employees within Nigeria's banking industry.

Based on the findings in this paper, business organizations' leadership and management, employers, human resource managers, and recruitment agencies for Nigeria's banks should understand the need to introduce psychological intervention addressing work stressors and coping among employees at all levels to enhance employees' quality of life and get better outcomes from their performance. By doing this, especially among female employees, there will be the promotion of healthy lifestyles and invariably improve the quality of living among female employees in society. This paper suggests that psychological intervention addressing work stressors and coping should also be made essential among less experienced single older female bank employees, as this paper indicates that they are the set of employees who are less prone to positively perceive the quality of life within Nigeria's banking industry.

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