## RELATIONSHIP BETWEEN DEMOGRAPHIC CHARACTERISTICS AND JOB STRESS AMONG NIGERIAN EMPLOYEES

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#### **ABSTRACT**

The prevailing economic condition in the country necessitated the need to investigate the nexus between employee demographic variables and job stress. Two-hundred-andtwenty-five employees were drawn from different business sectors of the Nigerian economy as the unit of analysis. The study identified the levels of job stress in the Nigerian business environment vis-à-vis the demographic variables of employees such as age, gender, marital status, education, work experience, and family structure. A questionnaire was used as the research data collection instrument and it was administered randomly to the 225 respondents who were chosen through the convenience sampling technique. It was found that the level of job stress was high, pervasive, and entrenched in the Nigerian business environment where age, work experience, and family structure had an inverse relationship with job stress. In contrast, gender, education, and marital status positively correlated with job stress. It was concluded that the demographic variables did not operate in isolation or individually, rather, it was the amalgamation of these variables that constantly propelled stress among individuals. The study recommended the encouragement of a friendly business environment for business survival or sustainability.

Keywords: demographic variables, job stress, business environment, family structure

## INTRODUCTION

The word stress is as old as humankind and aside from being old, it is ubiquitous and has become an inevitable phenomenon in every individual's daily life including employees. The workplace has been characterized by many environmental factors accounting for job stress from time to time as postulated by Offum-Osei and Azunu (2016) and supported by Owusu, Akomeah, and Duah (2021). Studies have also shown that stress levels also varied from country to country. According to the works of Milezarek, Schneider, and Rial-Gonzalez (2009), the job stress level in Germany was 16%, the UK 12%, Slovenia 35%, and Greece 55%. Other studies reported the stress rate as 75% for Nigeria, 81% for Botswana, 91% for China, 74% for India, 26% for Malaysia, and 28% for Ethiopia (Ofoegbu & Nwadiani, 2006; Fako, 2010; Sun et al., 2011; Reddy & Poornima, 2012; Ismail, Rahman & Abidin, 2015; Yeshaw & Mossie, 2017; Kabito et al., 2020). However, Kabito, et al. (2020) posited that the rapid technological changes and the unpredictability of the economy were the most significant factor in raising job stress.

The implication of the technological and economic environments of business is the dictation of prevailing conditions under which employees will strive to attain organizational objectives, thereby placing enormous pressure on the employees. What is obtainable technologically is contingent on the operational business environment i.e., whether it is a volatile, turbulent, stable, and or dynamic environment. A volatile environment is characterized by rapid changes, unpredictable outcomes, consumer-demand fluctuations, business turbulence, unexpected and/or unstable challenges, multiple stakeholders, and conflicting business goals. The turbulence creates a general condition of uncertainty and unpredictability and often results in high levels of changes in customers' preferences, technology, development, and market conditions. A dynamic business environment is characterized by rapid changes, uncertainty, complexity, competitive pressure, continuous learning, and a mix of risks and opportunities while a stable environment is one with little or no unexpected or sudden change, and where changes are required or necessary, it is always slow. However, it is difficult to find a stable business environment on account of constant changes in technology, society, and other factors (Oginni, 2012; Yeshaw & Mossie, 2017). To Tandon, Mahaur, and Gupta (2014), organizations operating under a volatile, turbulent, and or dynamic environment would have to devise mechanisms to adapt quickly to changes and develop new ideas, products, and services to keep up with technology and new trends thereby subjecting their employees to pressure that would result in job stress (Kabito, et al. 2020).

In Nigeria, the business environment within which business organizations operate has a mixture of the characteristics of volatile, turbulent, and dynamic environments thus, placing enormous pressure on employees in the manufacturing and service industries with commensurate effects on the well-being of employees which can manifest either through physiological (body reaction to stress triggers in the workplace) or psychological stress (emotional reaction as a result of stress stimulants in the workplace). The desire of organizations to respond by way of adaptation to the dictate of the environment as a result of the dynamism in the business environment can be the main sources of stress due to job demands (knowledge, attitudes, abilities, and skills required to perform) and job resources (physical, social or organizational factors to prosecute attainment of goals). In the view of Oginni, Ayantunji, Lanre-Babalola, Ajibola, Balogun, Ogunlusi, and Adesanya (2023), the discrepancies in the job demands and job resources would account for job stress among the employees in various organizations. This view actually is an update on the earlier positions held by Gharib, Jamil, Ahmad, and Ghouse (2016); Adejoorin (2018); and Animasahun (2021) when classifying stress into two broad categories i.e., eustress and distress. It was also posited that stress can be positive when it offers an avenue to learn or motivate while protracted stress may develop into negative stress that invariably affects the overall well-being of employees and the organization (Oginni, Afolabi & Erigbe, 2013).

In Nigeria, Ofoegbu and Nwadiani reported in 2006 that job stress registered as high as

75% among the employees of the manufacturing sector with an exchange rate of 150 naira to \$1 that was the bane of the industrial shift that heralded a dynamic business environment that compelled organizations to adopt a series of policies to reposition for survival. Emerging from the industrial shift was a shift from the manufacturing sector to the service sector with an exchange rate of 1,950 naira to \$1 as of May 2024. The implications are overwhelming on the work force such as job uncertainty, low work satisfaction, bad management, poor office culture, lesser opportunity for career advancement, downsizing, unemployment, retrenchment, low productivity, merger and acquisition, business closure, unfair labour practices, etc. All these have created anxiety and tension among Nigerian employees that has a negative impact on employee physical, mental and social health as well as the overall development of a business entity. With job stress becoming more evident and prevalent in the Nigerian manufacturing sector (Adejoorin, 2018; Animasahun, 2021), what is it that makes the employees in the service industry resilient and resolute in the wake of the dynamic business environment? However, from the review of available literature, individual anecdotal differences have been used to explain the rationale. The lack of a systematic, more scientific research had motivated researchers here to examine the impact on job stress from demographic variables such as age, gender, marital status, experience, education, and family dependents.

Given the significance of job stress and how inimical it may be to both employees and organizations, many studies have been conducted to determine the different causes of job stress. These causes include the effect of globalization, the push for profit maximization, worker personality and attitude, worker values and traits, changing technology, worker burnout, performance anxiety, workplace turnover, and locus of workplace control (Gharib et al., 2016; Adejoorin, 2018; Animasahun, 2021; Essawy, 2016; Ashton, 2017; Chiang & Liu, 2017; Kabito, et al. 2020; Murray-Gibbons & Gibbons, 2007; Wong & Huang, 2014; Prah & Johnson, 2015; Meng & Wang, 2018). While there have been sporadic studies on the relationship between demographic variables and job stress, this study was undertaken in an attempt to address the need of understanding the relationship in the context of the workforce and business environment of Nigeria, especially in the service sector.

## LITERATURE REVIEW

## Job Stress and Demographic variables

Stress as a concept has been described by a legion of scholars in many ways underscoring the absence of a universally acceptable definition for it. In general terms, Oginni et al. (2023) described stress as a natural human response that prompts individuals in daily living to address challenges and threats in their lives. The World Health Organisation (WHO) (2023) described stress as a state of worry or mental tension caused by a difficult situation. To Mansour and Elmorsey (2016), stress is the non-specific response of the body to any demand, whether it is caused by, or results in, pleasant or unpleasant conditions while Lazarus and Smith (2022) see "stress as a relationship between the person and the environment that is appraised by the person as taxing or exceeding his or her resources and endangering his or her well-being". When stress is applied to daily activities in the workplace, it becomes job stress, occupational stress, or work stress. However, whatever the name or title that is given, it is the same in meaning, scope, content, and context. For this study, job stress was adopted as it seems to convey meaning at a glance without ambiguity to the layperson or scholar.

According to Oginni and Famolu, (2020), job stress is the "summary of what an individual feels when such an individual loses control of events or activities in the workplace because of job demands and resources available" i.e., an expression of discrepancy feelings between the demand of one's job and the ability to respond effectively. Lazarus (1993) described job stress as a psychological and physical strain that appears when a mismatch occurs between work demands and resources. Jamal and Baba (2000) described job stress as a poor fit between abilities and the work environment in which either excessive demands are made on

the individual worker or the individual worker is not fully equipped to handle a particular situation. Aydin (2018) posited that job stress is derived from individual reactions to the work environment and situations that appear threatening to them. Sharma and Jain (2020) corroborated the earlier position of Aydin (2018) and posited job stress is more widespread in labour-intensive organizations than in capital-intensive organizations on account of frequent rotations, workload, anti-social working hours, intensive contact with customers, and high emotional labour characteristics. In a nutshell, job stress is a term used to describe an imbalance between work demands and one's capability to respond to the job. Animasahun (2021) argued that job stress affects both the mind and the body; although a little bit of stress is good and can help to perform daily activities efficiently, too much of it can cause physical and mental health problems for employees. Aydin (2018) identified five types of job stress: stress that is intrinsic to the job itself, related to organizational and climate factors, involved in career development, a result of relationship with others in the workplace, and that is stemming from one's role or position in the organization.

In short, job stress, of varying degrees, is to be expected in the workplace. How individual workers respond to it makes a big difference to their overall well-being and the survival of their organization. As individual workers respond differently to job stress, the research undertaken here is focused on the demographic variables of the workers as the basis for investigating the individual response to job stress.

The term demography was derived from two Greek words 'demos and graphien'. Demos mean 'people' and graphien means 'to describe', suggesting the overall meaning to be about description of the people. Therefore, demography is the scientific study of human populations to capture the characteristics of the population and these characteristics are known as demographic variables (Klimczuk, 2021). In the views of McGee and Ross (2014), demographic variables depict attributes of a human population that are studied statistically while Owusu, Akomeah and Duah (2021) postulated that demographic variables are used to define the characteristics of people in a given population wherein demographical information obtained makes room for certain generalizations about people. Landy (2001) likened demographic variables to boxcar variables because they carry a good deal of freight with them, and a good analysis of these variables will reveal a lot of useful information that is embedded and beneficial to mankind. The elements of the demographic variables typically include age, gender, income level, race, marital status, personal experience, employment, location, homeownership, level of education, place of residence, ethnicity, religion, sexual orientation, family size, and linguistic background (Sharma & Jain, 2020; Tandon et al., 2014; Offum-Osei & Azunu, 2016; Aydin, 2018; Owusu et al. 2021, Yazdi, et al. 2023). For this study, the following demographic variables were adopted age, gender, marital status, work experience, education, and family structure.

## **Age and Job Stress**

Age has been described as the number of years spent in life and it is usually expressed chronologically. Offum-Osei and Azunu (2016) posited that age is a combination of physical, psychological, biological, and social maturity which has a bearing on the individual perception. In the world of work, age is connected with many of the phenomena in the workplace such as productivity, performance, labour turnover, career management, communication, promotion, reward system, engagement, training, and development (Oginni & Famolu, 2020; Owusu et al. (2021). Essawy (2016) postulated that operational activities in the workplace serve as forces contributing to the feeling of stress experienced by employees with age as one of the major determinants. Sharma and Jain (2020) came up with three age classifications: early age, midage, and old age wherein job stress experienced will be contingent upon which of the classes the employees find themselves in. This was evident in their work on the relationship between stress and demographic variables where it was concluded that mid-aged employees are less stressed than young employees at entry-level on account of performance to prove their worth

and promotion consideration. However, Owusu, et al. (2021) believe that age influences job stress where the existence of the job is threatened such as in the case of a corporate takeover, conversion, or merger, etc. Based on previous research postulation, the hypothesis for this research is as follows:

H<sub>1</sub>: Age has a significant and positive influence on job stress.

#### **Gender and Job Stress**

Gender classification as a male or a female is contingent upon individual characteristics emanating from biological factors that are also influenced by social and cultural roles and norms, i.e., a set of psychological, social, and emotional traits are influenced by a society's expectations. There have been many studies linking gender variables to job stress such as that performed by Offum-Osei and Azunu (2016) ,which concluded from a study done on Hong Kong employees that the male gender perceived more sources of stress than their female counterparts. This affirmed an earlier research performed by El-Shikieri and Musa (2012) on employees in Sudan. Similarly, the works of Oginni et al. (2023) postulated that the male gender in the Oil and gas sector of the Nigerian economy experienced stress more than the female gender. A report by the National Health Survey by the Australian Bureau of Statistics (2015) also found male employees were prone to stress more than female employees. However, Adejoorin (2018) found no significant difference in the stress level between male and female employees in executive jobs, a finding supported by the work of Animashaun (2021). For this research, hypothesis two on gender was formulated thusly;

H<sub>2</sub>: Gender has a significant and positive influence on job stress.

#### **Marital Status and Job Stress**

Perhaps not surprisingly, many studies have been performed on linking marital status with job stress. For example, Jeyaraj (2013) posited that unmarried teachers encountered less stress at work when compared with married teachers in the higher secondary school of Madurai District, Tamil Nadu, India. The finding was supported by Sharma and Jain (2020). However, Offum-Osei and Azunu (2016) postulated that the characteristics of the job or the nature of the job was a more important determinant of job stress than marital status of the employees. The work of Adejumo (2021) supported the earlier positions of the two and concluded that work-family conflict and work-life balance within the context of dependent care propels employees' job stress and the degree of dependent care will commensurate with job stress experience. All these positions negated the earlier work of Masood (2011) that job stress is personal and contingent upon the uniqueness of every individual, a view supported by Karthikeyan and Lalwani (2019) and Faraji, Karimi, Azizi, Janatolmakan and Akhatony (2019) who even went on to claim that neither do demographic factors such as sex, age, academic degree, and working experience have significant effects on job stress among the respondents of bank employees in India. The third hypothesis for this research is formulated as follows:

H<sub>3</sub>: Marital Status has a significant and positive influence on job stress.

## **Education and Job Stress**

Education is the transmission of knowledge, skills, and character traits that can manifest in various forms formally and informally. The formal structure of transmission is via the process of receiving or giving systematic instruction, especially at higher educational institutions while the informal structure is through a lifelong learning process that includes daily experience that involves the level of education of the individuals as well as availability of educational resources. In the world of work, the focus on education is a critical index of the job qualification of individuals and their potential behavior that can bring success to employees as well as their employers. Owusu et al. (2021), who investigated demographic differences as sources of stress in higher educational institutions in Ghana, reported that there is a difference

in job stress between graduates with bachelor's degrees and master's degrees. The finding was supported by Ahmad et al. (2021), who specifically concluded that employees with a bachelor's degree have lower stress rates compared to those with a master's degree. This, too, affirmed the finding by Essawy (2016), who studied the issue for different countries. Despite these established relationships between education and job stress, Hunnur and Bagali (2014), Karthikeyan and Lalwani (2019), and Faraji, et al. (2019) stated that education has no significant influence on job stress. Meanwhile, Fako (2010) found bachelor degree holders had more job stress than master degree holders. Therefore, the following is proposed as the fourth hypothesis of this study:

H<sub>4</sub>: Education has a significant and positive influence on job stress.

## **Work Experience and Job Stress**

Work experience is a concept commonly used in the workplace to describe the number of years a person has already spent working with one or more organisations. Aydin (2013), in a study carried out in Turkey among hotel employees, reported that work experience significantly influences job stress. This finding is supported by Ahmad et al. (2021) who researched on employees in the textile and clothing industry in Pakistan. Sharma and Jain (2020) examined the length of work experience and found that the longer the employee's work experience was, the lower the stress level. However, Karthikeyan and Lalwani (2019), Faraji, et al. (2019) and Khan, Altaf, and Kausar (2013) deviated from Aydin (2013), Ahmad et al (2021), Sharma and Jain (2020) as they found the amount of work experience does not influence job stress. This leads to the fifth hypothesis for this study:

H<sub>5</sub>: Work experience has a significant and positive influence on job stress.

## **Family Structure and Job Stress**

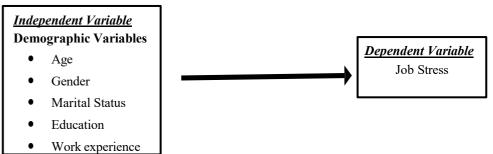
Family structure is concept that refers to a combination of individuals who are regarded to be relatives and thus consider themselves as members of a family. The combination may be a composition of nuclear or extended families where there is the presence or absence of legally married spouses or common-law partners, children, and grandparents (Oginni & Famolu, 2020). Family structure is unique on account of social identity which plays an important role in the socialization of children, the provision of practical and emotional support for its members, and the regulation of sexual reproduction as well as moral education. The attainment of this is somewhat contingent upon family integration and, by implication, it requires the time that family members spend together, both in quantity and quality, as well as strong family bonds that recognize togetherness and belongingness to allow for self-expression, mutual respect, and family priority that support members' needs (Ogunola, 2019). Panisoaraa and Serbana (2013) posited that spending quality time with family is a hectic task and developing work-life balance seems to be another challenge and thus becomes a potential source of job stress. According to Yeshaw and Mossie (2017), the expectations imposed by family integration as a result of family structure are also a source of stress. In the views expressed by Oginni et al. (2023), the concern for family warmth, care, reasonable attention, and good communication makes family structure a potential source of job stress, especially in a turbulent business environment. Similar to this was the position of Adejumo (2021) who viewed work demand as inversely correlated to quality time spent with the family and family bonds. Hence, the sixth hypothesis for this research was postulated that

H<sub>6</sub>: Family structure has a significant and positive influence on job stress.

## **Conceptual Framework**

The conceptual framework for this study is depicted in Figure 1 that shows the dependent and independent variables.

Figure 1: Conceptual framework for demographic variables and Job Stress



#### **METHODOLOGY**

The study is anchored on the descriptive method with the choice of survey research method as the research design. A convenience sampling technique was used in the process of selecting the respondents totalling 225 from different sectors of the Nigerian economy. A standardized questionnaire was used to investigate the level of job stress based on the demographic variables. Data collected were analyzed using descriptive statistics such as the mean, percentage, and standard deviation of the respondents while Pearson coefficient Correlation was used to test the hypotheses of the study to determine if there is relationship between the variables under study.

# **RESULTS**Objective 1: Identifying level of job stress among employees in Nigerian businesses

Table 1. Levels of job stress among employees in the Nigerian business environment

Variables		Low	Moderate	High	Total	
		N (%)	N (%)	N (%)	N (%)	
Age	Below 25	5	12	19	36 (16)	
O .	26 - 35	10	16	20	46 (20.4)	
	36 - 45	5	10	34	49 (21.8)	
	46 - 55	15	16	40	71 (31.6)	
	56 & above	5	-	18	23 (10.2)	
Total		40 (17.8)	54 (24)	131 (58.2)	225 (100)	
Gender	Male	22	40	67	129 (57.3)	
	Female	24	32	40	96 (42.7)	
Total		46 (20.4)	72 (32)	107 (47.6)	225 (100)	
Marital Status	Single	20	57	35	112 (49.8)	
	Married	20	32	46	98 <b>(43.6)</b>	
	Divorced	-	-	15	15 <b>(6.6)</b>	
Total		40 (17.8)	89 (39.6)	96 (42.7)	225 (100)	
Education	Bachelor	21	43	63	127 <b>(56.4)</b>	
	Master	20	34	44	98 <b>(43.6)</b>	
Total		41 (18.2)	77 (34.2)	107 (47.6)	225 (100)	
Work experience	Below 5yrs	12	15	45	72 <b>(32)</b>	
1	6 – 10yrs	10	16	31	57 <b>(25.3)</b>	
	11 - 20 yrs	8	4	10	22 (9.8)	
	21 - 30 yrs	5	15	18	38 (16.9)	
	31 – 40yrs	20	8	8	36 (16)	
Total		55 (24.4)	58 (25.8)	112 (49.8)	225 (100)	
Family Structure	Nuclear	21	31	64	116 (51.6)	
•	Extended	24	40	45	109 <b>(48.4)</b>	
Total		45 (20)	71 (31.6)	109 (48.4)	225 (100)	

Source: Field survey, 2024

As Table 1 shows, job stress is prevalent among the 225 respondents in the research, whether at a moderate level or high level. What is clear is that the respondents reportedly experience stress

at all times.

Specifically, 17.8% of the respondents have low job stress, 24% moderate job stress, and 58.2% high job stress. Age-wise, those within the age range of 46 – 55 years experienced job stress more than those of the age ranges. Similarly, from gender analysis, it was evident that 20.4% of the respondents were either male or female with low job stress, 32% with moderate job stress, and 47.6% with high job stress. While it implies that gender is not exempted from job stress, male employees encounter job stress more than female employees. The marital status shows that single, married, and divorced employees experienced job stress with 17.8% with low job stress, 39.6% with moderate job stress, and 42.7% with high job stress. Single respondents, however, encountered job stress more than the married or divorced employees with a cumulative percentage of 49.8% when all the levels of job stress are taken into consideration.

Education as one of the demographic variables was limited to Nigerian bachelor's and master's degree holders to identify the levels of job stress. Both groups of respondents experienced low job stress at 18.2%, moderate job stress at 34.2%, and high job stress at 47.6%. Those respondents with bachelor's degrees were found to experience job stress more, with a cumulative percentage of 56.4%. Work-experience wise, the data show that all the respondents of varying lengths of work experience encountered job stresss, with the largest percentage at the high stress level (49.8%), followed by moderate level (25.8%) and low level (24.4%). But of all the groups, the one with six to 10 years of work experience, i.e., the young career professionals, was found to have the highest job stress cumulative percentage i.e., 32%. Finally, with regards to the vamily structure variable, both nuclear and extended family structures are affected by job stress but those from the nuclear family experienced job stress more than those from the extended family with a cumulative percentage of 51.6%.

Objective 2: Relationship between demographic variables and job stress.

Table 2: Results of Pearson Correlation between Demographic Characteristics and Job Stress

S/N	Variables	1	2	3	4	5	6	7	Mean	Std.
1	Age	1							3.052	0.791
2	Gender	0.542**	1						3.115	0.652
3	Marital Status	0.551*	0.662	1					3.226	0.912
4	Education	0.673*	0.569*	0.552**	1				3.042	0.931
5	Work Experience	0.743*	0.531*	0.482**	0.667*	1			3.444	0.823
6	Family Structure	0.451**	0.488	0.588*	0.611*	0.519*	1		3.152	0.682
7	Job Stress	-0.651*	0.696**	0.722*	0.644*	-0.712*	-0.687*	1		

\*Correlation is significant at 0.05 level (2-tailed) \*\*Correlation is significant at 0.01 level (1-tailed)

Source: Field survey, 2024

Table 2 shows the results of the relationship between demographic variables and job stress wherein demographic variables were found to have two dimensions of relationships i.e., moderate and strong relationships with job stress as well as inverse relationship. The relationship between age and job stress is found to have an inverse relationship where r = -0.651, p < 0.01, indicating that advancement in age would bring about a reduction in job stress. The same goes for work experience and job stress i.e., an increase in the work experience would lead to a decrease in the job stress level where r = -0.712, P < 0.01. Family structure also has an inverse relationship where r = -0.687, P < 0.01, implying that the lower the quality of time spent with family, the higher the job stress. Based on this, the alternative hypotheses for hypotheses 1,5, and 6 are rejected as the three null hypotheses here are not positive but negative. However, the relationship between gender and job stress is positive and strong where r = 0.696, P < 0.05, that of marital status has r = 0.722, P < 0.01. This is the same for education where r = 0.644, P < 0.01. This implies acceptance of the alternative hypotheses 2, 3 and 4 that the

relationship is positive and significant.

Overall, it is evident that the relationship between the demographic characteristics of the Nigerian employees and job stress is strong and positively or inversely correlated.

## **DISCUSSION**

The results of this study show that the majority of respondents who are employees from different sectors of the Nigerian economy experienced one level of job stress or the other. However, it is pertinent to know that a high level of job stress is prevalent and prevailing among the respondents without any exemption for the six demographic variables. The result of the study concerning age negated the position of Sharma and Jain (2020) and that of Owusu, et al. (2021) where it was held that the relationship between age and job stress is positive but supported the position of Khan, Altaf, and Kausar (2013) that the relationship between age and job stress is an inverse relationship. The result obtained for gender supported the positions of El-Shikieri and Musa (2012); Offum-Osei and Azunu (2016); Oginni et al. (2023); and the National Survey by the Australian Bureau of Statistics (2015) which found male gender to be prone to stress more than the female counterparts but negated the positions of Adejoorin (2018) and Animashaun (2021) that posited that there is no significant difference in the gender of the respondents with a focus on the stress incorporated in the executive job. It was evident from the results obtained under marital status that there exists a strong and positive relationship with job stress which was in agreement with the earlier works of Jevaraj (2013); Offum-Ose and Azunu (2016); Sharma and Jain (2020) but negated their conclusion that unmarried teachers/single employees encountered less stress at work when compared with married teachers/employees because this study found single employees to have experienced stress more than married employees.

From the education result, it was evident that there is a strong and positive relationship between education and job stress at the same time shows that the holders of bachelor's degrees among the respondents encountered job stress more than the master's degrees. This result supported the work of Owusu et al. (2021) which reported that there is a difference in the job stress dimension between graduates with bachelor's degrees and master's degrees and this was also buttressed by Ahmad et al. (2021. However, this study disagreed with their conclusion that those with a bachelor's degree have lower stress rates when compared to those with a master's degree but in agreement with Fako (2010). The result obtained under work experience and job stress shows agreement with the position of Karthikeyan and Lalwani (2019) and Faraji, et al. (2019) that there exists a relationship between work experience and job stress and disagreed with the earlier work of Aydin (2013), Sharma and Jain (2020), and Ahmad et al (2021) that work experience has no relationship with job stress. The result of this study also agreed with the earlier work of Khan, Altaf, and Kausar (2013) which posited that work experience has an inverse relationship with job stress. Family structure was found to be inversely correlated to imply a negative relationship i.e., the lower the quality of time spent with the family, the higher the job stress level. This outcome supported the earlier works of Panisoaraa and Serbana (2013); Yeshaw and Mossie (2017); and Ogunola, (2019) where it was posited that work demand as one of the variables of family structure when examining the relationship with occupational stress wherein it was concluded that family structure was inversely correlated to quality time spent with the family and family bonds.

## **CONCLUSION**

Evolving from the results, different levels of job stress were identified among the employees in the Nigerian business environment ranging from low to high thus, showing that work and stress at present are interrelated with each other. The results also reveal the importance of the demographic variables/characteristics in explaining job stress. As such, separating personal lives from professional lives is an almost impossible task for many of the respondents.

Overall, it is correct to conclude that the demographic variables do not operate in isolation or individually, rather, their amalgamation is what constantly fuels stress among individuals. Therefore, to reduce job stress among Nigerian employees, it is imperative to understand the demographic characteristics of the respondents and the nature of the business environment. The corporate world would do well to pay attention to the demographic variables for the long-term well-being of their employees, especially those in the service industry, as they usually have to deal directly with consumers to ensure not just purchase of products or services but also continuation of their support.

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