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COLLECTIVE TRUST AND STRESS AT WORK. EVIDENCE FROM THE BANKING SECTOR

An increasing collective trust reduces stress at work in many countries, regardless of national characteristics. The goal of this paper was to investigate whether collective trust is related to occupational stress among bank employees, where 2,279 bank employees were surveyed. Exploratory factor analysis was used to build a collective trust index based on: openness, care, appreciation, common values, honesty/fairness, loyalty, dyadic trust (a direct question about trust), and job security. Cronbach's alpha allowed to evaluate the quality of the obtained index. The regression then pointed to those aspects of collective trust and metric variables which were relevant to the level of occupational stress. The most important factors which correlate with stress at work were job security, common values and affective commitment. The authors managed to create a stress management model based on collective trust and components of the metrics.

Keywords: collective trust, stress, banking staff, banks, Poland, Russia

JEL Classification: Z130, P250, O170
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1. INTRODUCTION

Changes in trust and occupational stress are particularly strong in the services sector (Chudzicka-Czupała et al., 2019), including banking. Several factors need to be applied today that influence collective trust in banking life. Foreign capital influences a large part of banking sectors (Cazzavillana and Olszewski, 2012), and has a significant impact on collective trust. Trust was also affected by social and demographic changes, as well as by consumer relationship management (CRM) (Zhu et al., 2017). Currently, in a wider perspective, increasingly self-centred and demanding young employees are still visible on the market (Corney et al., 2009), and they tend to quickly leave employers in conditions of economic growth. These are

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just some aspects that are not conducive to an increase in collective trust. Therefore, are we living in a world of erosion of trust which Fukuyama (2003) wrote about? Research confirms that countries and cultures differ significantly in terms of collective trust linked to collectivism, size of society, development strategies (Bachmann and Zaheer, 2006; Bromiley and Cummings, 1995; Dirks and Ferrin, 2001; Dyer and Chu, 2003, Hardin, 2002; Kramer et al., 1996; Lane and Bachmann, 1998; Lewicki and Bunker, 1995; McEvily et al., 2008; Mouzas et al., 2007; Peterson et al., 2019; Wyrwa, 2014; Zucker, 1986).

People usually only trust their closest family and selected friends, and the circle of trusted people is often narrow. Trust affects many aspects of life and work, one of which is stress. One can find studies devoted to many aspects connected with stress and trust (Chudzicka-Czupała et al., 2019; Michailidis et al., 2005; Romashkina et al., 2017; Tziner and Sharoni, 2014; Urien Angulo and Osca, 2012; Wyrwa, 2014). The question then arises as to how collective trust affects various aspects of work, including stress at work. Do differences in the economy and society affect the relationship between collective trust and stress in any way? This is all the more important when taking into account the fact that people today are stressed, and the reasons for this state of affairs can be seen in the aftermath of globalization and the acceleration of the pace of life.

The consequences of globalization are manifold and include changes in the rules governing work relations and even an increase in the rate of mental disorders. Therefore, if one assume that stress grows when trust falls in society (Aneshensel, 1996), then it may be worth controlling levels of stress with the help of trust. It can be expected that an increase in collective trust at work will help reduce the level of stress at work. It is assumed that collective trust is the trust that groups have in individuals and in other groups (Forsyth et al., 2011). It is built on honesty / fairness, care, openness, dyadic trust, appreciation, common values, loyalty and lack of job insecurity, and can be measured by aggregating the trust of individual employees.

The main aim of this paper was to demonstrate the relationship between the level of collective trust and the level of stress. It must be emphasized that trust and stress at work are not frequently measured in organizations. Two phrases found together in the EBSCO search engine, “collective trust” and “occupational stress”, delivered only 3 results and none of them were strictly related to the problem analysed in this paper. The authors’ stress management model can be used to make such a measurement and show which aspects of collective trust have the greatest impact on levels of stress at work. To do it, the study operationalised collective trust.

In order to achieve the research goal, the authors used source literature in English, Polish and Russian on economics, human resource management, sociology, banking and industrial and organizational psychology (BazEkon, Emerald, EBSCO, ProQuest, Scopus, Web of Science). Exploratory factor analysis was used to build a collective trust index based on: appreciation, care, common values, dyadic trust (a direct question about trust), honesty/fairness, job security, and loyalty and

openness. Cronbach's alpha allowed to evaluate the quality of the obtained index. The regression then pointed to those aspects of collective trust and metric variables which were relevant to the level of occupational stress.

In addition to the introduction, this paper also contains an analysis of the relationship between trust and stress. The adopted method and research sample are also described, and finally the research results and conclusions are presented.

2. LITERATURE REVIEW

The literature review focuses on the constructs and aspects that were later recorded in the collective trust model construction and in the following calculations: occupational stress (psychological stress related to the job referred to a chronic condition), collective trust (with its components, the trust of members of the organization in each other and in the organization), and metric variables. This study rests on the fundamental conceptual proposition that collective trust is, in its first approximation, confidence in good faith, sincerity and correctness. It is based on one's attitude to other members of an organization in the form of a positive social expectation, and also on the perception and beliefs about the attributes of a team as a whole or its typical members.

When defining the concept of collective trust, the authors focused on a broad institutional context, in which formal and informal (implicit) rule systems that promote trustful behaviour in collective contexts, become the main mechanism for providing guarantees of an individual's position in an organization. In contrast to the other types of interpersonal trust, collective trust is conceptualized by the authors as a form of generalized trust that belongs to the majority of the other members of the organization (e.g. banks). There is a fairly extensive amount of scientific literature on this topic (Handbook of Trust Research, 2006; Lyon et al., 2015; Kramer 2010; Kramer et al., 1996).

Collective trust affects many attitudes and feelings of employees, one of which is occupational stress. Stress, in a general sense, is a state of the body being a protective reaction to various unfavourable factors. The concept of collective trust can be operationalised in the context of the theory and practice of stress. In such cases, mainly the psychological, relational and structural bases of collective trust are considered (Fulmer and Gelfand, 2012; Kramer et al., 1996; Kramer, 2010). On the other hand, the concept of stress has become the cornerstone of a larger model, which is now called the stress process (Pearlin et al., 1981; Wheaton, 2013).

Relations between collective trust and occupational stress can be two-way. In general, the effects of stress should be considered as an important factor that influences collective trust. Stressors can lead to stress, which themselves reflect the important social orientation of stress studies (Aneshensel, 1996).

Stress at work can be operationalised by analysing socio-economic factors. Pirlin (1989) insisted on the fundamental importance of understanding the social

innate nature of stressors. In his opinion, many of the most powerful forms of stress determine social status. Wheaton and Hall (1996) studied the relation between stress and four socio-demographic differences: age, gender, income and marital status. They found that stress plays an important role in explaining differences in social groups. In fact, the research on the origin of stress reflects the fundamental cornerstone of social problems (Wheaton, 2013).

This stress can be operationalised using standard socio-economic factors which can influence different communities in different ways (Holtona et al., 2016; Spector, 2002). The analysis can be carried out in at least three stages. The first one included collective trust to analyse stress, whereas the second operationalised stress in relation to the factors affecting it. In the third stage, the authors obtained models which can be tested in the context of empirical analyses in various economies and societies.

Many stressors have become typical through the social process and in many countries, deep economic reforms contributed to the increase in occupation stress among employees (Orenstein, 2009; Zahra, 2011). Numerous forms of stress can be chronic, hence some environmental events highlight the sources of stress at individual level. Considering stress as a multi-level problem, there was the opportunity to investigate the impact of stressors at different levels. The effects of individual stressors depend on contextual stressors, which are located at higher levels of social organization (Wheaton, 2013). Thus, the general conceptual and social framework proposed by the authors made it possible to organically combine the signs and relationships between the parameters of collective trust and the actions of stress, or stressors as stress factors affecting the behaviour of people and solutions in organizations, including those in the banking sector.

3. METHOD[1]

The analysis relied on a cognitive unit of collective trust, which is a larger social aggregate, defined and limited by common membership in an organization. In order to measure the level of trust in banks, a questionnaire was used which covered various aspects of employment. The presented research results are part of a broader study. Thus, the description of the research method according to trust indices and the description of data is also applicable to the results of research on other aspects of human resource management (HRM) and other papers by the authors. One can find more detailed data in the authors' previous papers (Davydenko et al., 2018; Kaźmierczyk, 2019; Kaźmierczyk et al., 2019; 2020). For the empirical analysis, aspects that broadly characterize the various aspects of trust in bank employees were

[1] The research results presented are part of a broader study. Thus, the description of the data and method is applicable also to the results of research on other aspects of HRM and other papers by the authors. For more detailed data see the authors' previous papers (Davydenko et al., 2018; Kaźmierczyk, 2019; Kaźmierczyk et al., 2019; Kaźmierczyk et al., 2020).

selected. Trust is influenced and accompanied by many different factors, whose contribution to building trust may differ in specific contexts.

The stress index and the collective trust index (along with its subindices) were then calculated. All the answers given by the respondents were placed on a scale from 0 ("fully disagree") to 4 ("fully agree"). The stress index was based on a perceived stress-at-work scale questionnaire. The structure and composition of the collective trust index and its subindices were determined on the basis of a factor analysis and items created by a research team based on the previous literature review. Factor analysis made it possible to create a trust model characterised by good reliability parameters. Then a regression analysis was performed, in which the variability of the occupational stress level was tested based on the components of the collective trust index and metric variables.

All the subindices of trust were weighted equally when calculating the overall index of trust. It was assumed that all of the aspects (subindices) were positively correlated with the general trust index. The subindices include: loyalty; care; openness; dyadic trust (a direct question about trust); honesty/fairness; common values; appreciation; and job security. The job security index was calculated on the basis of O'Neill and Sevastos (2013). All these aspects and their impact on the level of trust were studied by Lane (2013), Brock (1998), White (1998), Noddings (2012), Yıldız and Bürüngüz (2013), Thomas et al. (2009), Chan (2007), Perry and Mankin (2007), Goold et al. (2006), Buta (2016), Bányi and Józsa (2015), Ding May-Ching et al. (2016), Okello and Gilson (2015), White (2014), Sora et al. (2013), Arnold and Staffelbach (2012). More information on the basics of creating a trust index can be found in the authors' earlier paper (Davydenko et al., 2018). The particular subindices are decoded in the Appendix. Stress at work was examined using a questionnaire based on the perceived stress-at-work scale by Chirkowska-Smolak and Grobelny (2016), being an adaptation of the perceived stress scale (PSS) by Cohen and Janicki-Deverts (2012). The scale was selected because of its good psychometric properties, described in more detail in the publication by these authors and positive results of the preliminary research.

An exploratory factor analysis (EFA) was performed to confirm the quality of the calculated stress indices and trust index (principal component analysis, oblimin; due to the expected correlation between the factors). The total variance explained was 59.3%/58.82% for both countries together, with 57.6%/56.38% for Russia and 58.2%/59.24% for Poland, respectively. All the data used in the exploratory factor analysis yielded one/two components with high correlations (Tables 1 and 2). This was confirmed by scree plots, which also pointed to one/two components (both in Poland and Russia). The reliability of the scale of collective trust/stress measured by Cronbach's alpha was respectively (for both countries/for Russia/for Poland): 0.897/0.889/0.892 and 0.840/0.775/0.848, which means that the calculated indexes are characterized by high reliability and exceed the limit value of 0.60.

Table 1

The component matrix of the general index of collective trust and the Mann-Whitney U test for Poland and Russia

	Exploratory factor analysis			**Mann-Whitney U test**					
	Component 1 PL+RU	***Component 1 PL***	***Component 1 RU***	**Subindices values *PL***	**Subindices values *RU***	**Mann-Whitney U statistics**	**Wilcoxon W statistics**	**Z**	**Asymptotic significance (two-tailed)**
Honesty / fairness	.841	.850	.814	2.33	2.59	281999	2112740	-5.40	.000
Care	.816	.815	.822	2.57	2.94	269249	2096165.5	-6.56	.000
Openness	.815	.805	.820	2.29	2.72	235474	2073877	-9.53	.000
Dyadic trust (a direct question about trust)	.793	.793	.782	2.61	3.01	267084.5	2055970.5	-6.50	.000
Appreciation	.779	.775	.701	2.50	3.13	176371	2010941	-14.73	.000
Job security	.739	.722	.747	2.31	2.72	226572.5	2061142.5	-10.27	.000
Common values	.734	.716	.746	2.38	2.89	223139	2055794	-10.55	.000
Loyalty (affective commitment + calculative loyalty)	.623	.595	.620	1.9	1.96	192310	1858535	-11.10	.000

Source: own computations based on the survey data.

Table 2

The component matrix of the perceived stress at work index and the Mann-Whitney U test for Poland and Russia

	Exploratory factor analysis						Mann-Whitney U test					
Items	***Component 1 PL + RU***	***Component 2 PL + RU***	***Component 1 PL***	***Component 2 PL***	***Component 1 RU***	***Component 2 RU***	**Subindices values *PL***	**Subindexes values *RU***	**Mann--Whitney U statistics**	**Wilcoxon W statistics**	**Z**	**Asymptotic significance (two-tailed)**
2.	**.830**	-.148	**.831**	-.150	**.821**		1.90	1.54	279401.00	343662.00	-5.59	.000
3.	**.786**	-.291	**.776**	-.293	**.838**	-.205	2.57	2.25	287329.00	351949.00	-4.62	.000
1.	**.782**	-.302	**.785**	-.312	**.789**	-.188	2.49	2.31	314391.50	379011.50	-2.52	.012
10.	**.765**	-.121	**.792**	-.108	**.692**	-.136	1.74	1.76	335790.50	399336.50	-.29	.775
9.	**.746**	-.193	**.743**	-.215	**.731**		2.23	1.71	257536.00	321082.00	-7.44	.000
6.	.691		**.674**	-.120	**.720**		1.74	1.30	261562.50	325465.50	-7.12	.000
8.	**.590**	.427	**.608**	.390	.397	**.621**	1.40	1.10	270980.50	334883.50	-6.35	.000
4.	.325	**.710**	.348	**.709**	.102	**.715**	1.38	1.09	270830.50	333665.50	-5.94	.000
7.	.235	**.615**	.310	**.584**		**.632**	1.40	1.35	307814.50	369942.50	-2.15	.032
5.	.502	**.510**	.504	**.515**	.419	**.582**	1.72	1.43	276675.00	339865.00	-5.68	.000

Source: own computations based on the survey data.

4. DATA

The data from the survey, which was conducted in Poland between January 2016 and April 2019 and in Russia (the Tyumen region) between February 2017 and April 2017, were employed to test the research thesis. Personal contacts and individual visits to banks were used to collect the data. In Poland, more than 20,000 requests, and in Russia over 4,000 queries were sent asking the recipients to fill in the questionnaire via e-mail, social networking websites (such as Facebook, GoldenLine and LinkedIn) and thematic forums. Both electronic versions and physical copies of the questionnaire were used in the survey.

The main survey was preceded by a two-stage pilot survey in Poland. First, the survey was conducted in a small group of participants (180 students in Poland). In the second stage of the pilot study, the target group consisted of 100 employees from the banking sector in Poland. The aim was to reveal any inconsistencies and to examine whether the questions were understandable. Thanks to the pilot study, the questionnaire was modified and improved. Some of the questions regarding collective trust were clarified. Then, the survey was translated into Russian by a group of 12 philologists, psychologists, bankers and HRM specialists. The two-|-stage study in Russia was conducted on a group of 50 students and then a group of 50 bankers. Finally, 2,279 bank employees were surveyed (1,920 in Poland and 359 in Russia). The difference in the size of the research sample was due to the difficulties with access to bank employees in Russia.

Table 3

Sample structure

Criterion		Number of individuals		Percentage	
		PL	RU	PL	RU
1	2	3	4	5	6
Gender	Female	1,312	243	68.33%	67.7%
	Male	473	74	24.64%	20.6%
	No answer	135	42	7.03%	11.7%
Education	University (major in economics)	883	216	45.99%	60.2%
	University (other)	515	92	26.82%	25.6%
	High school (major in economics)	270	5	14.06%	1.4%
	High school (other)	189	2	9.84%	0.6%
	Vocational	2	6	0.1%	1.7%
	Elementary	2	0	0.1%	0
	No answer	59	38	3.1%	10.6%

1	2	3	4	5	6
Occupied position	Senior managerial position	43	2	2.24%	0.6%
	Middle-level managerial position	129	32	6.72%	8.9%
	Lower-level managerial position	153	26	7.97%	7.2%
	Non-managerial position	1,485	245	77.34%	68.2%
	No answer	110	54	5.73%	15%
Organizational unit	Headquarters	409	42	21.3%	11.7%
	Regional branch	416	108	21.66%	30.1%
	Operational branch	1,020	165	53.13%	46%
	No answer	75	44	3.91%	12.3%
Type of bank	Commercial bank (PL)	1,342	–	69.90%	–
	Cooperative bank (PL)	481	–	25.05%	–
	No answer (PL+RU)	97	70	5.05%	19.5%
	Foreign bank (RU)	–	2	–	0.6%
	Federal bank (RU)	–	105	–	29.2%
	Regional bank (RU)	–	54	–	15%
	Bank with state capital (RU)	–	128	–	35.7%
The equity	National	919	–	47.86%	–
	Foreign	863	–	44.95%	–
	No answer	138	–	7.19%	–
Workplace	Front office	1,118	247	58.23%	68.8%
	Back office	460	67	23.96%	18.7%
	No answer	342	45	17.81%	12.5%

Source: authors' own computations based on the survey data.

The composition of the research sample according to gender, type of education and type of bank corresponds to the structure of employment in the banking sector in Poland (Kaźmierczyk, 2011, pp. 115-124). The mean age of the respondents was 36.6 years in Poland and 31.7 in Russia. The mean work experience in banking was 7.8 years in Russia and 12.1 in Poland. The mean total work experience of the respondents was 15.0 years in Poland and 11.2 in Russia.

5. COLLECTIVE TRUST AND STRESS AT WORK: EMPIRICAL RESEARCH

The level of stress experienced by employees from Poland (1.85) was significantly higher than that of employees from Russia (1.57) (Mann-Whitney U=263537.50, Wilcoxon W=328157.50, Z=-6.982, (two-tailed) significance=.000, eta squared=.02). In turn, collective trust is higher in Russia (2.75) than in Poland

(2.33) (Mann-Whitney U=211213.50, Wilcoxon W=2,049,616.50, Z=-11.629, (two-tailed) significance=.000, eta squared=.06). Such results suggest a better, more favourable situation in regard to the employment-security situation in terms of confidence in Russia. There was a negative correlation between the level of stress and the collective trust level in both Poland (Spearman's rho=-.497, significance (two-tailed)=.000, N=1911), and Russia (Spearman's rho=-.358, significance (two-tailed)=.000, N=359).

All the subindices of the previously built collective trust index and components of the metrics were used for the regression: age, country, education, place of work (front or back office), position, gender, size of locality, work experience in banking. These variables are most often tested as control variables for collective trust and occupational stress. The perceived level of stress at work was a dependent variable. The first six listed components were found to be insignificant. Both in Poland and in Russia, the mechanism of influence of collective trust on the level of stress shared by employees is similar. This proves the universality of this mechanism and the fact that despite the higher level of collective trust in Russia and the higher level of stress in Poland, the mechanism of mutual influence is similar.

In addition, according to the regression, employee characteristics such as position (N=2109, test statistic=22.676, df=3, asymptotic significance (two-tailed)=.000, no dependence between pairs) and education (N=2176, test statistic=7.852, df=5, asymptotic significance (two-tailed)=.165); did not affect the level of stress at work. According to the Kruskal-Wallis test, only a slight difference between middle managerial position and non-managerial position (1.66 and 1.84, p=.01) and between lower managerial position and non-managerial position (1.69 and 1.84, p=.01) were observed.

6. DISCUSSION

Contrary to what one might suspect, age and work experience in banking did not affect the level of stress at work (Table 4). It is often pointed out in literature that older, more experienced employees are characterised by a higher level of stress and fear at work when compared to younger ones. This results from, among other things, the fear of dismissal and difficulties in finding new employment (Rauschenbach et al., 2013; Pompper, 2014; Scheibe and Zacher, 2014), however, linear regression does not confirm this. In turn, according to the Kruskal-Wallis test, the three age groups (up to 30 years, 30 to 50 years and above 50 years) are characterised by a different level of stress (respectively 1.77, 1.84, 1.73) (N=2089, test statistic=6.627, df=2, asymptotic significance (two-tailed)=.036, eta squared η^2=.003); this suggests a weak reverse U-shape dependence. The highest level of stress is experienced by employees aged 30-50, and therefore the most active, and at the same time often already burdened with mortgages and family obligations. Additionally, the size of the locality does not affect the level of stress.

Table 4

Regression – stress at work in Poland and Russia

Model	Corrected R square	F	Significance	Constant	Job security	Common values	Affective commitment	Front/back office	Sex (female/male)	Dyadic trust (a direct question about trust)	Care
1	.375	123.803	.000	3.486 (.000)	-.387 (.000)	-.128 (.000)	-.097 (.000)	-.095 (.003)	-.088 (.006)	-.069 (.001)	.049 (.027)
2	.373	143.227	.000	3.502 (.000)	-.380 (.000)	-.125 (.000)	-.094 (.000)	-.097 (.003)	-.087 (.007)	-.038 (.011)	
3	.371	169.907	.000	3.487 (.000)	-.389 (.000)	-.131 (.000)	-.113 (.000)	-.098 (.002)	-.085 (.008)		
4	.368	209.707	.000	3.469 (.000)	-.391 (.000)	-.127 (.000)	-.116 (.000)	-.102 (.002)			
5	.364	274.601	.000	3.343 (.000)	-.388 (.000)	-.132 (.000)	-.115 (.000)				
6	.353	391.418	.000	3.221 (.000)	-.413 (.000)	-.176 (.000)					
7	.329	703.222	.000	3.148 (.000)	-.562 (.000)						

Source: own computations based on the survey data.

Many sources indicate differences in occupational stress level between middle managerial and non-managerial positions, and between lower managerial and non-managerial positions (Varca, 1999; Toivanen, 2011; Lunau et al., 2015). According to the regression, stress affects all employees regardless of their position. Education, in particular, is a specific variable in the banking sector because the vast majority of bank employees (especially in Russia) have higher education, which could have influenced the obtained result.

Seven significant regression models were created using the above data. The first one includes the largest number of explained variables, namely seven. Job security was definitely the most important factor for the level of stress. Therefore, in order to limit the stress of their employees, employers should consider at least four aspects (job insecurity components by O'Neill and Sevastos, 2013): job loss insecurity, job change insecurity, marginalisation insecurity and organizational survival insecurity. This means that, in addition to minimising the risk of loss of work felt by employees, it is necessary to consider carefully changes at work. Changes are common and natural in modern economies, but they should be planned, expected, and during their implementation, employees should feel that they can ask about what is going

on around them and that they will get help and explanations. It is important that employees believe that the management is really trying to build an organization and make it successful. Some of the aspects of job security are hard variables (such as real redundancies or reducing costs), which are difficult to manage and it is difficult to deny their occurrence when they occur, but some aspects of job security (soft aspects) and trust can be successfully created and implemented, also through internal public relations tools (Rudnicka, 2012; Sakdanuwatwong, 2020). It is also worth elaborating a rewards system so that employees feel that their contribution to the organization's success is being appreciated. The cafeteria plan (compensation and benefits plan, according to which employees can chose between various types of benefits) would be a good solution because it matches the employer's possibilities to the employee's expectations. Another aspect that creates job security is the feeling of being a member of the team. Employees like to be involved in discussions about the future of their organization. Many experiments have shown that people like to have an influence on things that concern them, and even if they seem trivial, they matter (Hock, 2003; Jeannerod, 2003; Hohol, 2015).

Interestingly, common values were in second place, therefore it can be suspected that in order to reduce stress it is necessary to ensure that the employee profile is similar to the profile of the ideal employee. This can be achieved by recruiting the right people for the right jobs. Common values are also related to the ethical and moral aspects. Employees often do not want to carry out tasks that go beyond their moral standards (Kačerauskas, 2019; Kaźmierczyk and Świt, 2011). An example may be the sale of credit products remunerated in commissions (in this aspect, changes in the EU have reduced the significance of the commission-based remuneration system in banks, cf. EU Regulation No 575/2013, Directive 2013/36/EU). Employees also want to feel important – their work has to have some sense. This is particularly important in the case of large organizations/corporations, in which the employee's individuality is lost, and employees often feel that they are just a cog in the machine.

Third place on the list of factors that reduce stress experienced by employees is affective commitment. While the calculative loyalty of employees is not significantly affected by the employer, affective commitment can be stimulated. Such aspects as being proud of one's place of work positively correlate with affective commitment and reduce stress.

It also turns out that working with clients in the front office increases the level of stress. Lait and Wallace (2002) obtained interesting results in this aspect. According to the research, back office workers were affected by lower levels of stress. However, someone has to work with clients, otherwise it would be necessary to close branches of banks, and even advanced technology does not allow this as clients still often expect direct contact with bank employees (Kwilinski et al., 2019; Soniewicki, 2015). Yet, while aware of this, one can aid with de-stressing front office employees by introduce job rotation or flexible working hours.

The discussion on the impact of gender on stress experienced at work has not yet found a clear consensus – opinions on the impact of gender on stress are divided (Cifre et al., 2015; González-Morales et al., 2006; Michailidis et al., 2005). The research supports the conclusion that females are slightly more stressed (M=1.77, F=1.81; Kowske and Woods, 2008, pp. 49-50). At the same time, it must be remembered that the vast majority of bank employees are female.

In personnel policies, one should also take into account that a growing dyadic trust (a direct question about trust) favours the reduction of the level of stress experienced at work. To some extent, it was confirmed that collective trust (measured by subindices) more significantly influences stress levels than declarative collective trust. Dyadic trust took fourth place according to the significance of the impact on the level of stress at work (of the five collective trust subindices in the model), while some of the collective trust subindices were excluded from the model, namely: honesty and fairness, openness, appreciation and part of loyalty, i.e. calculative loyalty. They did not affect the level of stress.

Care was of the least importance for the level of stress among the variables in the model, which in the study was based on the "supervisor's support and care about the professional development of employees". Despite the plus sign with this variable (which could indicate that the growth of care is conducive to increasing stress), one must bear in mind that the Spearman correlation of care and stress at work was -.298, with (two-tailed) p=.000 and n=2265, which indicates a negative correlation.

CONCLUSIONS

The contribution of this study to the literature is the created methodology of finding what are the components of collective trust. The authors proposed a methodology for defining a collective trust and examined the relationship between occupational stress and collective trust and its components. The lack of differences between Poland and Russia, observed through regression, indicates that the created trust model is universal and may be further developed on the basis of data from other countries. So far, no such research has been carried out in banks, taking into account their specificity.

The level of stress experienced by employees is often too high, i.e. unfavourable for positive results of work and the health of employees. Research devoted to the consequences of stress is unambiguous and proves the many negative consequences of stress. Both employers and scientists are looking for ways to counteract stress, and one of the possibilities is to create collective trust at work. The study confirms the relationship between stress and collective trust.

The authors managed to create a stress management model in the context of collective trust and taking into account the specificity of banks. The model helps to include in the personnel policy those aspects of collective trust which are most closely related to stress; this is very important in the dynamic economic environment that

banks create and also helps to focus efforts on those aspects that minimise stress at work to the greatest extent. It is worthwhile investing resources and time to improve the aspects of trust that contribute the most to reducing stress at work.

The novelty of this study is the discovery of a connection between occupational stress and the subindices of collective trust. The general function describes the behaviour of all employees in general in various positions in an organization. The used index of collective trust has many levels. One would expect that one of the most important factors affecting the level of stress would be relations with the supervisor, in this case dyadic trust. It turned out, however, that this variable was only in fourth place among the factors explaining the level of stress. It would seem that the line manager is the main person responsible for creating conditions conducive to reducing stress, while according to the authors' model, his/her role is much more complicated and indirect. Their task is rather to influence other variables, such as job security, common values and affective commitment.

The limitation of this study is its cross-sectional nature. In the future, longitudinal studies should be carried out, which would indicate the direction of the relationship between the analysed variables. The impact of education on the level of stress experienced also requires additional analysis. Many sources mention such a dependence, however a specific sample of bank employees, the majority of whom have a university degree, did not fully confirm this dependence.

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APPENDIX

The subindices included:

C. 1. Loyalty:

Calculative loyalty:

Work is just work. A person should always seek better conditions of employment for him/herself;

At present, the employer should not expect the employee to be loyal solely to him/her;

In times of crisis the employee reserves the right to seek a new, safer job;

The employee should be guided by a career and manage it skilfully;

Affective commitment:

In general, I am satisfied with my work in the bank;

I am ready to recommend employment in my bank to relatives or friends;

I am proud of my work and I admit it openly;

I refrain from criticizing my bank when I am dissatisfied with its activities.

C. 2. Care:

My supervisor supports the employees, and takes their side if necessary;

My manager cares about the professional development of employees.

C. 3. Openness:

My immediate supervisor is open to ideas and suggestions from the employees;

In my bank, employees can talk openly to the management, without fear of negative consequences;

My manager tells me directly what he/she expects of me;

The bank is interested in my opinion on strategic development issues;

I am asked about my opinion on issues that are relevant to my work.

C. 4. Dyadic trust:

I trust my supervisor.

C. 5. Honesty/fairness:

The management in my bank treats employees fairly;

There is an opportunity to appeal decisions taken in my bank;

I think that my work is evaluated fairly;

Resources (for example, materials, equipment) are distributed fairly among employees.

C. 6. Common values:

While performing my work, I have to act contrary to my system of values (a reversed scale applied);

I have a feeling that what I do at work does not make much sense (a reversed scale applied);

I identify with the business objectives of my bank.

C. 7. Appreciation:

High-quality work is valued in my bank;

My salary is adequate to my work contribution;

I deserve respect for the work I do;

Colleagues at work treat me with respect.

C. 8. Job security (the job security index was calculated by reversing the scale used for the job insecurity index, which was calculated on the basis of the O'Neill and Sevastos (2013, 338-349) scale; a reversed scale applied):

The possibility of losing my job occupies my thoughts constantly;

No matter how hard I work there is no guarantee that I am going to keep my job;

I am certain of losing my job;

I am not sure of how long my job will last;

I am uncertain about my future with this organization;

The probability of being laid-off is high;

Senior management is really trying to build this organization and make it successful (not reversed scale);

Management appears to be preparing in advance and planning for the future (not reversed scale);

This organization seems to have clear goals and a definite strategy for achieving them (not reversed scale);

Overall, my physical working conditions are likely to deteriorate;

I am expecting unfavourable changes to my job;

I expect to have fewer resources to meet the performance requirements of my job;

The rewards of my job are likely to diminish;

I will probably lose many features of my job that I value the most;

I wish my job could go back to the way it used to be;

I feel like I am being given the "silent treatment" in this organization;

I am often excluded from discussions or meetings that affect me;

I feel as though management is avoiding me.

C. 9. Perceived stress at work scale

During the last month, how often have you been upset because of something that happened unexpectedly at work?

During the last month, how often have you felt that you were unable to control the important things at your work?

During the last month, how often have you felt nervous and stressed at work?

During the last month, how often have you felt confident about your ability to handle your problems at work?

During the last month, how often have you felt that things were going your way at work?

During the last month, how often have you found that you could not cope with all the things that you had to do at work?

During the last month, how often have you been able to control irritation in at your work?

During the last month, how often have you felt that you were on top of things at work?

During the last month, how often have you been angered because of things that were outside of your control at work?

During the last month, how often have you felt difficulties at work were piling up so high that you could not overcome them?