Research Paper

Gender and Age as Correlates of Self-Esteem among Bankers in Southwest Nigeria

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ABSTRACT:- **Purpose:** This research seeks to study the relationship between age and gender and self-esteem among Nigerian bankers.
Design/Methodology: This study adopted a survey research design to examine the relationship between gender, age and self-esteem among bankers in Lagos, Ogun and Oyo states. The independent variable measured is age and gender, while the dependent variable measured is self-esteem. The research was carried out to seek knowledge on the relationship between major demographics and self-esteem among bankers in Lagos, Ogun & Oyo state, Nigeria. The demographic variables are age and gender.
Findings: A significant difference exists between the self-esteem scores of older and younger bankers. A significant difference also exists in the self-esteem score of male and female bankers.
Implication of Findings: The findings of this study have strong implications in the selection process and definition of job roles of Nigerian bankers.
Originality: This is an original piece of empirical work highlighting issues relevant to self-esteem and performance in the Nigerian banking industry.

Keywords:- Self-Esteem, Gender, Age, Performance Monitoring

I.   INTRODUCTION

Self-esteem is basically one's opinion about one's self. People with a strong sense of self-efficacy can view challenges as tasks to be mastered, while they develop deeper interests in the task or activities that they are currently participating in. They are more resilient and able to try again when they don't succeed in performing those tasks, while people with a weak sense of self-efficacy tend to avoid challenging tasks (Bandura, 1997). They tend to believe that difficulties in life are beyond their control, focus on when they fail or fall short and quickly lose confidence in themselves when falling short or falling (Bandura, 1997). Self-esteem is the subjective measure of a person's value, the worth that one believes one has as an individual, while self-efficacy is a person's belief about their capabilities to produce designated levels of performance that exercise influence over events affecting their lives (Onyishi & Ogbodo, 2012). The banking industry continues to be a focal point in the economic existence of most nations around the world including Nigeria. The management of money, as yield from the management of resources, is of utmost importance to any nation's continued financial and global existence. Changing global threats and trends does not leave the Nigerian banking sector unaffected, while re-strategizing peaks the attention of financial policy makers and managers who have stepped up the requirements of banking and bankers in the bid to globalize. These re-strategizing efforts or reform, as it is popularly known as, has its central focus on the actual bank officials who shoulder the responsibility of implementation success. As a result of this, increased organizational challenges are bound to emerge and take forefront if they are not conveniently managed.

The individual banker becomes the center point of focus in the seemingly organized chaos and bid to maintain economic and financial stability in the country while harnessing all possible skills and personality attributes to maintain a customer base, increase it and report healthy profitability growth. Considering the state of the economy and the state of unemployment, bankers in Nigeria have to literarily scramble to keep their jobs. The long, tiring and sometimes compromising banking hours are not really a consideration when the retention of their jobs is on the line. With the competition in question, there is a need for individual bankers to excel in their

role and maintain excellence. Several variables come into the picture when considering qualifying factors to maintain excellence. Three of such variables, self-esteem, gender and age are being considered in this study.

The purpose of this study is to investigate the contributions of demographic variables on the self-esteem of bankers in the Southwest of Nigeria. Some literature critical to the variables of this study will be reviewed while the methodology of study, including the design and instruments used in the study, will be outlined. Statistical analysis is used to test the hypothesis following which the results will be outlined and discussion of findings, conclusions and recommendations stated.

1.1 OBJECTIVE

Consequently, this study has two specific objectives which are:

Objective 1: To investigate the contributions of gender on banker's self-esteem.

Objective 2: To investigate the contributions of age on banker's self-esteem in Southwestern Nigeria.

This study is relevant to bankers because it will increase the understanding of the role that their self-esteem play on the job performance. Furthermore, the study will contribute to the literature on gender (male or female bankers) and age on self-esteem amongst other critical economic contributors. This study examines whether female bankers will perform significantly better than male bankers in terms of self-esteem and if younger bankers ranging between age 18-35 and older bankers with age range of 36 and above will have a higher or lower self-esteem. Several different banks in southwest Nigerian states were involved in this study so as to capture a general sample of the population.

1.2 LIMITATIONS

Several limitations of the study were identified. One limitation is that the study surveyed only few employees in the banking industry and in only 3 out of 6 Southwestern states; therefore, generalizing our results to other categories of workers and to the entire country may be in-appropriate. The size of the sample is relatively small compared to the population of bankers in Lagos, Ogun and Oyo states, Nigeria. Therefore, this also limits generalizing the results of the study to the whole banking industry in Nigeria. It was impossible to verify the accuracy and honesty of the employee's self-reported data.

II. LITERATURE

SELF-ESTEEM

Self-esteem has been treated as an important outcome due to its close relation with psychological wellbeing (Marsh, 1989). Harter (1999), viewed self-esteem as the most evaluative and effective of several constructs. Self-esteem is a psychological term that reflects a person's overall evaluation of his or her worth, it encompasses beliefs ("I am competent", I am worthy") and emotions (triumph, despair, pride and shame) (American Heritage Dictionary, 2000). The banker's self-esteem therefore, is the positive and negative evaluation of the self and the way they perceive themselves. Self-esteem as a collectivist culture correlates closely with what others think of the individual and their group. As a result, people (bankers) are positively or negatively affected because they want approval from major/ significant people in their life and work, which relates to the context in which they see themselves. Self-esteem threatens our personal identity and we will feel angrier and gloomier than when someone threatens our collective identity (Myers, 2008. P.43). This is not the "facts" about one-self rather, it is what one believes to be true about one-self (Mercer, 2011, p.14). Recent theories adapted self-esteem with more evaluative statements like 'I am good at tennis' (Harter, 1996). The latter statement not only describes the self but evaluates the self by putting worthiness on it (Harter, 1996). Sources note that individuals or workers who seem to have high self-esteem adapt better socially (Harter, 1996). These workers tend to make friends easier and are more willingly to work with others no matter the circumstances. Individuals or workers who seem to have lower self-esteems tend to keep more to themselves and have difficulty both with making friends and working with peers (Sims, 1997). The banker's self-esteem is very key to how they recognize their individual successful development, competence, dedication to the job and also their positive feeling about themselves (Kernis, 2003; Schimel et al., 2001). Therefore, self-esteem is defined as both descriptive and evaluative self-related statements (Wikipedia, n.d). Marsh (1990) further explained that as a social psychological construct, self-esteem is attractive because researchers have conceptualized it as an influential predictor of relevant outcomes such as academic achievements. Self-esteem can be attractive if the banker recognizes his or her potentials, works toward it, meets their stipulated target, complete tasks and are able to persuade other customers to associate with their banks. Rosenberg (1960) defines self-esteem in terms of a stable sense of personal worth or worthiness. Braden (1969) defined it as the experience of being competent to cope with the basic challenges of life and being worthy of happiness. Braden (1969) further explained self-esteem as the sum of self-confidence and self-respect. The Nigerian banking system has a lot of bankers in the deposit, withdrawal and customer service sections and if a banker is not confident enough or conspicuously lacks self-respect and self-confidence, the banker will be challenged in

attending to customers effectively which might invariably affect their task completion. It exists as a consequence of the implicit judgments that bankers deliver; on one side is their ability to face challenges which is to understand their problem and solve problems while on the other side is their ability to achieve happiness, respect and defend their own interest and needs (Braden, 1969). Self-esteem allows bankers to be convinced that they deserve happiness and thereby increase their ability and capacity to adapt and form interpersonal relationship among themselves and their customers. Due to these interpersonal relationships, they treat other people with respect, benevolence and goodwill and avoid destructive persons while favoring rich interpersonal relationships (Braden, 1969). Fromm (2006) stated that the love of others and love for oneself are not alternatives. On the contrary, an attitude of love toward themselves will be found in all those who are capable of loving others (Fromm, 2006). Fromm (2006) also opines that self-esteem depends on individual perceptions, thoughts, evaluations, feeling and behavioral tendencies aimed towards oneself; the way we are and behave, our body language and characteristic features that allow special critical conditions for the teaching professions, speech giving etc. generally sum up our attitude and allows for creativity at the workplace which is a much needed asset among Nigerian bankers. Bankers must be creative about ways to reach out to customers in the delivery of quality service. Their job requires them to go to the environment which includes schools, churches, social gatherings and many more, in order to reach out to potential customers. Most bankers exceed their working hours to acquire more clients and to fulfill their designated task as well as to create some means to meet the needs of their clientele. The need to meet a constant monthly quota, which determines the continued retention of their jobs, will require a lot of creative avenues fostered by healthy self-esteem.

According to Cherry (2010), self-esteem is used to describe a person's overall sense of self-worth or personal value. Self-esteem is often seen as a personality trait, which means that it tends to be stable and enduring (Cherry, 2012). A Wikipedia (n.d) source quoting the words of a famous writer, Jose-Vincent Bonet (n.d) reminds us that the importance of self-esteem is the opposite of self-rejection, a characteristic of great unhappiness that we call 'depression'. James (1983), the father of the functionalist school of thought expresses self-esteem as something that is born. Carl Rogers, the greatest exponent of humanistic psychology exposes his theory about unconditional acceptance and self-acceptance as the best way to improve self-esteem. It is the most essential core self-evaluation dimension because it is the overall value one feels about oneself as a person (Cherry,2010). Another Wikipedia source quotes Burns (n.d) as having explained self-esteem as a collection of an individual's attitude toward themselves and the evaluative perception of oneself thus.

Self-esteem is simply one's opinion about oneself, their personal self-worth, the way they view themselves, ability to complete or finish designated tasks, a crucial cornerstone of positive attitude and creativity towards living and working. It is very important because it affects the way bankers think, act, how they relate and interact with other people and customers, how they satisfy the customer and how it allows them to live life to their own full potential. Cunic (2012), defined self-esteem as the general feeling one has about oneself, individual attributes, abilities, emotions, appearance and behavior. Bankers differ from one another as a result of their personal attributes, abilities, emotions, appearance and behavior and these individual characteristics help them to achieve and perform their daily activities, openness to others, reception of new intuitions and techniques to readily reach their goals without getting frustrated.

According to McFarland (1989), self-esteem is a choice. You were born into this world a worthy and important human being and you deserve to feel good about yourself everyday of your life (McFarland, 1989. P.152). Your relationship with yourself determines the quality of your self-esteem (McFarland, 1989). It comes from within you and depends on the inner environment you have created (McFarland,1989, p.144) and as a result, your inner environment will materialize to your outer environment and if a banker is able to put to rest all those inner conflicts and develops a confident and coping attitude from within, he or she will able to communicate and interact with others freely and these qualities might attract clients to associate with the banker and as a result, also associate with their bank (McFarland, 1989). Self-esteem involves a complex set of feelings, beliefs, and expectations based on an individual's changing skills in interacting with their environment and influencing their world (Apter, 1997). Every individual is in charge of his or her own feelings which come from an individual's evaluation about himself/herself and the extent to which one believes he/she is a competent and worthy person (Apter, 1997). Hamlyn (1983:241) expresses self-esteem as the picture of oneself. Baumeister (1997:681) described it as the total perception a person holds about him/herself. Maslow also stated that psychological health is not possible unless the essential core of the person is fundamentally accepted, loved and respected by others and by his or herself. He further explained that self-esteem allows people to face life with more confidence, benevolence and optimism and thus easily reach their goals and self-actualize (Maslow, 1987). In a highly demanding banking environment, the need for bankers to deliver a healthy appraisal and evaluation of their self-worth will prove very helpful in coping with their high deliverables. Maslow (1987) in the hierarchy of needs theory depicts self-esteem as one of the basic human motivations. Self-esteem needs include personal worth, social recognition and accomplishment (Maslow, 1987).

Gender refers to social attributes and opportunities associated with being male or female that characterize and individual one from another. In most societies, there are differences and inequalities between women and men in assigned responsibilities, activities undertaken, access to and control over resources as well as decision making opportunities. According to Eldis (2012), gender is a socially constructed set of roles and relations between men and women. Gender reflects that men trades are riskier, that is they take more risk (Brynes & others, 1999). Male bankers are presumed to be more confident than women bankers and therefore make more trade as a result (Barber & Odean, 2011). In conversation, male bankers reflect their concerns for independence, talking assertively, interrupting intrusively, touching with hand, staring more and smiling less (Anderson & Leaper, 1998; Carli, 1991) while female bankers influence style, tend to be more indirect, less interruptive, more sensitive, more polite, less cocky and their style reflects their concern for connectedness (Myers, 2008). Women while writing tend to use more communal prepositions, fewer quantitative words and more present tense (Myers, 2008).

Age is seen as the length of time one has existed, duration of life and can also include a period in the history of humankind marked by distinctive characteristics or achievements in life. It is also the length of time that a person has lived and means growing old or older especially visibly and obviously so.

THE BANKER

According to the United State Supreme Court (1899), a banker is a trader who buys money, or money & debt by creating other debts which he does with his credit exchange for a debt payable in the future and payable on demand. The first business of a banker is not to lend money to others but to collect money from others and also a dealer in capital or money (United State Supreme Court, 1899). He is an intermediate party between the borrower and the lender and the lender and he borrows from one person and lends to another (United State Supreme Court, 1899). According to Diplock (1966), it is essential to the business of banking that a banker should accept money from his customers on a running account into which sums of money are from time to time paid by the customer and from time to time withdrawn by the customer. The banker must also undertake to pay instruments drawn on himself (banker) by his customer in favor of a third party up to the amount standing to their credit in their accounts and collect deposits for his customers and credit the proceeds to their accounts (Diplock, 1966). A banker is responsible for establishing and maintaining a positive customer relationship, planning and delivering effective sales strategies and monitoring the progress of new and existing financial products (Diplock, 1966). Bankers may work as mangers in high street branches providing operational support on a day-to-day basis, or in more specialized posts in corporate or commercial departments at area, regional or head offices (Exforsys, 2006). Responsibilities and work activities may vary between retail and corporate/commercial banking (Exfosys, 2006). Most retail bankers work in high street branches, dealing with both private and corporate customers, while some work in regional or head offices (Exforsys, 2006). Bankers who work with commercial or corporate customers may be based in branches or may work from specialized area or regional offices (Exforsys,2006). A banker needs a Banking and finance, Economics, Accounting or Business Administration degree to work, perform banking related duties. Bankers obtain deposits from customers at a low rate and then invest the customer's deposit. In summary, a banker's role is one filled with multiple duties and responsibilities (Legal dictionary, 1899). A banker is an individual who advises their clients with regard to financial matters. Duties concerning savings, loans, taxes, investments, and securities are all within the job realm of a banker, the banker will provide financial assistance to the client in accordance with their required needs (Legal dictionary, 1899). A banker is referred to as a corporation or person who carries out the business of banking without saying in details what the business of banking is about (Talabi, 2009). The Bill of Exchange Act, caption 35 of the Law of the federation of Nigeria, 1990, section 2 (1) gives the description of bankers to include a body of persons whether incorporated or not who carry on the business of banking.

In Nigeria, the banking sector is very hectic and tasking on even the most efficient workers. They experience long hours daily, which is to say that they resume early and close late unlike workers in other sectors of the economy. They have to round up all transactions after closing hours and wait to ascertain a balance.

III. RESEARCH METHODOLOGY

The research was conducted on four major Nigerian banks which include Ecobank, Zenith bank, United Bank for Africa (UBA) and Access bank, and carried out in three major south western cities in Nigeria; Lagos state, Ogun state and Oyo state. The participants of this study include bankers from the four major banks. Questionnaires were sent out to 300 bankers and 232 responses that could be used as complete data were derived. The subjects were incidentally selected. All of the subjects were bankers grouped within the age group of 18-35 and 36 & above, which included both male and female.

3.1 RESEARCH DESIGN

This study adopted a survey research design to examine the relationship between self-esteem, gender and age among bankers in southwestern Nigerian states. The independent variable measured is the demographic variables, age and gender, while the dependent variable measured is self-esteem. The research was carried out to seek knowledge on the relationship between age, gender and self-esteem among bankers in southwestern, Nigeria.

3.2 RESEARCH INSTRUMENT

Rosenberg's self-esteem Scale is a 10-item Likert scale with items answered on a five point scale from 'strongly agrees to strongly disagree'. The scoring for some items had to be reversed so that in each case, the scores goes from less to more self-esteem. The original sample for which the scale was developed consisted of 5,024 high school juniors and seniors from randomly selected schools in New York State (Department of Sociology, University of Maryland, n.d.).

3.3 DATA COLLECTION PROCDURE

The questionnaire used for the study is a scale for measuring self-esteem and other demographics. The data for this study was obtained from a sample size of 300 participants from 4 major banks in Lagos state Ogun state and Oyo state. In order to increase the variance and representativeness of the sample, data were collected from Ecobank, Access bank, UBA and Zenith bank from within three cities; Lagos state, Ogun state and Oyo state. 75 participants were selected as available from each of the banks. This study was concluded as surveys in the form of paper and pencil questionnaires. The questionnaires emphasized that the study is for scientific purposes and that the participant's identities were not required. Data for self-esteem was collected by the use of the Rosenberg's self-Esteem Scale.

3.4 METHOD OF DATA ANALYSIS

Two hypotheses were analyzed. The data was analyzed using the t-Test statistical tool for independent samples for both hypotheses, testing if there will be a significant difference in the self-esteem scores of older (36 & above) and younger (18-35) bankers and if there will be significant differences in the self-esteem of male and female bankers.

IV.   DATA ANALYSIS AND RESULT

Data was collected and analyzed based on the two hypothesis formulated to direct this study.

4.1 SOCIO DEMOGRAPHIC DATA

The demographic characteristics of the participants in the studies which include variables like gender and age are analyzed and presented.

Table 1.0 Demographic characteristic of participants

VARIABLES		NUMBER	MEAN	SD	%
Gender	Male	118	27.94	5.904	50.94
	Female	114	28.91	6.005	49.1
Age	18-35	148	31.63	4.754	63.8
	36 Above	84	30.01	5.930	36.2

A total of 232 participants were used for the analysis. From Table 1.0, the gender distribution shows that 188 of the participants are male and 114 are female and have an average mean of 27.94 and 28.91 respectively on their self-esteem scores with a standard deviation of 5.904 and 6.005 respectively. The age distribution shows that 148 of the participants are between ages 18 and 35 while their average mean scores with a standard deviation score of 4.754 and 5.930 respectively.

4.2 TEST OF HYPOTHESIS

The results for the two hypothesis tests for this study are presented in this section. The statistics includes the t-Test statistic.

4.2.1 HYPOTHESIS ONE

There will be a significant difference in the self-esteem of male and female bankers in Southwest Nigeria.

Table 2.0

GENDER	N	MEAN	SD	T	P
Male	118	27.94	5.904		
Female	114	28.91	6.005	1.243	>.05

The t-Test scores showed that there were 118 male participants and 114 female while the mean self-esteem score was 27.94 and 28.91 respectively. The two-tailed p value associated with this test was .215. The t-Test failed to reveal a statistically reliable difference between the mean number of self-esteem scores that the male adolescents from the four western Nigerian banks has (M=27.94, s = 5.904) and that the female adolescents from the four western Nigerian banks has (M=28.91, s = 6.005), t(230) = 1.243, p= .215, α = .05. It can therefore be concluded that the self-esteem of male students in the four western Nigerian Banks is not higher or lower than that of the female adolescents.

4.2.2 HYPOTHESIS TWO
There will be a significant difference in the self-esteem scores of older (36 & above) and younger (18-35) bankers.

Table 3.0

AGE	N	MEAN	SD	T	P
18-35	148	29.03	5.827	2.080	<.05
36 Above	84	27.35	6.077		

The t-Test scores showed that there were 148 participants between ages 18 to 35 from the four western Nigerian Banks and 84 participants that were ages 36 and above while their mean self-esteem scores were 29.03 and 27.35 respectively. The two-tailed p value associated with this was .039. The t-Test succeeded in revealing a statistically reliable difference between the mean number of self-esteem scores that the bankers from the four western Nigerian bankers who were 18 to 35 years of age has (M = 29.03, s = 5.827), t(230) = 2.080, p = .039, α = .05. It can therefore be concluded that the self-esteem scores of the participants between ages 18 to 35 from the four western Nigerian Banks is higher than that of the respondent ages 36 and above from the four western Nigerian Banks.

V. DISCUSSION, SUMMARY AND CONCLUSION

The relationship between age, gender and self-esteem among bankers was the focus of this study. There were 232 participants in which 118 of the participants are male and 114 are female. The participants have an average mean of 27.94 for males and 28.91 for females respectively on their self-esteem scores; scores with a standard deviation of 5.904 and 6.005 respectively. One hundred and forty eight of the participants are between ages 18 and 35, and 84 participants between age 36 and above. Their average mean scores on self-esteem were 31.63 and 30.01 respectively on the self-esteem scores with a standard deviation score of 4.754 and 5.930 respectively.

5.1 HYPOTHESIS ONE
The results of hypothesis one which states that there will be a significant difference in the self-esteem of male and female bankers in Lagos, Ogun and Oyo State, failed to reveal a statistically significant difference in the two independent groups. The t-Test showed that there were 118 male participants and 114 female participants. The result shows that there is a mean difference in the self-esteem score of male (27.94) and the scores of females (28.91). An independent sample t-Test found that there was no significant difference in self-esteem score of male and female bankers. This finding is consistent with previous findings also. Robins, Trzeniewski, Tracy, Gosling, & Potter (2002), in their study of demographic variable (age and gender) and self-esteem found no significant relationship between them either. Other existing literature which attempt to show that women have lower self-esteem than men (Robin, Orth & Trzesniewki, 2006) does not agree with the hypothesis either. Many other studies may show that women have lower self-esteem than men, but in the banking industry, both female and male are viewed with the same perspectives. This may be largely due to the fact that women with low self-esteem would have been possibly eliminated during the selection process into the banking industyry. Women report almost equal self-esteem levels as men because they have more educational qualification and have gone through the same hiring process the men have gone through which has probably helped the women to be on the same self-esteem level as the men and as a result, no significant difference was found among them.

5.2 HYPOTHESIS TWO
The result from hypothesis two which states that there will be a significant difference in the self-esteem scores of older (36 & above) and younger (18-35) bankers reported a significant difference in the two independent groups. The result showed that 148 participants were aged between 18-35 years and 84 participants

were aged 36 years and above. There is a mean difference in the self-esteem score of younger bankers (29.03) and self-esteem scores of older bankers (27.35). An independent sample t-test found that there was a significant difference in the self-esteem of older and younger bankers. McMullin and Cairney (2004) used data from a national probability sample of Canadian residents ranging in from age 12 years to 90 years. The results suggested that self-esteem declined with increasing age and that the decline was steepest in old age. Therefore, this hypothesis is supported by existing literatures which means that the older the bankers, the lower their self-esteem. Personal self-worth is that component that either increases or decreases self-esteem in an individual. Rosenberg (1960) and social learning theorists defined self-esteem as a personal worth or worthiness. Cherry (2010), described self-esteem as a person's overall sense of self-worth or personal value. With the declining functionalities associated with aging, personal self-worth naturally decreases. Decreasing alongside with personal self-worth, as the given definitions imply, is self-esteem.

5.3 CONCLUSION

Based on the results of this study, it is recommended that further studies be carried out on self-esteem with the aim of testing a wider range of variables as they relate to or differ on self-esteem amongst bankers. There is also a need to focus on individual differences, cross-cultural differences, situational differences and environmental conditions in response to human behavior related to self-esteem. It was found out that:
1. No significant difference exists in the self-esteem of male and female bankers.
2. A significant difference exists in the self-esteem of older and younger bankers.

5.4 RECOMMENDATION AND IMPLICATION OF FINDINGS

The implication of the finding is that there is room for further studies. The results of this investigation will be helpful to bankers across the nation to understand the influence of age and gender on self-esteem and how it can affect their performance as well as help them identify in-efficiency and efficiency related work performance. Previous studies suggested that females have a lower self-esteem than males but this survey found that there is no difference in the self-esteem of both male and female bankers probably because they are more exposed and educated than their male counterparts and go through the same educational process. It is recommended in this study that women all over the world should be given equal opportunities, especially in countries that do not give equal educational opportunities to females. More room should be given to females in terms of educational qualification so that their self-esteem will rise just as that of their male counterparts. Our findings have shown that the older people become, the lower their self-esteem. Knowing this, banks should be more focused on older bankers and try to organize seminars, lectures, conferences etc., to increase the knowledge and exposure level to contemporary issues to help boost their self-esteem. This hypothesis was accepted and there was a significant difference between older and younger bankers. This hypothesis is supported by existing literature. It is recommended that organizations should be more encouraging and help older bankers since they have more responsibilities such as marital and family issues, financial security, and pensions. They are likely to decrease in self-esteem due to the fact that they nurture the fear of losing their jobs to younger workers and all this issues can make their attention depreciate which might cause low performance.

It is worth noting that the final goal of self-esteem research is to help bankers across situations to function better in the banking industry. Many researchers try to understand banker's self-perception in their daily work activities and using this information to predict important outcomes such as positive self-esteem can lead bankers to feel better about themselves, enjoy their work, put more time and effort on difficult tasks and feel less anxious at work. In order to enhance banker's self-esteem and self –efficacy, designing work specification in readily identifiable and acceptable format is very important.

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