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ORGANIZATIONAL AND PERSONALITY FACTORS OF STRESS IN ACCOUNTING AND CONSEQUENCES OF STRESS ON HEALTH

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Abstract

Stress in accounting is popular in the area of research for many researchers in the fields of Psychology, Organizational Behavior, Health and Medicine. A significant part of empirical research has been focused on the analysis of the relationships between different individual and organizational stress factors on the job, including the effects of stress on the job. In the paper, we are showing an overview of the key concepts in the field of stress in accounting, covering organizational and personal stress factors in accounting. The emphasis is on the review of the health problems caused by stress in accounting, including a brief review of the psychological cost of stress. The theoretical overview of current empirical research in the world can be a basis for further empirical research of stress in accounting in Slovenia.

Keywords: stress in accounting, organizational and personal factors, health consequences, psychological costs

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Introduction

Stress is defined as a condition that arises from the actual perception of the imbalance of an individual's requirements/abilities for a particular task. This imbalance is due partly to non-specific responsibilities. Stress arises from the pain associated with an imbalance. Authors Piccoli, Emig & Hildebeitel (1988: 8) define non-specific responsibilities as psychological or physical responsibilities, where stressful situations cause the release of hormones from the pituitary gland, which activates the adrenal glands and, ultimately, produces visible muscular tension and anxiety.

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Employers are aware that the stress of accountants enables lower levels of accountant service due to the absence or significantly lesser commitment to work, and an increased number of errors, or even negligence at work. All of this can lead to compensation for poorly performing accounting services and lower contributions to the State budget. Previous researches (Gaertner & Ruhe, 1981; Sanders, Fulks & Knoblett, 1995; Sweeney & Boyle, 2005; Jones, Norman & Wier, 2010; Kumar & Jain, 2012; Kelly & Barrett, 2012) address the causes of stress, psychological and physiological burden of accounting staff, and the stress experienced by accountants. Accounting and Auditing Standards are changing constantly. Additionally, there are more and more frequent changes in tax legislation and, consequently, continuous information changes are required in accounting, so accountants are constantly affected by changes, which may also be stressful. The economic situation of a country can also have a strong impact on accountants. Continuous changes are caused by an increasing amount of work and, consequently, overtime work, with more and more frequent time frames and a lower budget. Stress situations are also caused by certain accounting periods that are related to tax settlements.

Sohal & Rehman (2015: 94-95) explain stress as a consequence of the social environment, as a person can experience stress because of people in his social circle. Stress has both negative and positive effects. Stress is usually the answer to the danger. When a person detects a danger, the signals are transferred automatically to the mind and the reaction to this danger is created. In a positive sense, we get stress in the direction that is needed in response, that is, the solution to the threat. Stress is, in a negative sense, a barrier that reduces productivity and plays an important role in creating barriers to reaching our goals. In a company, stress brings behavioral changes that ultimately reduce cooperation between employees. This is a well-established fact, now that stress is becoming more complicated given the complex working conditions in many countries. Significant increases in stress problems are followed by significant financial losses which affect millions of individuals. Absenteeism due to illness, psychological health problems, unexpected events and much more are the results of stress at workplaces. Negative work-related stress outbursts are pushing governments to draft laws for the benefit of employees, as well as an increased amount of publications and stress-based research at work.

Literature review shows a number of researches of stress in accounting, which are aimed at studying the factors of stress in accounting (Gaertner & Ruhe, 1981; Sanders, Fulks & Knoblett, 1995; Sweeney & Boyle 2005; Jones, Norman & Wier, 2010; Kumar & Jain, 2012; Kelly & Barrett,

2012) which are linked with personality traits (Kimes, 1977; Bernardi, 1977; Danna & Griffin, 1999; Coppage & French, 1987; Piccoli, Emig & Hildebeitel, 1988; Fisher, 2001; Chen & Silverstone, 2008; Jones, Norman & Wier, 2010; Kumar & Jain, 2012; Guthrie & Jones, 2012; Hsieh & Wang, 2012; Ozkan & Ozdevecioglu, 2013; Sims & Zapatero, 2012; Gbadamosi & Ross, 2014) and organizational characteristics (Gaertner & Ruhe, 1981; Sanders, Fulks, & Knoblett, 1995; Picheng & Kleinman, 2003; Sweeney & Boyle, 2005; Kelly & Barrett, 2012; Collins, 1993; Jones, Norman, & Wier, 2010; Hsieh & Wang, 2012). Such research, which expands knowledge about the factors of stress in accounting, is important in preventing the causes of stress and improving the health of employees. Due to constant and ever-increasing changes in accounting, there is a growing psychological burden on employees, which is expressed in the form of stress, sleep disorders, increased blood pressure, increased cholesterol (Coppage & French, 1987; Piccoli, Emig & Hildebeitel, 1988; Danna & Griffin, 1999; Campbell, Sheridan, & Campbell, 1988; Ozkan & Ozdevecioglu, 2013; Delgado, Salinas-Jiminez, & Sanz Sanz, 2001; Hasseldine & Hansford, 2002; Lopes & Martins, 2013; Tran-Nam, 2014; Thomas, 2014; Hayes, 2014; Guthrie & Jones, 2012; Hsieh & Wang, 2012; Sanders, Fulks & Knoblet, 1995).

The purpose of our paper is to present transparently the factors of stress in accounting, based on which we can explain stress, where we will confine ourselves to organizational and personality factors of stress in accounting and to health problems in connection with stress in accounting. Stress in accounting will be dealt with primarily for the care of human health and its well-being and for the costs of companies. We will also confine ourselves to accounting in the strict sense and present the findings of previous research that address the stress of accountants. From the scope of this limitation, the contribution will not include research dealing with accounting professionals who have public authority to work in the field of External Auditing. We limited ourselves to foreign research and to foreign scientific contributions to stress in accounting.

Methodology

A search string is used to search articles by bibliographic databases: Stress in accounting, organizational and personal factors, health consequences, psychological costs. For our literature review we used the criteria: Search for articles by keyword in the title and summary of the article. Excluded were articles which do not relate to stress in accounting. In this qualitative research, we focused on subjective concepts, definitions and descriptions of specific research, thus trying to

reveal aspects of the studied social phenomenon. We used an interpretive approach as the naturalist paradigm knows about the approach to research by describing and interpreting the culture and behavior of individuals from the point of view of the study of stress in accounting.

The basic goal of our qualitative research is to determine the legality of stress in accounting, on the basis of which stress can be explained and predicted. A qualitative approach enables us to understand the studied phenomenon and develop a conceptual and interpretative framework directly from the empirical research so far. Stress in accounting will be dealt with mainly due to the care for human health and its well-being, as well as the cost of organization.

Within the qualitative research, we looked at the data comprehensively, trying to explain the majority of available relevant and reliable information on stress in accounting so that they do not run counter to an overall interpretation. Such research is useful in the initial, explorative phase of research, where we are studying the social phenomenon in a comprehensive way. The findings of our qualitative research can, therefore, be the basis for placing basic hypotheses and further systematic quantitative research based on the stress variables presented in our paper. The quality of our qualitative research is in a broader sense in a credible, authentic, critical, comprehensive and consistent presentation of the current empirical studies of stress in accounting that does not exclude a subjective view. Stress in accounting is explored so intensively from the point of view of the variables we have studied so far, in a cultural and historical context, in order to identify patterns in the actions and statements of individuals. Data collection is not intended to evaluate pre-defined models, hypotheses and theories. Particular emphasis is placed on the study of stress in accounting over a longer period, in order to recognize variables through time and causal links, taking into account changes that occurred during the time due to the influence of various factors.

The purpose of our original scientific contribution is to analyze the empirical research that has been carried out so far qualitatively, based on the interpretation of the analyzed text, by which we try to formulate a theoretical explanation and clarification of the studied phenomenon. We used a hermeneutic approach based on an analysis of previous research. We used a synchronous and diachronic approach, where we first interpret and compare, while in the second we are exploring the historical development of stress in accounting. Every new knowledge is built on the previous one; therefore, we have collected and studied

selected scientific empirical research. The goal of quantitative research is to obtain reliable, accurate, measurable, verifiable and objective knowledge of stress in accounting and its consequences on health.

Organizational factors of stress in accounting

In a literature review from 1981 to date, our researchers have studied the following organizational factors of stress in accounting: Uncertainty of the role (Gaertner & Ruhe, 1981; Sanders, Fulks, & Knoblett, 1995; Picheng & Kleinman, 2003; Kelly & Barrett, 2012; Collins & Killough, 1989; Jones, Norman, & Wier, 2010; Hsieh & Wang, 2012); conflict of rules (Gaertner & Ruhe, 1981; Sanders, Fulks, & Knoblett, 1995; Picheng & Kleinman, 2003; Kelly & Barrett, 2012; Collins & Killough, 1989; Jones, Norman, & Wier, 2010; Hsieh & Wang, 2012); qualitative and quantitative congestion (Gaertner & Ruhe, 1981; Sanders, Fulks, & Knoblett, 1995; Picheng & Kleinman, 2003; Sweeney & Boyle, 2005; Kelly & Barrett, 2012; Collins & Killough, 1987; Jones, Norman, & Wier, 2010; Hsieh & Wang, 2012); opportunity for career advancement and development (Gaertner & Ruhe, 1981; Sanders, Fulks, & Knoblett, 1995; Picheng & Kleinman, 2003; Kelly & Barrett, 2012; Collins & Killough, 1989); responsibility for co-workers (Gaertner & Ruhe, 1981; Sanders, Fulks, & Knoblett, 1995; Kelly & Barrett, 2012); time pressure (Picheng & Kleinman, 2003; Kelly & Barrett, 2012; Collins & Killough, 1989; Sohal & Rehman, 2015; Piccoli, Emig, & Hildebeitel, 1988; Hsieh & Wang, 2012) and intention to replace the job (Sweeney & Boyle, 2005; Kelly & Barrett, 2012; Collins & Killough, 1989; Jones, Norman, & Wier, 2010). Less research has included organizational factors, such as leadership and mentoring (Sweeney & Boyle, 2005) and satisfaction with work (Sweeney & Boyle, 2005; Kelly & Barrett, 2012). Literature review through the researched period also shows the impact of technological progress on stress in accounting (Pennington, Kelton, & DeVries, 2006).

Researchers in the field of organizational stress factors in accounting assess mainly the negative correlation of stress factors. Gaertner and Ruhe (1981: 70) found that beginners in accounting were more stressed than other accountants, as the highest levels of stress arise from the following organizational factors of stress in accounting: The insufficient burden of roles; the uncertainty of the application; the professional advancement; care and inadequate opportunities to participate in decisions that ultimately affect them. Sanders, Fulks and Knoblett (1995: 46) found that employers and clients are pressuring their accountants by reducing wages and prices of accounting services, by reducing the number of hours, while, at the same time, increasing competition on the market of accounting service providers. The accounting profession is characterized by the increasing responsibility for risk taking, overlapping

with standards, the lack of healthy growth in the number of customers, i.e. the demand for accounting services and the explosion of technological advances (Drew, 2015: 20), all of which leads accountants to a lack of time (time pressure), which is one of the major organizational factors of stress in accounting (Sanders, Fulks, & Knoblett, 1995: 46). From a time perspective, Piccoli, Emig & Hildebeitel (1988) have confirmed that women in accounting are more stressed than men, since women are expected to do more in a given time and are exposed to more diverse situations associated with stress (Piccoli, Emig, & Hildebeitel, 1988: 12).

Non-satisfaction with work is an organizational factor of stress in accounting; Professional stress is one of the main reasons for dissatisfaction with work, which can lead to the termination of an employment relationship in accounting. Sweeney and Boyle (2005: 47) investigated the correlation between the level of job satisfaction, detected control measures and the intention to replace the employment of Irish trainees in accounting. The survey found (Sweeney & Boyle, 2005: 47) that the detected control measures were significantly positively correlated with job satisfaction, and that satisfaction with work was significantly positively correlated with the intention to replace the employment. Kumar and Jain (2012: 7) add that organizational factors influence not only satisfaction at work, but also the organizational affiliation, quality, innovativeness and well-being of employees. Collins (1993: 35) found that women are exposed to a higher degree of stress, which is also a key reason for the decision to replace a job, and it is, therefore, particularly important to reduce stress for women in accounting.

Kelly and Barrett (2012: 31) researched the basic causes of occupational stress and the correlation of professional stress with job satisfaction and the intention to replace employment. The research included the study of a number of organizational factors. A direct positive correlation of stress in accounting, with a combination of qualitative and quantitative overload deposits, and the uncertainty of the role was found. In addition, for the uncertainty of the role and career development, they have a common negative impact on job satisfaction in accounting. The authors Kelly and Barrett (2012: 41) classified the organizational factors in stress in accounting, namely: Conflict of roles, uncertainty of the role, qualitative congestion, quantitative congestion, dominant control, career development, passive control, insufficient qualitative requirements, insufficient quantitative requirements. They found (Kelly & Barrett, 2012: 41) the existence of a strong link between overburdening with work in accounting and: Work-related tension; qualitative overload, which is

ranked highest; quantitative congestion. The role plays, the uncertainty of the role and career development, have a significant positive correlation with stress in accounting. They examined additional factors that are correlated significantly with work-related stress, namely, the influence of dominant or passive mentoring. The research does not provide a statistically supported correlation between under-performing roles and stress in accounting. The main finding of authors Kelly and Barret is that accountants in Ireland do not feel the role of congestion and levels of work, or they experience these feelings differently (2012: 45).

Pennington, Kelton and DeVries (2006: 25) confirmed the direct positive correlation of stress in accounting with qualitative overload. The authors researched technological progress, which should not have potential negative effects on the qualitative overburdening of accountants. The purpose of the research was to discover the influence of this factor on the intention of using technology, and was conducted on students of accounting who used the ACL program as a tool for future prospective accountants. The results (Pennington, Kelton & DeVries, 2006: 25) show that the qualitative congestion influences the connection between the perceived ease of use and the intended use of the ACL program indirectly. The more difficult the perception of the difficulty of using the ACL program, the higher the stress from the qualitative congestion detected, which led to a negative correlation with the purpose of using the ACL program. The result of the research shows an important psychological aspect of adopting technology that, in principle, facilitates the work of accountants.

The most frequent organizational factors of stress in accounting are qualitative and quantitative congestion and, in connection with this, overtime work. Bagley, Dalton and Ortegren (2012: 239) researched the reasons why some accountants are seeking employment and careers in the USA Big 4 audit firms (in the Accounting Department for the provision of non-audit services), while other accountants are looking for a career rather than a smaller accounting firm. The research included accounting students and accountants, employees of Big 4 audit companies and other accounting companies. Bagley, Dalton, & Ortegren (2012: 256) found that some students are convinced that a job in the Big 4 audit firms requires overtime work where they have a stressful work environment. Collins (1993: 35) says that excessive stress is characteristic for both individuals and the accounting firm. Women and men in accounting are equally concerned about the prospects of promotion at the workplace, as they are confronted with stress when they find that they do not personally fulfill the work and do not provide

opportunities for career progress. Accountants, in addition to limited career progress, are also concerned about time pressure, conflict of roles and demanding work tasks.

Table 1: Literature review of organizational factors of stress in accounting

Explanation variables	Research
Uncertainty of the role	Gaertner & Ruhe (1981); Sanders, Fulks, & Knoblett (1995); Picheng & Kleinman (2003); Kelly & Barrett (2012); Collins & Killough (1987); Jones, Norman, & Wier (2010); Hsieh & Wang (2012).
Conflict of role	Gaertner & Ruhe (1981); Sanders, Fulks, & Knoblett (1995); Picheng & Kleinman (2003); Kelly & Barrett (2012); Collins & Killough (1987); Jones, Norman, & Wier (2010); Hsieh & Wang (2012).
Qualitative and quantitative congestion	Gaertner & Ruhe (1981); Sanders, Fulks, & Knoblett (1995); Picheng & Kleinman (2003); Sweeney & Boyle (2005); Kelly & Barrett (2012); Collins & Killough (1987); Jones, Norman, & Wier (2010); Hsieh & Wang (2012).
Opportunities for career advancement	Gaertner & Ruhe (1981); Sanders, Fulks, & Knoblett (1995); Picheng & Kleinman (2003); Kelly & Barrett (2012); Collins & Killough (1987).
Responsibility for other employees	Gaertner & Ruhe (1981); Sanders, Fulks, & Knoblett (1995); Kelly & Barrett (2012).
Time pressure	Picheng & Kleinman (2003); Kelly & Barrett (2012); Collins & Killough (1987); Sohal & Rehman (2015); Piccoli, Emig, & Hildebeitel (1988); Hsieh & Wang (2012).
Management and mentoring	Sweeney & Boyle (2005).
Work satisfaction	Sweeney & Boyle (2005); Kelly & Barrett (2012).
Stress due to the certified accountant exam	Kelly & Barrett (2012).
Technological progress	Pennington, Kelton & DeVries (2006).
The intention of replacing a job	Sweeney & Boyle (2005); Kelly & Barrett (2012); Collins & Killough (1987); Jones, Norman, & Wier (2010).

Source: own contribution.

Literature review (Table 1) of organizational factors of stress in accounting has shown us that the organizational factors of stress in accounting have not changed much, but, nevertheless, certain changes occurred during the time due to the influence of technological progress. We believe that, in order to cope with stress in accounting, it is

necessary to recognize the organizational factors of stress, which is the responsibility of the management of the company. Due to growing demands for the preparation of quality and timely information for decision-making by management, banks and other external users of accounting information (Picheng & Kleinman, 2003: 105), accountants are under increasing stress. In order to avoid additional organizational factors of stress, which are not legal or internal reporting, the management should take care to prevent and eliminate the stress of disadvantageous organizational factors, which ensures efficient work of accountants and they will, consequently, be protected from these stress factors in accounting.

Personality factors of stress in accounting

Through the studied period from 1977 to the present day, researchers have studied the following personality factors of stress in accounting: Personality type A (Coppage & French, 1987; Danna & Griffin, 1999; Piccoli, Emig, & Hildebeitel, 1988; Kimes, 1977; Fisher, 2001); emotional well-being, self-esteem, personal satisfaction (Danna & Griffin, 1999; Ozkan & Ozdevecioglu, 2013; Coppage & French, 1987; Guthrie & Jones, 2012; Gbadamosi & Ross, 2014); place of control, stress management and stress management choice (Bernardi, 1997; Chen & Silverthorne, 2008; Kumar & Jain, 2012; Hsieh & Wang, 2012). Less research has included the study of factors such as: Competence, autonomy, aspiration, self-efficacy, tolerance (Kumar & Jain, 2012); discomfort (Thomas, 2014; Gbadamosi & Ross, 2014); vitality (Jones, Norman, & Wier, 2010); intelligence, work ethics, team work, integrity, self-sacrifice (Simms & Zapatero, 2012); technical skills, communication, analytical abilities and significance assessment (Simms & Zapatero, 2012; Danna & Griffin, 1999). More researched are also a healthy lifestyle (Fogarty, Singh, Rhoads, & Moore, 2000; Sanders, Fulks, & Knoblett, 1995; Jones, Norman & Wier, 2010; Danna & Griffin, 1999) and the psychological state of accountants (Jones, Norman, & Wier, 2010).

Subjective assessments of ability, autonomy and aspiration are the main elements of self-esteem (Danna & Griffin, 1999: 362). Gbadamosi and Ross (2014: 653), with research, found out that the self-assessment and evaluation of discomfort are important indicators of perceived stress. Friedman and Rosenman (by Coppage & French, 1987), a physician cardiologist in the research on the impact of stress on the heart, identified two relatively stable personality types of people, namely type A and type B. Coppage & French (1987: 100) define that type A persons indicate impatience, restlessness, aggressiveness, competitiveness, carry out multiphase activities and perform multiple activities

simultaneously, and are under considerable time pressure. Working activities are important for type A people, as they will work as long as it is not completed. High professional stress is somehow related to personality type A, as men and women lead to a secure career progression and organization, and these people are successful managers. Type B people are relatively free of hostility and do not feel time pressure and they are tolerant (Coppage & French, 1987: 100). Personal satisfaction with life is essential in terms of understanding the behavior of individuals. Success, well-being, future expectations and happiness are related directly to the personal satisfaction of accountants. Ozkan and Ozdevecioglu (2013) confirmed the negative correlation between professional stress and the satisfaction of accountants with personal life. This link shows that, as long as the level of professional stress increases, so the satisfaction with personal life will decrease (Ozkan & Ozdevecioglu, 2013: 2793).

The personal characteristic of an individual is also a decision for leisure activities. In connection with this, it is characteristic for accountants that they have too little time for all leisure activities that inhibit stress during the high occupancy season, which creates conflicts between work and family obligations (Sanders, Fulks, & Knoblett, 1995: 49; Fogarty, Singh, Rhoads, & Moore, 2000). A healthy lifestyle involves regular physical exercise, balanced nutrition, good sleep, non-excessive consumption of alcohol and tobacco products (Danna & Griffin 1999: 379). A healthy lifestyle leads to vitality and psychic well-being, which was confirmed by research by Jones, Norman and Wier (2010); The authors also confirmed that stress from the burnout at work and its impact on the psychological state has a negative impact on the results of work that can be alleviated with a healthy lifestyle. Jones, Norman and Wier (2010: 35) confirm that a healthy lifestyle depends largely on the choice and control of the individual, which means using the mechanisms of confrontation and resisting the negative effects of stress and burnout. Personal control of one's own life thus plays an important role in personal well-being. Piccoli, Emig, & Hildebeitel (1988: 10) found that women are biologically different from men, therefore, they are subject to a higher degree of stress in accounting.

Simms and Zapatero (2012: 150) researched personality characteristics as the primary indicators of the competence of accounting students for accounting work. These qualifications include intelligence, strong work ethics, teamwork, integrity, self-sacrifice, technical skills, written communication and analytical work skills based on the logic of importance assessment. In this connection, authors Sohail and Rehman (2015: 94) studied stress in accounting, factors in the working

environment that cause stressful situations and the negative health consequences of stress at the workplace; the main finding of the research is that professional stress has harmful effects on the physical and mental health of an employee.

Chen and Silverthorne (2008) researched the relationship of accountants to the place of control and behavioral measures related to work in accounting, job satisfaction and work performance in Taiwan. The findings show that the place of control plays an important role in predicting the level of satisfaction at the workplace, the stress and the performance of accountants. For individuals with a higher internal control, they are more likely to have lower levels of stress and higher levels of work performance and satisfaction. The results of the research of authors Chen and Silverthorne (2008) show that the place of control plays an important role in the overall effectiveness of accountants, including in non-western cultures, such as Taiwan. The external position of controlling the individual is stressfully affecting his performance negatively, while, from the point of view of an individual's internal site, stress in accounting can improve efficiency. Compared with the outsourcing sites of individuals, the internal place of control of individuals leads to satisfaction with work in accounting, thus increasing the efficiency of work. Also, the internal site of an individual's supervision leads to easier dealing with professional stress. Single men in managerial positions in accounting have reported a higher level of satisfaction at work than women, while men in senior positions were no less satisfied than women in similar positions (Chen & Silverthorne, 2008: 572-579). Kumar and Jain (2012) focused on some important individual levels of psychological factors as potential sources of stress, namely: Self-efficacy, which represents a broad and consistent belief of an individual about his personal ability to perform effectively and to deal with a number of stress conditions; expected achievement; a place of control and tolerance for the uncertainty of the application. However, faith in spirituality and social and organizational support can reduce the negative impact of stress at the workplace. The research of Kumar and Jain was limited to the individual level of psychological factors of the stress of accountants. Nevertheless, the authors emphasize that the sources of stress in accounting include the working environment, climatic conditions, nature of work, ownership structure and organizational culture. Kumar and Jain (2012: 7) found out that an employee needs to provide enough time, support, and means to cope with stress in accounting, but all depends largely on an individual's personality.

Table 2: Literature review of personality factors of stress in accounting

Explanation variables	Research
Type A personality	Coppage & French (1987); Danna & Griffin (1999); Piccoli, Emig, & Hildebeitel (1988); Kimes (1977); Fisher (2001).
Competence, autonomy, aspiration, self-efficacy	Kumar & Jain (2012).
Emotional well-being, self-esteem, personal satisfaction	Danna & Griffin (1999); Ozkan & Ozdevecioglu (2013); Coppage & French (1987); Guthrie & Jones (2012); Ozkan & Ozdevecioglu (2013); Gbadamosi & Ross (2014).
Locus control, stress management, stress / controlling stress	Bernardi (1997); Chen & Silverthorne (2008); Kumar & Jain (2012); Hsieh & Wang (2012).
Tolerance	Kumar & Jain (2012).
Discomfort	Thomas (2014); Gbadamosi & Ross (2014).
A healthy lifestyle	Fogarty, Singh, Rhoads, & Moore (2000); Sanders, Fulks, & Knoblett (1995); Jones, Norman & Wier (2010); Danna & Griffin (1999).
Psychological condition	Jones, Norman, & Wier (2010).
Vitality	Jones, Norman, & Wier (2010).
Intelligence	Simms & Zapatero (2012).
Working ethics	Simms & Zapatero (2012).
Group work, integrity	Simms & Zapatero (2012).
Commitment	Simms & Zapatero (2012).
Technical skills, good communication, analytical skills, importance assessment	Simms & Zapatero (2012); Danna & Griffin (1999).

Source: own contribution.

Literature review (Table 2) of personality factors in stress in accounting has shown that the most common factors affecting stress in accounting are: Personality type A, emotional well-being, self-esteem, personal satisfaction, control location, stress management and stress control choice. Less research has shown that: Competence, autonomy, aspiration, self-efficacy, tolerance, discomfort, vitality, intelligence, work ethics, teamwork, integrity, self-sacrifice, technical skills, communication, analytical skills and the assessment of importance are important personality factors of stress in accounting.

Health problems in connection with stress in accounting

The most significant research of stress in accounting in connection with health problems is found in the study of: Depression and anxiety (Coppage & French, 1987; Piccoli, Emig & Hildebeitel, 1988; Campbell,

Sheridan, & Campbell, 1988; Ozkan & Ozdevecioglu, 2013; Delgado, Salinas-Jiminez, & Sanz Sanz, 2001; Hasseldine & Hansford, 2002; Lopes & Martins, 2013; Tran-Nam, 2014; Thomas, 2014; Hayes, 2014) and burnout (Guthrie & Jones, 2012; Ozkan & Ozdevecioglu, 2013; Hsieh & Wang, 2012). Their results show that stress in accounting constantly causes serious health problems that have a long-lasting and sometimes incurable effect. Literature review shows that mostly researched are the following health problems in connection with stress in accounting: Problems with the digestive, respiratory and circulatory organs (Coppage & French, 1987; Piccoli, Emig & Hildebeitel, 1988); headache (Piccoli, Emig & Hildebeitel, 1988; Danna & Griffin, 1999); gastric ulcer and heart disease (Coppage & French, 1987; Piccoli, Emig & Hildebeitel, 1988; Campbell, Sheridan, & Campbell, 1988). It is often noticed that accountants are resorting to alcohol, tobacco and drugs due to stress (Piccoli, Emig & Hildebeitel, 1988). Among the more frequent health problems of accountants are: Back pain (Coppage & French, 1987) increased blood pressure (Coppage & French, 1987; Danna & Griffin, 1999; Campbell, Sheridan, & Campbell, 1988); high cholesterol (Coppage & French, 1987); insomnia and irritability (Coppage & French, 1987; Danna & Griffin, 1999). Consequently, research therefore increasingly involves the study of a healthy lifestyle and the psychological state of accountants. Coppage & French (1987: 100) differs physiological signs of stress (hypertension, increased heart rate and high cholesterol) and psychological signs of stress (depression, insomnia and irritability); all the signs lead to a decrease in work efficiency, acute illnesses, employee dissatisfaction and unsuccessful personal growth.

Piccoli, Emig and Hildebeitel (1988) found that female accountants' stress correlates with gastrointestinal, respiratory and circulatory diseases, which can cause physical reactions from mild headaches to serious conditions such as gastric ulcer and heart disease. We believe that these physical conditions can be followed by psychological reactions such as depression, avoidance of responsibility, and dependence on alcohol or drugs; also, professional stress affects the professionalism of accountants. Danna and Griffin (1999: 359) examined the primary health and well-being factors, the consequences of low levels of health and well-being, and methods for improving health and well-being at the workplace. Physiological, psychological and behavioral consequences have direct consequences for individuals. The costs of health insurance, productivity, absenteeism (absence from work) and disorders / lawsuits are related directly to the organization. The physical consequences at the individual level are clearly linked to the costs of health insurance at the organizational level. A number of interventions

are directed at an organizational and individual level in order to improve the safety and working conditions in the workplace, which are intended to alleviate or reduce potential occupational stressors and/or to improve the individual's life-functions associated with these factors. In this way, we would increase the well-being and health of employees, including accompanying improvements at the individual and organizational level.

Personality of Type A - accountants are able to thrive in highly competitive environments in accounting, but some of them are likely to be highly susceptible to various health problems associated with stress (Piccoli, Emig, & Hildebeitel, 1988; Kimes, 1977; Fisher, 2001; Danna & Griffin, 1999; Coppage & French, 1987).

Accounting is more stressful for women, because women have different psychological characteristics and different roles in the family, at the workplace and in society in general. Piccoli, Emig and Hildebeitel (1988: 12) have also confirmed higher discrimination in the workplace, relationships between the sexes, a different career path and obligations on the home-employment relation with accountants. Guthrie and Jones (2012) researched gender differences in burnout in accounting. Understanding how burnout can affect men and women differently can assist professionals in developing a better management of mechanisms to tackle this phenomenon, which helps companies to support this process. Research of the authors Guthrie & Jones (2012: 391) shows that: Women and men reported similar levels of emotional exhaustion; women reported a higher level of reduced personal fulfillment, men a higher level of depersonalization; the patterns of decreased personal achievement and depersonalization; men reported a higher degree of emotional exhaustion.

Ozkan and Ozdevecioglu (2013: 2785) researched the impact of professional stress on burnout and satisfaction with the life of accountants in terms of three dimensions: Emotional exhaustion, lack of personal achievements and depersonalization. The research, which was done on a sample of 217 accountants in Turkey, showed the positive impact of professional stress on burnout; confirms that professional stress is an important factor in assessing the satisfaction of accountants with life and the degree of burnout of accountants. The business world is characterized by a lot of rapid changes and restructuring, which also has side effects in terms of terms and standards of work. Therefore, employees experience business and professional stress. The stress that individuals tolerate is very important, depending on the period in which they are experiencing stress and how great this stress is. The authors Sanders, Fulks and Knoblett (1995: 46) researched the levels of stress

experienced by accountants and found that the beginners in accounting had suffered the highest degree of psychological problems. Ozkan and Ozdevecioglu (2013: 2793) found a positive correlation between stress in accounting and all types of burnout. It is a fact that the level of professional stress of accountants rises even before their burnout. It is difficult to estimate whether professional stress for accountants is chronic, but the effects of stress can be chronic. Burnout is one of the most important psychological disorders of this century. In this respect, precautionary measures should be taken into account to reduce the level of stress of accountants, both individually and organizationally. Ozkan & Ozdevecioglu (2013: 2795) also found that: The effect of occupational stress on burnout was positive in 55% of cases; occupational stress affects all three dimensions of burnout (emotional exhaustion, lack of personal achievements and depersonalization); professional stress has a greater impact on the lack of personal achievements than on the other two dimensions. When the accountant feels a lack of personal achievements, he consequently feels incompetent for his work, and, therefore, believes that there is general negativity and decides that he has no future in his profession and that his efforts do not make sense. These feelings pose a major problem for accountants working for the public good. In the event of depersonalization, accountants neglect other people and work, become unhealthy and ignore themselves. When individuals experience burnout, they think that they are not as productive as they were before and do not offer as good a service as they did in the past, and, consequently, they have a feeling of hardship and incapacity, causing anxiety and the desire not to go to work.

Gbadamosi and Ross (2014: 653) found the existence of negligible negative correlation between estimated perceived discomfort and perceived stress in accounting. Sanders, Fulks and Knoblett (1995) found that workplaces of national companies are increasingly stressful working environments as regional or local enterprises and do not have the healthy lifestyle associated with a lower propensity to psychosomatic problems. The surprising finding of Sanders, Fulks, & Knoblett (1995: 49) is that the gymnastics is correlated very poorly with lower levels of stress and psychosomatic problems.

Table 3: Literature review of health problems in connection with stress in accounting

Explanation variables	Research
Problems with gastrointestinal, respiratory and circulatory organs	Coppage & French (1987); Piccoli, Emig & Hildebeitel (1988).
Headache	Piccoli, Emig & Hildebeitel (1988); Danna & Griffin (1999).
Stomach ulcers	Coppage & French (1987); Piccoli, Emig & Hildebeitel (1988).
Cardiac disorders	Coppage & French (1987); Piccoli, Emig & Hildebeitel (1988); Campbell, Sheridan, & Campbell (1988).
Depression, anxiety	Coppage & French (1987); Piccoli, Emig & Hildebeitel (1988); Campbell, Sheridan, & Campbell (1988); Ozkan & Ozdevecioglu (2013); Delgado, Salinas-Jiminez, & Sanz Sanz (2001); Hasseldine & Hansford (2002); Lopes & Martins (2013); Tran-Nam (2014); Sapiei & Kasipillai (2014); Thomas (2014); Hayes (2014).
Addiction to alcohol, tobacco and drugs	Piccoli, Emig & Hildebeitel (1988).
Pain in the spine	Coppage & French (1987).
Hypertension, high blood pressure	Coppage & French (1987); Danna & Griffin (1999); Campbell, Sheridan, & Campbell (1988).
High cholesterol	Coppage & French (1987).
Insomnia, irritability	Coppage & French (1987); Danna & Griffin (1999).
Burning out	Guthrie & Jones (2012); Ozkan & Ozdevecioglu (2013); Hsieh & Wang (2012).
Depersonalization	Guthrie & Jones (2012); Ozkan & Ozdevecioglu (2013).

Source: own contribution.

Literature review (Table 3) of health problems in connection with the stress of accounting has shown that the stress of accounting always causes serious health problems, which have a long and sometimes incurable effect (Coppage & French, 1987; Piccoli, Emig & Hildebeitel, 1988; Campbell, Sheridan, & Campbell, 1988; Ozkan & Ozdevecioglu, 2013; Delgado, Salinas-Jiminez, & Sanz Sanz, 2001; Hasseldine & Hansford, 2002; Lopes & Martins, 2013; Tran-Nam, 2014; Thomas, 2014; Hayes, 2014). Often it is observed that, due to stress, accountants resort to alcohol, tobacco and drugs (Piccoli, Emig & Hildebeitel, 1988). Among the increasingly common health problems of accountants, there are pain in the spine, increased blood pressure, high cholesterol,

insomnia and irritability (Coppage & French, 1987; Danna & Griffin, 1999; Campbell, Sheridan, & Campbell, 1988).

Conclusions

The high level of prevalence of the present phenomenon in practice and the numerous proven adverse effects of stress in accounting represent an important challenge for researchers who are trying to understand and explain, as well as those in practice who are trying to solve the social phenomenon. A qualitative research has shown that there are sufficiently reliable empirical and theoretical studies to anticipate and predict the negative impact of stress on accountants. Likewise, there are many researches in the field of studying health problems in connection with stress in accounting. We found some research of psychological costs as a result of stress in accounting. Our qualitative research provides an overview of explanatory variables from the organizational and personal aspects, and explanatory variables on the health problems associated with stress, which is an important contribution to science and enables further quantitative research. Based on our qualitative research, it is possible to carry out quantitative research. Therefore, we can see the contribution to science in a quantitative research which, in addition to the explanatory variables, also includes the psychological costs of stress in accounting. A model should be set up, that predicts a certain degree of correlation in the operation of the selected explanatory variables of psychological costs, and also evaluating them. The proposed research is original because a similar study among Slovene accountants has not yet been carried out and the findings are original.

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