



**INFLUENCE OF SOCIAL SUPPORT STRATEGIES AND ACCEPTANCE OF
RESPONSIBILITY ON SERVICE DELIVERY AMONG BANK WORKERS IN AKWA IBOM
STATE**

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ABSTRACT

The study analysed the influence of social support strategies and acceptance of responsibility on service delivery among bank workers in Akwa Ibom State. A correlational survey research design was employed in the study. This research was conducted at the Akwa Ibom North East Senatorial District. The population of this study consisted of all the 361 employees of the various financial institutions in all the 16 commercial banks within Akwa Ibom North East Senatorial District. A sample of 186 bank workers was selected from all the 16 commercial banks in Akwa Ibom North East Senatorial District, Nigeria. This sample size was determined using Krejcie and Morgan (1970) sampling model. Data was collected using an instrument that was developed by a researcher referred to as the Occupational Stress Management Strategies and Service Delivery Questionnaire (OSMSSDQ). Face and content validation was used. Simple Linear Regression Analysis was used to answer research questions while the null hypotheses were tested using linear regression statistics at 0.05 level of significance. The study showed that social support strategy and acceptance responsibility strategy significantly influences service delivery among bank workers in Akwa Ibom North-East Senatorial District. It was concluded that employees who perceive strong social support from their colleagues, supervisors, and the wider organisational structure demonstrate higher levels of job satisfaction, reduced stress, and improved customer-focused behaviours, which translate into better service delivery outcomes. It was recommended that banks management should foster a supportive work environment that encourages social support among employees to help reduce stress and improve service delivery.

KEYWORDS: Social Support Strategies, Acceptance Responsibility Strategies, Service Delivery, Bank Workers, Akwa Ibom State

INTRODUCTION

Among life events, the workplace stands out as a potentially important source of stress purely because of the amount of time spent in this setting (Scott, 2017). The employees face stress, irritation and worry when undertaking the task that they have been asked to perform. The adverse impact that occupation has on a person is known as the occupational stress (OS). Nakasis and Ouzoni (2018) opined that occupational stress (OS) as the harmful physical and emotional responses that occur when the requirements of the occupation do not match the



resources, capabilities and needs of the worker. As noted by International Labour Organisation (ILO) (2016), another way in which occupational stress can be defined is to mean a pattern of emotional, cognitive, behavioural and physiological responses to any unfavourable and toxic work content, work organisation and work environment. Work has become a part of the life of adults as estimated that more than 75 percent of their non sleeping time is spent on work related activities and humans experience satisfaction and personal identity through their jobs. Occupational stress management strategies (OSMS) herein mean the actions that are taken by a person or an organization aimed at decreasing the levels of current work related stressor or helping the affected individual reduce or decrease the adverse effects of exposure to said stressor.

Social support is one of the occupational stress management behaviors that are taken into consideration in this study. Social support is defined as association with the family and friends along with the social groups. People need to be surrounded by people, who they can rely on and discuss their occupational stress with them. The individual stress can be more effectively dealt with, when the social support network is as intact as possible. Psychologists have stressed that a strong social support network leads to a better coping experience with stress (Costa-Cordella *et al.*, 2021). It is a network that entails the family, friends and peers of any individual who can assist the individual psychologically and emotionally. In comparison to the support group that is organized by the professional bodies, social support is not institutionalized, they are always around and the individual is able to identify with his social network on a non-constrained moment that such a person is not under a great deal of stress at the moment. According to Drageset (2021), social support comes in a variety of forms: Instrumental support (helping others directly by doing things or carrying out activities), emotional support (giving love, care and sympathy), informational support (providing information that can be used for coping) and appraisal support (feedback about personal functioning directed at enhancing esteem). It brings strength, a feeling of security and a feeling of belongingness to the network. It has also been linked to a decline in the influence of every stressor except that of physical environment.

Acceptance of responsibility is another of the occupational stress management strategies. ACT is a psychological approach that acts similarly to the concepts of emotional regulation. ACT is concerned with the transformation of how an individual reacts to the occurrences inside him e.g. thoughts, emotions and physical stimuli. Accordingly, thoughts, emotions and sensations are not thought to be the cause of distress, rather the individual's attempts to manage or solve problem through avoidance, control or suppression (Hayes and Smith, 2015). The goal of ACT is to facilitate psychological flexibility; that is, to respond more fully in the moment and to change or persist in behaviour only in the service of one's values (Hayes *et al.*, 2018). Acceptance Commitment Therapy is used to cultivate psychological flexibility by working to enhance involvement in the six core processes of (i) acceptance, an ability to embrace unwanted thoughts, feelings and bodily sensations by developing a willingness to experience them, (ii) cognitive defusion, a change in the way one interacts with a thought (such as I am not good enough) by creating contexts wherein unhelpful consequences of the same are reduced (by simply labelling such a thought I am not good enough as just a thought), (iii) contacting the present moment, an ability to be continually aware about the

Statement of Problem



The employees of the banks such as the teller, customer service desk, and branch managers are very critical to the delivery of quality service to customers. They will be the face of the bank and they will be in a position to offer assistance, solve any problems and give financial solutions that address the needs of the customers. Workers in banks are also experiencing a great deal of pressure to attain targets, handle workloads, and coping with aggressive customers. Without proper management, this may culminate in burnout, loss of productivity and delivery of low quality services. A common factor in the banking industry is the delivery of service amongst the bank workers. It refers to the interactions between bank employees and customers, and the quality of service provided during these interactions. Effective service delivery is essential for building customer loyalty, retaining business, and enhancing the overall reputation of the bank.

Research Objective

The study aimed to:

1. Estimate the degree to which the social support strategy can predict service delivery in the bank workers of Akwa Ibom North East Senatorial District.
2. Determine the magnitude to which the strategy of accepting responsibility forecasts

Research Question

The following research questions guided the study.

1. What is the extent to which social support strategy predicts service delivery among bank workers in Akwa Ibom North East Senatorial District?
2. What is the extent to which acceptance of responsibility strategy predicts service delivery among bank workers in Akwa Ibom North East Senatorial District?

Research Hypothesis

H₀₁: Social support strategy does not significantly predict service delivery among bank workers in Akwa Ibom North East Senatorial District.

H₀₂: Acceptance of responsibility strategy does not significantly predict service delivery among bank workers in Akwa Ibom North East Senatorial District.

Conceptual Review

Concept of stress

The term stress is enshrouded by a thick veil of conceptual confusion and divergence of opinion (Anbazhagan and Soundarrajan, 2018). It is derived from the Latin word “Stringere” which means to be drawn tight (Mojoyinola, 2018). Krohea (2022) asserted that the term stress was first used in physics in order to analyze the problem of how man-made structures must be designed to carry heavy loads and resist deformation by external force. It means that stress is the exterior beluga or pressure that is imposed upon a building whereas, strain is the internal deformation of the item.

The word stress is one that has been used in a broad manner in the behavioural disciplines over the last twenty years. Hans Selye used the term for the first time in 1936 in the biological sciences (Anbazhagan and Soundarrajan, 2018). It is used in the behavioural and biological sciences to refer to the body processes developed due to a set of circumstances that subject a person to physical, or psychological stresses. The stressors are a terminology that is employed when referring to the forces, which exert themselves on the body. The author also referred to it as an age-inappropriate physiological response to any demand (Anbazhagan and



Soundarrajan, 2018). It means that the stress is a state and the stimulus that provokes stress is called stressor. Stress may be defined as an internal condition that may be instigated by physical requirements such as disease condition, exercise and the likes or by the environment and social situation that is assessed, held to be potentially destructive, uncontrollable or beyond ones ability in terms of coping. These environmental, physical, and social causes of stresses are referred to as stressors.

Stress is unpredictable and unavoidable and it is normal. It is an intricate and evolving concept that is increasingly becoming an irritant among psychologists, educators and to organisations (Owan, 2021). It is taken to be an ordinary aspect in the life of human beings. Everybody has to deal with it irrespective of age, religion, gender, culture or social background. However, nothing can be defined as a single correct definition of stress. Various schools of thought and professionals especially those in the aspect of psychology and mental well-being have come up with varying definitions of stress. Stress according to Rahman *et al.* (2014) is a psychological, physical and emotional reaction resulting from an individual's response to environmental anxiety, conflict, pressure and similar other stimuli that intimidate a person's ability to manage. Tenibiaje (2015) sees it as a state of physiological and psychological reaction to certain events in the environment.

Kaur *et al.* (2018) describe stress as an adverse reaction that a person has to excessive pressure or other types of demands. Stress culminates when the adaptive capacity in an individual fails to meet demands. Stress is neither good nor bad but depends on how it is experienced (Alabi *et al.*, 2022). It can be stimulant or energizer (Ogbuokiri, 2022) in which case it is positive and beneficial. Some modest level of stress may help a person meet up demands and requirement, but when stress becomes unbearable, it threatens the ability of the individual to thrive (Adeyemi, 2016). The body responds directly to stress, however the way people perceive themselves as being stressed is determined by the factors that the stress activates the body, as to how people perceive the stressful event, how tolerant or emphatic and the personal views of the resources that people have to get through with the stress causing event.

Social Support Strategy and Service Delivery by Employees

The need to form and maintain strong, stable relationships with others is a powerful, pervasive, and fundamental human motive (Baumeister and Leary, 2015). Another role of good interpersonal relationships with others is that we are able to form a network of loved people who will be our source of social support in moments of misery, grief and fear. One can define the concept of social support as the comforting influence of friends, family, and acquaintances (Baron and Kerr, 2018). Social support may be realized in various forms as it may be advice, guidance, encouragement, acceptance and assurance as well as emotional support and material help (financial support). Therefore, when we encounter a broad variety of pressures in life, the other individuals can be very supportive to us at such times, and this could be very useful to us in dealing with these problems. Other species mates can provide social support under stressful situations even in nonhuman animals. For example, elephants seem to be able to sense when other elephants are stressed and will often comfort them with physical contact—such as a trunk touch or an empathetic vocal response (Kowalska and Szwamel, 2022).



Human morbidity/mortality has a significant risk factor of social isolation. The relationships we have with other people in our lives connect with how our immune system works and how resistant we are to illness. The extent of social support that is received is how well people cope with stress. Good relations and support with the people we are dealing with may be used as a mediator to job stress-related problems. Structural social support is through being incorporated and attached in a system of human being that we are certain of who can potentially offer help to us (Rollinson, 2018).

Even better, laughter and positive humour is also an useful resource that can enable individual to manage stress, fun in the workplace can lead to a lasting and great boost in multiple variables to self- efficacy such as self-regulation, optimism, positive, emotion, as well as social identification. To end with, it is clear that social relations with other people at work can help us perform the job better and deal with stress whenever it comes. At the sametime, it is import to understand how our support, be it emotional, tangible functional can strongly influence other people's capacity to cope with the stresses and strains of organisational life (Nahavandiet *al.*, 2015).

Social support through friends plays an essential role and you can find that you are in a situation where you lack such companions and friends. Students who move in to live and study at a college greatly lose their forms of social support and this leaves them at risk of anxiety, depression and loneliness. Social media can sometimes be useful in navigating these transitions (Raney *et al.*, 2017) but might also cause increases in loneliness (Hunt *et al.*, 2018). For this reason, many colleges have designed first-year programs, such as peer mentoring (Raymond and Shepard, 2018), that can help students build new social networks. Our families particularly our parents serve as a major source of social support to some individuals.

It seems that social support is capable of enhancing the immune system particularly to those that are undergoing stressful conditions. In a pioneering study, spouses of cancer patients who reported high levels of social support showed indications of better immune functioning on two out of three immune functioning measures, compared to spouses who were below the median on reported social support (Uchino *et al.*, 2017). Findings in other populations have been the same such as the spousal caregivers of dementia patients, medical students, older adults, and cancer patients.

In addition, social support has been shown to reduce blood pressure for people performing stressful tasks, such as giving a speech or performing mental arithmetic (Lepore, 2018). In this type of studies, the participants can be requested to carry out a stressful task in isolation, when a stranger is present (stranger can be either supportive or not), and when a friend is present. Those tested with a friend present generally exhibit lower blood pressure than those tested alone or with a stranger (Fontana *et al.*, 2019). In one study, 112 female participants who performed stressful mental arithmetic exhibited lower blood pressure when they received support from a friend rather than a stranger, but only if the friend was a male (Phillips *et al.*, 2019). Though these findings are slightly hard to interpret, the authors note that it is quite possible that females feel less supported and more assessed by other females in general, especially those whom they consider their opinion to be important.



Acceptance of Responsibility Strategy and Service Delivery by Employees

Accepting responsibility coping strategy is the understanding of personal contribution to the issue and seeing possible solutions to the problem. Acceptance can also be an adjustment to negative things that cannot be changed that can assist in preserving the psychological comfort and adequacy of the person to act. Acceptance is acknowledging the reality even though it does not suit to the expectations or wishes of an individual and an agreement to manage this reality all the same. Coping Orientation to Problems Experienced Inventory (COPE-questionnaire), Carver *et al.* (2019) was found to be an important predictor of psychological adaptation and well-being in a prospective study with breast cancer-patients (Carver *et al.*, 2018), whereas active coping or seeking social support did not show significant effects. Moreover, denial that can be discussed as something opposite to acceptance was related directly to increased degrees of stress and poor psychological state.

Wright and Kirby (2019) analyzed the case of renal failure patients and their living with this highly disabling condition. One of the most important variables of the process of adaptation was identified as acceptance. The author emphasised that, acceptance entails not only emotional, but also behavioural and cognitive aspects. In addition, the disease acceptance may have two variations based on the manner the disease is perceived by the patients and incorporated into the self-identity. The active acceptance of their illness was done by the patients who integrated the disease as an active part of everyday life, but they did not allow it to take full control of the matters. These patients found it essential that their lives could not be fully interfered with the treatment process and therefore they would go to work or engage in their hobbies. On the contrary, the passive acceptance patients had relinquished numerous activities and roles and the disease became the central controller of their lives. These individuals primarily organized their lives around the disease and treatment, were strongly influenced by it in their self-perceptions and identities, and had a significantly lower sense of well-being than the actively accepting patients (Carver and Scheier, 2018).

Methodology

A correlational survey research design was employed in the study. This research was conducted at the Akwa Ibom North East Senatorial District. The population of this study consisted of all the 361 employees of the various financial institutions in all the 16 commercial banks within Akwa Ibom North East Senatorial District. A sample of 186 bank workers was selected from all the 16 commercial banks in Akwa Ibom North East Senatorial District, Nigeria. This sample size was determined using Krejcie and Morgan (1970) sampling model. Data was collected using an instrument that was developed by a researcher referred to as the Occupational Stress Management Strategies and Service Delivery Questionnaire (OSMSSDQ). Face and content validation was used. Simple Linear Regression Analysis was used to answer research questions while the null hypotheses were tested using linear regression statistics at 0.05 level of significance.

Results and Discussion

Research Question One

What is the extent to which social support strategy predicts service delivery among bank workers in Akwa Ibom North East Senatorial District?

Table 1: Simple Linear Regression Analysis for the Extent to which Social Support Strategy Predict Service Delivery among Bank Workers



| Variable | R | R Square | Extent of Prediction | Remark |
|-------------------------|------|----------|----------------------|------------------|
| Social Support strategy | | | | |
| Service Delivery | .912 | .832 | 83.2% | Very High Extent |

Source: Field Data (2025)

The output in Table 1 shows the R for the strength of the relationship and R² for the determination of the extent to which social support strategy predicts service delivery among bank workers in Akwa Ibom North-East Senatorial District. The R-value of .912 indicates a high extent of relationship between the two variables. The calculated R² of .832 which is the coefficient of determination indicates that only 83.2% of service deliver is predicted or determined by social support strategy. This result implies that social support strategy determines to a high extent, service delivery among bank workers in Akwa Ibom North-East Senatorial District.

Research Question Two

What is the extent to which acceptance of responsibility strategy predicts service delivery among bank workers in Akwa Ibom North East Senatorial District?

Table 2: Simple Linear Regression Analysis for the Extent to which Acceptance Responsibility Strategy Predict Service Delivery among Bank Workers

| Variable | R | R Square | Extent of Prediction | Remark |
|------------------------------------|------|----------|----------------------|-------------|
| Acceptance responsibility strategy | | | | |
| Service Delivery | .714 | .510 | 51.0% | High Extent |

Source: Field Data (2025)

The output in Table 2 shows the R for the strength of the relationship and R² for the determination of the extent to which acceptance responsibility strategy predicts service delivery among bank workers in Akwa Ibom North-East Senatorial District. The R-value of .714 indicates a high extent of relationship between the two variables. The calculated R² of .510 which is the coefficient of determination indicates that only 51.0% of service deliver is predicted or determined by acceptance responsibility strategy. This result implies that acceptance responsibility strategy determines to a high extent, service delivery among bank workers in Akwa Ibom North-East Senatorial District.

Hypothesis Testing

Hypothesis One

Social support strategy does not significantly predict service delivery among bank workers in Akwa Ibom North East Senatorial District.

Table 3: Simple linear regression analysis for the prediction of social support strategy predict service delivery among bank workers

| Source of variation | Sum of square | df | Mean square | F-cal | Decision @ P<.05 |
|---------------------|---------------|----|-------------|-------|------------------|
| | | | | | |



| | | | | | |
|------------|----------|-----|----------|---------|-------------------|
| Regression | 1708.894 | 1 | 1708.894 | 918.873 | .000 ^b |
| Residual | 344.058 | 185 | 1.860 | | |
| Total | 2052.952 | 186 | | | |

Source: Field Data (2025).

The entries in 3Table revealed the calculated F-value of 918.873 with its corresponding P-value of .000 which is less than the .05 level of significant with 1 and 186 degrees of freedom. With this result, the null hypothesis which claims that the extent to which social support strategy predict service delivery among bank workers in Akwa Ibom North-East Senatorial District is not significant is rejected. Therefore, the result shows that social support significantly predicts service delivery among bank workers in Akwa Ibom North-East Senatorial District. In other words social support strategy significantly influences service delivery among bank workers in Akwa Ibom North-East Senatorial District.

Hypothesis Two

Acceptance of responsibility strategy does not significantly predict service delivery among bank workers in Akwa Ibom North East Senatorial District.

Table 4: Simple linear regression analysis for the prediction of acceptance responsibility strategy predict service delivery among bank workers.

| Source of variation | Sum of square | df | Mean square | F-cal | Decision @ P<.05 |
|---------------------|---------------|-----|-------------|---------|------------------|
| Regression | 1600.268 | 1 | 1600.268 | 192.262 | .000 |
| Residual | 1539.828 | 185 | 8.323 | | |
| Total | 3140.096 | 186 | | | |

Source: Field Data (2025).

The entries in 4 Table revealed the calculated F-value of 192.262 with its corresponding P-value of .000 which is less than the .05 level of significant with 1 and 186 degrees of freedom. With this result, the null hypothesis which claims that the extent to which acceptance responsibility strategy predict service delivery among bank workers in Akwa Ibom North-East Senatorial District is not significant is rejected. Therefore, the result shows that acceptance responsibility significantly predicts service delivery among bank workers in Akwa Ibom North-East Senatorial District. In other words acceptance responsibility strategy significantly influences service delivery among bank workers in Akwa Ibom North-East Senatorial District.

CONCLUSION

In conclusion social support strategies and acceptance of responsibility exert a significant and positive influence on the quality of service delivery among bank workers in Akwa Ibom North East Senatorial District. Specifically, employees who perceive strong social support from their colleagues, supervisors, and the wider organisational structure demonstrate higher levels of job satisfaction, reduced stress, and improved customer-focused behaviours, which translate into better service delivery outcomes. Similarly, workers who adopt the strategy of accepting responsibility for their tasks, decisions and customer relations exhibit greater accountability, efficiency, and professionalism, thereby enhancing the overall service performance of their banks.



RECOMMENDATIONS

1. Banks management should foster a supportive work environment that encourages social support among employees to help reduce stress and improve service delivery.
2. Bank management should promote acceptance of responsibility among employees to enhance their service delivery.



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