

## **Job Stress and its Impact on Employees' Job satisfaction- An Investigation of Banking Sector in Haryana**

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### **ABSTRACT**

*This research paper aims to examine the level of job stress and its effect on job satisfaction of employees working in distinct banks (SBI, PNB, BOB, HDFC, ICICI and AXIS) in Haryana. The primary data was obtained by survey method from a total of 532 respondents based on convenience sampling approach. For analysis of data, statistical tools mean, standard deviation, one way ANOVA, and linear regression were applied. In addition, to determine which bank is significantly distinct from others in terms of job stress and job satisfaction level, post hoc multiple comparisons test has also applied. The investigation concluded that employees working in distinct banks are in stress but they are also satisfied with their jobs to an extent. Also, it reveals a significant association between job stress and job satisfaction and job satisfaction level of employees is negatively affected by job stress.*

**Keywords: job stress, job satisfaction, banking sector**

### **INTRODUCTION**

The conditions in which the organisations operate continue to evolve rapid technological change, globalization and competition to provide more and more innovative services to customers create new challenges and job requirements. The organisations need to ensure the effective utilisation of all of their resources as a means of achieving competitive advantages and due to this fact evaluating the added value of human resources management to organisational working has become increasingly popular. Human resource management in organisation underlines the importance of job satisfaction of employees. The behaviour of workers depending of their level of job satisfaction will affect the functioning and performance of the organisation (Spector, 1997). Employees who have more job satisfaction are usually less absent, less likely to leave the organisation, more productive, more committed to organisation and are more likely to be satisfied with their lives (Aarons and Sawitzkey, 2006). The relationship between job satisfaction and job stress is well documented in literature and has been widely analysed. It is also suggested that a satisfied worker can increase organisational productivity through less destruction caused by absenteeism or turnover, few incidence of destructive behaviour caused due to stress and low medical costs (Robbins, 1999)

Stress has become an integral part of our life and is present everywhere, whether one is with family, or in business undertaking, or in other communal activity. When stress syndrome appears in staff and it becomes unreasonable, work performance gets harmed and it also hinders the ability of employee to cope up with stressful job environment. Accordingly, when level of stress is low employee is competent to perform quality work and is more productive as compare to more stressful employee. In 1936, concept of stress was introduced by Hans Selye in life science and explained stress as “the force, pressure, or strain exerted upon a material object or person which resists these forces and attempt to maintain in original state”. Selye believed that the biochemical effects of stress would be experienced irrespective of whether the situation was positive or negative.” Stress can be defined by two forms i.e. positive stress and negative stress. Positive stress is also termed as Eustress which positively encourages staff to work harder and stimulating and enhancing their work performance. Whereas, Negative stress is termed as distress and it may develop negative effects on staff’s health and work performance.

Job stress is distinct from general kind of stress. Jobholders spend most of time at workplace and stress related to workplace known as job stress. It has been defined by different authors distinctively. As reported by National Institute for Occupational Safety and Health (NIOSH), 2002, “Job stress as the harmful physical and emotional responses that occur when the requirement of job do not match capabilities, resources, or needs of workers”. Beehr and Newman (1978) defined “job stress is usually conceptualized as a condition where in job related factors interact with individual to change his or her psychological or physiological conditions such that person is forced to deviate from normal functioning”. According to Coleman (1976), “Organizational stress arises due to lack of person-environment fit”. When organizational stress is mismanaged, it affects the human potential in the organization. It further leads to reduced work quality, productivity, health as well as wellbeing and morale of employees”.

The term “job satisfaction” initially introduced by Hoppock in 1935. According to him “job satisfaction is any combinations of psychological, physiological and environmental circumstances that make a person truthfully say I am satisfied with the job”. Job satisfaction presents a set of factors (internal and external) that cause a feeling of satisfaction. Pool (1997) defined job satisfaction as “attitude and feelings that individual maintains towards his work. Spector (1997) was also of opinion that job satisfaction has to do with the way how people feel about their job and its various aspects. It has to do with the extent to which people like or dislike their job. Brief (1998) defined job satisfaction as “an internal state that is expressed by effectively and cognitively evaluating an experienced job with some degree of favour or disfavour” (Whitman et al, 2010). Armstrong (2006) also reported that positive and favourable attitude towards job indicates job satisfaction whereas a negative and unfavourable attitude towards job indicates job dissatisfaction”. Currie (2001) relate the level of job satisfaction with the degree to which an individual is satisfied with employment’s terms and conditions and the factor that make up the physical work environment(Biptiste,2008). Vroom (1964) defined job

satisfaction as “affective orientations on the part of individual towards work roles which they are presently occupying

Job stress and job satisfaction both are inter-related and indicate staff’s perception towards work and working environment. The extent of job satisfaction of employees depends upon their stress level in the organisation along with other factors. Hollingworth et al (1988) concluded that the low job satisfaction associated with high stress. Singh and Dhawan (2013) also reported that job stress has a negative association with job satisfaction. When one works in stressful environment, satisfaction cannot be achieved, which makes them less efficient to work and unable to deliver their best. The behaviour of workers depending of their level of job satisfaction will affect the functioning and performance of the organisation (Spector, 1997). Job dissatisfaction may lead to unnecessarily more costs (Balzer et al, 1997). From the macroeconomic point of view, high costs to employers can significantly impact their ability to compete in a global market successfully (McConnell & Brue, 2005, Porter, 1985). Now a days, organizations make efforts to provide such an environment to their personnel that they achieve satisfaction and remain less stressed with aiming towards excellent results for organization. This is the need of the hour and organizations not taking any kind of initiative ultimately get vanished from competition in global market. Also, length and breadth of economy gets majorly influenced by performance of banking sector. Therefore, staff’s intellectual aspects are a must to scrutinize from time to time and work environment in banking organization should be safe and less stressful. Further, it is believed that more staff’s satisfaction with their job more will be customers’ satisfaction with work done for them.

Therefore, present study undertakes to examine job stress and job satisfaction faced by personnel and also liaison between them and how job satisfaction is affected by job stress among staff employed in different banks.

## **LITERATURE REVIEW**

The connection between job stress and satisfaction level of employee is well documented in literature. Many researches had been executed in respect of stress level, consequences of stress and also coping strategies to cut down stress level among jobholders in service sector. Sarwar & Aftab (2011) found that majority of jobholders are in job stress. It is also supported by Sharmila & Poornima (2012); Cristiana & Mahalaxmi (2013); and Tilokama (2014) who agreed that the number of jobholders facing high job stress is large. Ogini et al. (2013) reported that workload is found to be main cause of job stress. This finding is also supported by Monga & Chandok (2013); Tilollama (2014); Tripurasundri & Sekar (2016) who have reported that excess workload is one of major causes of job stress. Also, strongest predictors of job stress are found to be role overload and role conflict among jobholders (Chand & Sethi, 1997;; Yasir & Mishra, 2012; Santhi & Reddy, 2015). Further, various studies reported that “there is no significant distinction in job stress level of private sector and public sector banking staff” (Samartha et al., 2010 and Sharma & Parihar, 2014). On the other hand, (Pradhan & Tomar, 2013) concluded that

staff of private sector experience more stress than public sector. Ali & Newaz (2010) suggested that management should promote various activities for reducing stress level amidst their staff. Various studies (Singh & Sofat, 2011; and Tripurasundri & Sekar, 2016) pointed that open channel of communication, training programmes and counselling programmes are important and effective ways to reduce stress level amidst staff.

An employee's level of satisfaction toward his/her job varies with specific aspects of the job. Chahal et al. (2013) assessed various factors of job satisfaction and established that job security is most positive aspect of public sector banks. Majority of studies have found that pay, promotional opportunities, fringe benefits, superior behaviour, performance appraisal system, are main reasons of job satisfaction among working staff of banking sector (Horsain (2000), Sowmya & Panchanatham (2011), Jain et.al (2012), Chahal et.al (2013), Suneja & Devi (2013), Rao & Poornima (2014), Varshney & Malpani (2014). Bora (2014) concluded that lack of job security and less salary packages are main reason of job dissatisfaction among private sector banking staff. A very important prospective was derived from the literature review is that "there is significant distinction between job satisfaction level of private and public sector banking staff" supported by (Horsain 2000, Jain et.al 2012; Bora 2014). A study found that no such distinction is present amidst private and public sector banking staff's job satisfaction level (Chandraiah et.al 2003). Further, association among these two variables has been exhibited by many more studies, Belapurbar & Jan (2012), Pathak (2012), and Singh & Dhawan (2013) reported that job stress has a negative (inverse) association with job satisfaction. Hollingworth et al (1988) also found that the low job satisfaction associated with high stress.

A thorough review of literature related to job stress and job satisfaction concluded that studies have been done on both of the constructs in different organisations including banking sector also. Since it is a service sector and employees are its base. Researches ought to be performed continuously in order to identify the problems faced by employees in changing scenario so that these can be rectified timely for their betterment.

**OBJECTIVES OF THE INVESTIGATION** The investigation accomplished following objectives:-

1. To measure the extent of job stress and job satisfaction among staff working in selected banks.
2. To compare the level of job stress as well as job satisfaction among staff working in different selected banks.
3. To examine the impact of job stress on job satisfaction level of staff working in selected banks.

## HYPOTHESIS OF THE INVESTIGATION

Ho (1) The level of job stress among working staff in selected banks does not differ significantly.

Ho (2) The level of Job satisfaction among working staff in selected banks does not differ significantly.

Ho (3) Job stress's impact on job satisfaction amidst working staff of selected banks is not significant.

## RESEARCH METHODOLOGY

The present research is focused on determining the level of job stress and its impact on job satisfaction of employees working in banking sector in Haryana. It is descriptive in nature and based on primary data. The respondents of this study included the staff working in SBI, PNB, BOB, HDFC, ICICI and AXIS banks. Although various methods have been listed in literature for assessment of above mentioned variables but questionnaire method has been found to be most objective, reliable and valid for present study. The questionnaires distributed were self administered, which mean that researcher has no intervention in guiding the respondents throughout the questions, instead the respondents will read and answer the questionnaire themselves. A total of 600 questionnaires were administered to the employees using convenience sampling technique. Out of total, 532 questionnaires (with response rate 88.66%) found complete and valid for present investigation.

The constructs used in this study are measured by using measurement scales developed by previous researchers in their studies. The Occupational Stress Index (OSI) developed and standardised by A.K. Srivastva and A.P. Singh (1981) used to measure job stress level which consists 46 items measuring 12 dimensions of occupational stress. All the items of the construct were measured on the five-point likert scale that specifically ranged from strongly disagree to strongly agree. Cronbach's alpha ( $\alpha$ ) was used to test the reliability of the scale as it has been considered to be most widely accepted technique for checking the internal consistency among the items that measure a variable in case of reflective scale. Cronbach alpha ( $\alpha$ ) reliability for this scale was found 0.93. Further, Job Satisfaction Scale developed by "Hachman & Oldham (1975)" contains 14 items measuring five variables and likert scoring techniques consisting of five categories of strongly disagree(1)-strongly agree(5) was applied to measure job satisfaction level. Cronbach alpha ( $\alpha$ ) reliability for this scale was 0.83. On the basis of analysis it can be said that the reliability of the both constructs is satisfactory.

**Table 1 : Reliability Coefficient of Variables**

Variables	Job Stress	Job Satisfaction
Number of Items	46	14
Cronbach alpha ( $\alpha$ )	0.93	0.83

## ANALYSIS OF DATA

To arrive at more appropriate results, the data collected was put through statistical analysis using SPSS (22.0) version. Mean and standard deviation were calculated to figure out level of job stress and job satisfaction among banking staff. One way ANOVA and post hoc test were conducted to make comparison amidst job stress and job satisfaction level among working staff of different selected banks. Also, regression was applied to find out association and impact of job stress on job satisfaction.

## RESULTS AND DISCUSSION

### Level of Job Stress

Means and standard deviations are calculated to obtain the level of job stress of employees working in selected banks.

**Table 2 : Job Stress Level**

Sr. No.	Bank Name	N	Mean	SD
1.	SBI	92	3.5185	.52621
2.	PNB	87	3.3860	.06644
3.	BOB	94	3.2185	.07222
4.	HDFC	92	3.3516	.06219
5.	ICICI	82	3.5052	.05998
6.	AXIS	85	3.2539	.07287
Total		532	3.3706	.02693

Table 2 indicate level of job stress of staff working in different selected banks. The result shows that the job stress level of SBI (Mean=3.51) is the highest followed by ICICI (Mean=3.50), PNB (Mean=3.38), HDFC (Mean=3.35) and AXIS Bank (Mean=3.25) respectively. It also shows that the job stress level of BOB (Mean=3.21) is the lowest among various banks. The research results allow us to state that working staff of all the selected banks has stress related to their job.

**Table 3 : ANOVA**

Overall Job Stress	Sum of Squares	Df	Mean Square	F	Sig
Between Groups	6.886	5	1.377	3.658	.003
Within Groups	198.012	526	.376		
Total	204.898	531			

Further, to compare the job stress level among more than two groups, one way ANOVA is applied. As shown in the table 3 the p-value (Sig Value=.003) of F statistics is less than five

percent level of significance. This indicates that average mean score of job stress among staff of various banks is significantly distinct. Hence, null hypothesis that the level of job stress among working staff in selected banks does not differ significantly is rejected. Thus, it is concluded that job stress level of all selected banks is not same.

**Table 4 : Multiple Comparisons**

Bank(I)	Bank(J)	Mean Difference (I-J)	Std. Error	Sig.
SBI	PNB	.13249	.09175	.700
	BOB	.30003	.08998	.012
	HDFC	.16697	.09046	.437
	ICICI	.01334	.09318	1.00
	AXIS	.26468	.09231	.049
PNB	SBI	-.13249	.09175	.700
	BOB	.16753	.09128	.444
	HDFC	.03448	.09175	.999
	ICICI	-.11915	.09443	.806
	AXIS	.13219	.09357	.719
BOB	SBI	-.30003	.08998	.012
	PNB	-.16753	.09128	.444
	HDFC	-.13306	.08998	.678
	ICICI	-.28669	.09271	.025
	AXIS	-.03534	.09183	.999
HDFC	SBI	-.16697	.09046	.437
	PNB	-.03448	.09175	.999
	BOB	.13306	.08998	.678
	ICICI	-.15363	.09318	.567
	AXIS	.09771	.09231	.897
ICICI	SBI	-.01334	.09318	1.000
	PNB	.11915	.09443	.806
	BOB	.28669	.09271	.025
	HDFC	.15363	.09318	.567
	AXIS	.25134	.09497	.088
AXIS	SBI	-.26468	.09231	.049
	PNB	-.13219	.09357	.719
	BOB	.03534	.09183	.999
	HDFC	-.09771	.09231	.897
	ICICI	-.25134	.09497	.088

The significance of ANOVA indicates that job stress level among working staff of different banks is significantly distinct. So, further to analyze exact level of distinction, Post hoc multiple comparison test has been done among distinctive banks. Results of Table 4 indicate that job stress in SBI significantly distinct from BOB and AXIS Bank and also job stress level in BOB is significantly distinct from ICICI job stress level.

### Level of Job Satisfaction

One of the objectives of the present investigation is to measure the extent of job satisfaction of respondents. Means and standard deviations are calculated for the same and results are depicted in table 5.

**Table 5: Descriptive Analysis of Job Satisfaction**

Sr. No.	Bank Name	N	Mean	SD
1.	SBI	92	3.3842	.86202
2.	PNB	87	3.3822	.89758
3.	BOB	94	3.6094	1.11499
4.	HDFC	92	3.0618	.69604
5.	ICICI	82	2.8783	.72492
6.	AXIS	85	3.5210	.95855
Total		532	3.3118	.92107

Table 5 reveals that the level of overall job satisfaction among the employees working in different banks. The result shows that the job satisfaction level of BOB (Mean=3.60) is the highest followed by AXIS Bank (Mean=3.52), SBI (Mean=3.38), PNB (Mean=3.38) and HDFC (Mean=3.06) respectively. It also shows that the job satisfaction level of ICICI (Mean=2.87) is the lowest among various banks. The research depicts that staff working in selected banks are satisfied to their job but there level of job satisfaction is different.

**Table 6 : ANOVA**

Overall Job Satisfaction	Sum of Squares	Df	Mean Square	F	Sig
Between Groups	34.122	5	6.824	8.622	.000
Within Groups	416.359	526	.792		
Total	450.481	531			

One way ANOVA applied to assess the null hypothesis (Ho2). Table 6 shows that p-value (Sig Value=.000) of F statistics is less than five percent significance level. This indicates that job satisfaction level of working staff of various banks is significantly distinct. Hence, null hypothesis that the level of Job satisfaction among working staff in selected banks does not differ significantly is rejected.



**Table 7: Multiple Comparisons**

Bank(I)	Bank(J)	Mean Difference (I-J)	Std. Error	Sig.
SBI	PNB	.00206	.13305	1.000
	BOB	-.22516	.13048	.515
	HDFC	.32246	.13118	.139
	ICICI	.50599	.13512	.003
	AXIS	-.13674	.13385	.911
PNB	SBI	-.00206	.13305	1.000
	BOB	-.22712	.13236	.521
	HDFC	.32041	.13305	.155
	ICICI	.50393	.13694	.003
	AXIS	-.13880	.13569	.910
BOB	SBI	.22516	.13048	.515
	PNB	.22721	.13236	.521
	HDFC	.54762	.13048	.000
	ICICI	.73115	.13444	.000
	AXIS	.08842	.13317	.986
HDFC	SBI	-.32246	.13118	.139
	PNB	-.32041	.13305	.155
	BOB	-.54762	.13048	.000
	ICICI	.18352	.13512	.752
	AXIS	-.45921	.13385	.008
ICICI	SBI	-.50599	.13512	.003
	PNB	-.50393	.13694	.003
	BOB	-.73115	.13444	.000
	HDFC	-.18352	.13512	.752
	AXIS	-.64273	.13772	.000
AXIS	SBI	.13674	.13385	.911
	PNB	.13880	.13569	.910
	BOB	-.08842	.13317	.986
	HDFC	.45921	.13385	.008
	ICICI	.64273	.13772	.000

Post hoc multiple comparison was carried on to identify which ever banks are significantly distinctive with respect to job satisfaction level. Table 7 exhibits that ICICI staff's job satisfaction level is significantly distinct from SBI, PNB, BOB and AXIS banking staff and also HDFC staff's satisfaction level is distinct from AXIS and BOB banking staff.

## Impact of Overall Job Stress on Overall Job Satisfaction

In order to determine how job stress impacts job satisfaction, linear regression was taken up. This tool is used to assess dependence of one variable (which is dependent) on another variable (which is independent) and also estimates the expected values of the dependent variable on the basis of known values of independent value.

**Table 8 : Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.759	.576	.575	.60018

a. Predictors: (Constant), Overall Job Stress

In table 8 R ( $r=.759$ ) represent correlation among job stress and job satisfaction. Further, value of R- square being .576 indicates that 57.6 percentage of deviation in job satisfaction is due to deviation in job stress.

**Table 9 : ANOVA**

Model		Sum of Square	Df	Mean Square	F	Sig.
1	Regression	259.569	1	259.569	720.604	.000
	Residual	190.912	530	.360		
	Total	450.481	531			

a. Dependent Variable: Overall Job Satisfaction

b. Predictors: (Constant), Overall Job Stress

The F statistics as represented in ANOVA table represent the measure of statistical fit of the regression model. From the table 9, it is clear that F statistic is 720.604 and the p value is found to be .000, which is less than .05 ( $p$  value  $<.05$ ), than null hypotheses of poor fit is rejected. Hence, it can be concluded that the regression model is good fit.

**Table 10 : Regression Coefficients**

Model		Unstandardized coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.106	.144		49.447	.000
	Overall Stress	-1.126	.042	-.759	-26.844	.000

a. Dependent Variable: Overall Job Satisfaction

[Job Satisfaction (JS) = 7.106+ (-1.126 Job Stress)]

Table 10 exhibit that regression equation Y (job satisfaction) on X (job stress), which shows that every unit change in X that is job stress there is -1.126 units change in Y that in job satisfaction among working staff of selected banks. The intercept value is 7.106 indicating role of the other factors. The t value is -26.844 for 532 respondents and indicates p value is .000 which is less than .05, which leads to undoubted effect of job stress on job satisfaction of working staff. Hence, rejection of null hypothesis  $H_0$  (3) is obvious.

## FINDINGS

The principal aim of this study was to measure the level of job stress among employee of distinct banks and its impact on their job satisfaction level. While making a comparison among all selected banks under the study, it has been observed that staff working in banks faces stress. The finding of the study gets supported from the earlier researches Jayashree (2010), Sarwar & Aftab (2011), Anbazhagan (2013), Sharma and Parihar (2014), Tilottama (2014) and Tripurasundri and Sekar (2016) who reported that staff working in banks faces stress. In addition to this, jobholders of SBI and ICICI Bank faced more job stress as compare to that of PNB, HDFC and AXIS Bank and lowest degree of job stress is faced by staff working in BOB. The job stress level of SBI's staff is significantly distinct from BOB and AXIS bank's staff and staff of BOB is significantly distinct from that of ICICI Bank. Further, by comparing the job satisfaction level, it revealed that staff of BOB and AXIS Bank is more satisfied as compare to staff of SBI, PNB and HDFC. It also found that the lowest satisfaction level is of staff in ICICI Bank and also satisfaction level of ICICI banking staff is significantly distinct from staff of SBI, PNB, BOB, HDFC and AXIS Bank and working staff of HDFC is significantly distinct from working staff of BOB and AXIS Bank.

One of the major findings of present investigation is that there is a significant negative relationship between job stress and job satisfaction. It means higher level of job stress among bank employees leads to lower level of job satisfaction. The obtained findings of the study are in line with the findings of Chandraiah et.al (2003), Sen (2008), Bedapurkar & Jain (2012), Malhotra & Chadha (2012), Pathak (2012) and George & ZakKariya (2015) who reported that negative and significant relationship between job stress and job satisfaction.

## CONCLUSION

According to Greenberg and Baron (1995) & Matteson and Ivancevich (1982) "Existence of job stress in organisation can result in negative effects like reduced efficiency, decreased capacity to perform and lower sense of self esteem, depression, low motivation to work, dampened initiatives and reduced interest in working, increased rigidity of thoughts and lack of concern for organisation and peers and a loss of responsibilities". Further, Banks should try to reduce role overload stress by hiring more staff for the work because one employee had to do the task of two or three individuals. Organisation should ensure that one's work life and personal life should be balanced. Work timing should be clearly defined for working staff so that they get reasonable

time for their domestic life. Also, banks need to arrange workshops and seminars for counsel their employees regarding source of stress and the ways to reduce it. Similarly, lack of organisational commitment, low performance, low productivity and high absenteeism are results of job dissatisfaction. The present investigation concluded that entire banking staff is facing job stress at some level regardless of doing job in different banks and job satisfaction is significantly negatively affected by job stress. So, the study recommends that increment in job satisfaction by reduction in job stress is very important.

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