



ISSN Print: 2394-7500
ISSN Online: 2394-5869
Impact Factor: 5.2
IJAR 2015; 1(11): 165-168
www.allresearchjournal.com
Received: 07-08-2015
Accepted: 10-09-2015

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Job Satisfaction and Occupational Stress among Bank Employees

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Abstract

The present study explores the differences in job satisfaction and occupational stress among bank employees. It also investigates the association between job satisfaction and occupational stress among bank employees. Job satisfaction inventory by Sagar and Singh and Occupational stress Inventory by Dr. A.K. Srivastav and Dr. A.P. Singh was used for data collection. Sample was selected for different banks of Ahmednagar city. Sample comprised of total 100 bank employees (50 male, 50 female). Nonprobability sampling technique was used for data collection. Obtained data was processed for statistical analysis. Parametric statistics t test was applied for assessing the differences in job satisfaction and occupational stress among bank employees. Obtained t value for occupational stress and job satisfaction was significant at 0.05, 0.01 level. The difference in occupational stress and job satisfaction among male and female bank employees was significant. Male and female bank employees differ on job satisfaction and occupational stress. For assessing the association between job satisfaction and occupational stress Pearson's product moment correlation was used. Obtained result shows that there is a significant difference in job satisfaction and occupational stress among bank employees. Significant negative association was found between job satisfaction and occupational stress among male and female bank employees/managers.

Keywords: Job satisfaction, Occupational stress, bank employees.

1. Introduction

Job satisfaction is an attitude which results from balancing & summation of many specific likes and dislikes experienced in connection with the job- their evaluation may rest largely upon one's success or failure in the achievement of personal objective and upon perceived combination of the job and combination towards these ends. Satisfied employees have a favorable evaluation of their job, based on their observations and emotional experiences. Job satisfaction is the psychological phenomenon which deals with the personality and different other aspects of the individual. Occupational stress plays a vital role in predicting job satisfaction of the bank employees. Number of researches in the area of job satisfaction reveals that job satisfaction is negatively correlated with occupational stress. The present study deals with studying the differences in job satisfaction and occupational stress among bank employees. Job satisfaction is a feeling which is a function of the perceived relationship between all that one wants from his job/life and that entire one perceives as offering or entailing. Job satisfaction describes how content an individual is with his or her job. The happier people are within their job, the more satisfied they are said to be.

According to pestonejee, Job satisfaction can be taken as a summation of employee's feelings in four different important areas. Job satisfaction is an important indicator of how employees feel about their job and a predictor of work behavior such as organizational citizenship, Absenteeism, Turnover.

According to Seaward's (2005) ^[12] findings, the ability of employees to properly control and manage their job stress will lead to have higher job satisfaction.

Occupational stress is involved in an environmental situation that perceived as presenting demand which threatens to exceed the person's capabilities and resources for meeting it, under conditions where he or she expects a substantial differential in the rewards and costs from meeting the demand versus not meeting it (Mc Grath, 1976) ^[8]. Occupational stress occurs in situations in which discrepancies exist between occupational demands and opportunities on the one hand and the workers capacities needs and expectations on the other hand.

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Occupational stress is a stress reaction, which is both physiological, and psychological. In present times it has been strongly felt that doing a job in a bank has become a very stressful profession.

➤ Review of literature

Fimian M.J. (1986) ^[2] in his study indicated that continued stress can drastically lower job satisfaction and performance and can also damage the individual's personal life. From the research evidence, it is clear that as far as work life is concerned extreme stress is so aversive to employees that they will try to avoid it by withdrawing either psychologically, physically or by leaving the job entirely (Paul, 1978) ^[9]. It predisposes the individual to develop several psychosomatic illnesses; in contrast, the absence of extreme stress would result in more satisfied, happy, healthy and effective employees.

Ahsan *et al.* (2009) ^[1] conducted a study which investigated the relationship between job stress and job satisfaction. The determinants of job stress were examined under this study include, management role in the organization, relationship with different people in the organization, pressure of extensive work, homework interface, performance pressure, and role ambiguity. The sample consisted of a public university academician from Klang Valley area in Malaysia. The results showed that there is a significant relationship between four of the constructs tested. The result also showed that there is significant negative relationship between job stress and job satisfaction. Ismail *et al.* (2009) conducted a study to measure the effect of occupational stress on job satisfaction. They used 80 usable questionnaires which were gathered from academic employees in private institutions of higher learning in Kuching City, Malaysia. Result of there this study demonstrate that physiological stress level increased job satisfaction, and psychological stress level had not decreased job satisfaction. Moreover, the study also shows that the occupational stress does act as a partial determinant of job satisfaction in the stress models of the organizational sector sample. Mansoor *et al.* (2011) ^[7] conducted a research which examined the relationship between job stress and job satisfaction among the faculty members of universities in Lahore, Pakistan. In order to assess the stress level and satisfaction, role of management, work pressure, role ambiguity, and performance pressure were used as variables. Results concluded that employees highly satisfied with their jobs (13.5%) or who were highly stressed on their jobs were few (2.5%); most of the employees were however averagely satisfied on each variable used in questionnaire to assess the level of job stress and job satisfaction.

Sattar and Ali (2014) ^[11] measures the factors affecting the employee satisfaction by discussing variables such as promotion, work environment, leadership and job satisfaction and observe its impact on workers of the banking industry at Bahawalpur district. It was determined that all the variables promotions, work environment, leadership behavior and job satisfaction have significant relationship with employees job satisfaction.

Presence of higher degree of occupational stress adversely affected the level of job satisfaction and if employees are allotted low burden of tasks, targets and operational activities to perform for their customers than they will become more calm, happy and satisfied with their jobs instead of having hectic workload, burden and tension created by the line

managers as well as customers (Khan, Ramzan & Butt, 2013) ^[5].

Kamal and Debashish (2009) ^[4] found that with the change of satisfaction determinants, level of job satisfaction also varies. They observed that as a person ages, his job satisfaction shows an increasing trend. With age, spiritualism of the person increases, but his alternatives for change decreases. Younger employees have more energy, more expectations and more options, and hence have lesser satisfaction with the job.

➤ Major objectives of the study

- To study the differences in job satisfaction and occupational stress among bank employees.
- To study the association between job satisfaction and occupational stress among bank employees.

➤ Methodology

✚ Sample

Sample consists of total 100 (50 male, 50 females) bank employees from different banks in Ahmednagar city. Sample was divided into two groups on the basis of gender i.e. male bank employees and female bank employees. Bank employees (50 male and 50 female) respectively selected by using Nonprobability sampling technique. Purposive sampling technique was used for selecting the sample. The employees were contact in the free time hour for responding to the psychological tests.

✚ Tools

1. Job satisfaction questionnaire by Singh and Sharma (1986)

The job satisfaction scale developed by Singh & Sharma was used to measure job satisfaction among the bank employees. The scale has a very wide acceptance in measuring psychological aspects of functioning in any profession. It consisted of 30 statements. Respondent have to give their responses on five point scale from Strongly Agree to Strongly Disagree. Moreover, the satisfaction measures obtained from this scale have a close resemblance to the ratings given to the employees on a 3-point scale: fully satisfied, average satisfied, dissatisfied by the employers. The scale measures job satisfaction in two types of areas - job-intrinsic (factors lying in the job itself) and job-extrinsic (factors lying outside the job). The test retest reliability of the scale works out to be 0.978. The scale has a validity coefficient of 0.743. The reliability of the test was found to be 0.85. Cronbach alpha technique was used for assessing the reliability.

2. Occupational stress index by Dr. A.K. Srivastava and Dr. A.P. Singh (1984)

Occupational stress index was developed by srivastav. The scale consisted of forty six items, each to be rated on five point scale. Out of 46 items, 28 were true keyed and rests 18 were false keyed. It has 12 factors namely Role overload, Role ambiguity, Role conflict, Unreasonable group & political pressures, Pressure from persons, Under participation, Powerlessness, Poor peer relations, Intrinsic impoverishment, Low status, Strenuous working conditions, Unprofitability. The reliability of the test is reported 0.78 to 0.86 in the test manual. In the present study reliability of the test was assessed by using cronbach alpha. IT was found to be 0.78 to 0.85. The validity of Occupational stress index was

determined by computing co-efficient of correlation between scales on the OSI and the various measures of job attitude and job behavior.

Variables

In the present study following variables was considered.
 Gender: Male and Female
 Jobsatisfaction and occupational stress.

Operational definitions of variables

Jobsatisfaction

In this study Jobsatisfaction is operationally defined as the score obtained by male and female bank employees on jobsatisfaction inventory by Singh and Sharma.

Occupational stress

In this study the study occupational stress is operationally defined as score obtained by Male and female bank employees on occupational stress index by Dr. A.K. Srivastav and Dr. A.P. Singh.

Hypotheses

- There will be difference in job satisfaction between male and female bank employees.
- There will be difference in occupational stress between male and female bank employees.
- Job satisfaction will be negatively correlated with occupational stress of male and female bank employees.

Result and Discussion

Table 1: Comparison of job satisfaction among Male and Female bank employees.

Variable	Group	N	Mean	SD	df	t	P
Jobsatisfaction	Male bank employee	50	97.72	14.22	98	8.80**	0.01
	Female bank employee	50	72.32	14.63			

*t value is significant at 0.05 level.

** t value is significant at 0.01 level.

The above table shows the comparison of job satisfaction among male and female bank employees. The mean and SD score of Male bank employee for job satisfaction was 97.72, and 14.22, Female bank employee was 72.32, and 14.63 respectively. The difference between Male and female bank employee with respect to job satisfaction was assessed d by

using parametric statistics t test. The obtained t value 8.80 was significant 0.01 level at df 98. Therefore the stated hypothesis there will be difference in mean score of job satisfaction between male and female bank employees is accepted.

Table 2: Comparison of Occupational Stress Index of Male and Female Bank Employees

Factors of occupational stress	Gender	N	Mean	SD	df	t	SN
Role overload	Male	50	22.38	2.147	98	2.825**	0.01
	Female	50	23.68	2.445			
Role ambiguity	Male	50	12.58	2.129	98	1.99*	0.05
	Female	50	13.42	2.241			
Role conflict	Male	50	15.86	2.241	98	2.351**	0.01
	Female	50	17.14	3.130			
Unreasonable group & political pressures	Male	50	13.74	2.319	98	1.539	NS
	Female	50	14.48	2.485			
Pressure from persons	Male	50	10.14	1.990	98	1.816	NS
	Female	50	10.82	1.746			
Under participation,	Male	50	10.30	1.843	98	.161	NS
	Female	50	10.22	2.985			
Powerlessness,	Male	50	7.92	1.676	98	.388	NS
	Female	50	7.76	2.387			
Poor peer relations,	Male	50	9.96	1.829	98	.000	NS
	Female	50	9.96	2.020			
Intrinsic impoverishment	Male	50	11.06	1.596	98	1.880	NS
	Female	50	11.88	2.639			
Low status	Male	50	7.76	1.117	98	2.417**	0.01
	Female	50	8.46	1.717			
Strenuous working conditions	Male	50	13.42	1.553	98	1.277	NS
	Female	50	13.96	2.555			
Unprofitability	Male	50	7.18	1.044	98	1.507	NS
	Female	50	7.54	1.328			

* t value is significant at 0.05 level

** t value is significant at 0.01 level.

The above table shows the comparison of occupational stress among male and female bank employees. The occupational stress index has 12 factors. In the present study male and female bank employees differ on four factors of occupation stress i.e. Role overload, Role ambiguity, Role conflict, and Low status. In the above table mean, SD score of Male bank

employee for Role overload was 22.38, and 2.147. For female bank employee was 23.68, 2.44 respectively. For Role ambiguity 12.58, and 2.129, 12.58 and 2.129. For Role conflict 15.86, 2.241 and 17.14, 3.13. For Low status 7.76, 1.117 and 8.46, 1.71 respectively.

The difference between occupational stress among male and female bank employee was assessed with the help of

parametric statistics t test. The obtained t value 2.825, 1.99, 2.351, and 2.417 was significant at 0.05 level at df 98. Therefore the stated hypothesis that there will be difference in occupational stress between male and female bank employees is accepted.

Table 3: Correlation between job satisfaction and occupational stress among male bank employees.

Factors of occupational stress	Job satisfaction
Role overload	-.369**
Role ambiguity	-.189
Role conflict	-0.122
Unreasonable group & political pressures	-.244**
Pressure from persons	-.292**
Under participation	-.272**
Powerlessness	-.382**
Poor peer relations	-.222*
Intrinsic impoverishment	-.192*
Low status	-.023*
Strenuous working conditions	-.254**
Unprofitability	-.201*

* Correlation is significant at 0.05 level

** Correlation is significant at 0.01 level

The above table shows the correlation between occupation stress and Job satisfaction among male bank employees. The correlation between occupation stress and Job satisfaction is assessed by using product moment correlation. Negative correlation was found between occupation stress and Job satisfaction among male bank employees. The correlation between occupation stress and Job satisfaction is significant.

Table 4: Correlation between occupational stress and Job satisfaction among female bank employee

Factors of occupational stress	Job satisfaction
Role overload	-.230*
Role ambiguity	-.294**
Role conflict	-.218*
Unreasonable group & political pressures	-.251**
Pressure from persons	-.109
Under participation	-.075
Powerlessness	-.142
Poor peer relations	-.350**
Intrinsic impoverishment	-.151
Low status	-.257**
Strenuous working conditions	-.116
Unprofitability	-.244*

* Correlation is significant at 0.05 level

** Correlation is significant at 0.01 level

The above table shows the correlation between occupation stress and Job satisfaction among female bank employees. The correlation between occupation stress and Job satisfaction is assessed by using product moment correlation. Negative correlation was found between occupation stress and Job satisfaction among female bank employees. The correlation between occupation stress and Job satisfaction is significant. Therefore the stated hypothesis job satisfaction is negatively correlated with occupational stress of male and female bank employees is accepted.

➤ Conclusions

The present study has following conclusions

There is difference in job satisfaction between male and female bank employees. Male and female bank employees differ on job satisfaction.

There is difference in occupational stress between male and female bank employees.

Male and female bank employees differ on occupational stress.

Negative correlation found between occupational stress and job satisfaction among male and female bank employees.

Job satisfaction is negatively correlated with occupational stress among bank employees.

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