INFLUENCE OF OCCUPATIONAL STRESS ON QUALITY OF WORK LIFE AMONG THE BANK EMPLOYEES

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Abstract: The research tries to identify the influence of occupational stress on quality of work life among the bank employees in Namakkal district. Sample size was 100 in all obtained through convenience sampling technique. Researcher designed questionnaire is with 5 point scale in the continuum of agreeing. Reliability of this tool is 0.84 and 0.93. Path analysis was used for data analysis. The analysis found that there is influence of dimensions of occupational stress such as role overload, role ambiguity and role conflict on occupational stress among bank employees. It is also found that there is influence of quality of work life on job satisfaction among bank employees in Namakkal district. Hence, it is concluded that the identification of the factors that are central to a person controlling his/her stress and suggesting strategies to promote the stress reduction process. Employers can help employees change their perceptions of stress, provide them with strategies to help them cope and improving their confidence in their ability to do so.

Keywords: role overload, role ambiguity and role conflict, bank employees, quality of work life and job satisfaction.

1. INTRODUCTION

The modern world which is said to be in a race for success, achievements is invariably a world of stress. From the day of birth till his last breath of man, an individual is exposed to various stressful situations. In this fast changing world today, no individual is free or profession is free from stress. Stress comes in many forms and affects people of all ages and all walks of life.

The total life space of human beings can be classified into three: family life, working life and social life. These three divisions of human life are interrelated and interconnected. Failures of any one or two affect the quality of the other / others badly. So, the total quality of life of the people depends on the quality of family life, work life and social life. In order to improve the total quality of life of the people, a balance between family life, work life and social life is essential. Management of a business is responsible to co-ordinate human and material resources for achieving organizational objectives. It is very easy to handle material resources. But without efficient use of human resources, management can never accomplish objectives of the undertaking. As a means the experience gained through work life helps workers to acquire excellence, high amount of civic competence and better skills which are necessary for the total development of man power.

The banking sector has undergone a structural change over the past two decades, which has put new stress and authenticities in front of the bank employees. The private bank employees have perhaps felt the maximum work pressures and have to deliver timely services in order to meet the organizational goals and ensure customer satisfaction. Increased use of technologies and equipments, online bank transactions, increased banking habits of the customers; growth of economic conditions and so on is the cause to create more stress and decreased quality of work life of the employees. Employees in the bank face plenty of problems in relation with provision of diversity of products and services. Banking hours is now increased in order to cope up the increased expectation of services of customers. The responsibility of the bank employees is somewhat more, rather than other corporate workers. The bank employees are dealing money related products and services and pertaining to more stress and less quality of work life in the bank. Hence this study makes an attempt on the factors influencing the quality   of work life of the private bank employees in the light of current realities. The management attempts to attain a career fit between the needs

of the employees and the need of the organization, so that the employees develop their career and at the same time the effectiveness of the organization raises and as a whole the quality of work life is achieved.

2. REVIEW OF LITERATURE

Kannan and Suma (2015) in order to manage stress the organization has to encourage employee development and embark on training interventions for employees. Training specifically related to policies and policy implementation is a key priority. Stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage taking up roles that help them to balance work and family.

Elanchezhiyan, et al. (2013) revealed that teachers coping strategies was differed and influenced by the demographic variables as well. Implementation of information technology (IT) in the teaching field reduces the stress level compare to era before implementing information technology.

Vishal Samartha and Mushtiary Begum (2014) the stress is unavoidable in any occupation and banking is no exception. This study found that factors such as performance pressure; inadequate planning at workplace, change to adaptability; family demands and lack of efficient manpower caused more stress among the bank employees.

Enekwe, Chinedu Innocent and Agu, Charles Ikechukwu (2014)7 they have conducted study based on the statistical calculation, male and female bankers not to differ significantly on their stress management technique. It can be concluded that stress management is not gender sensitive or gender- centric. This means that the problem of stress is both genders sensitive. Furthermore, section of a banker has a significant influence on stress management technique among bank employees in Nigeria banking industry.

Elanchezhiyan, et al. (2013) revealed that the level of stress among the teacher community is high and they have been faced some biological and psychological changes in their life.

Hasebur Rahman and Kamruzzaman, (2013) the commercial bank as one the occupational group functions under of high stress. The variables such as long working hour, workload, family sympathy, management pressure, mental depression, and job insecurity perceived stress stressors of commercial bank. Employees wellbeing psychologically and mentally depress if stress prolong over the period of time. Effective job design, healthy working environment, remuneration should be offered to employees to motivate in competitive jobs of commercial bank.

Tatheer Yawar Ali and Atif Hassan (2013) the bankers are facing high stress in their job and the reasons for this is stress include long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc and the main reason is lack of management support to employees. They can notice a number of symptoms indicating high level stress. If these symptoms are not noticed in early stage, they can cause serious health problems among employees such as depression, heart problems, diabetes etc.

Lokanadha Reddy, et al. (2014) assessed the quality of work life encompasses things that affect their well-being such as salary and benefits. It was an attempt on QWL in the organized public and private sector banks. It recognized the various factors involved in the quality of work life of employees in the banking sector and suggested that the higher authorities of banking industry shall initiate necessary steps for effective implementation of the insights of the policy of Quality of work life.

 Susila, (2013) has pointed out that Quality of work life comprises of several factors which are influencing the quality of work life in different dimensions. Quality of work life of cement industry is concerned about the safety, healthy work environment, adequate and fair compensation and social relevance are undedicated by the internal stakeholders (Employees). Hence to bring-up the expected level of involvement of the employees they must be provided enough amount of training and they must be given on par treatment while compared with the rest of the level of employees of their organization.

3. RESEARCH METHODOLOGY

3.1 Research Design

To obtain better answer to the research question, a proper research design is to be framed (Cooper & Schindler 2001; Davis & Cosenza 1988). Descriptive research design has been adopted for the present

study. Descriptive study is a fact-finding investigation with adequate interpretation. It focuses on particular aspects or dimensions of the problem studied. It is designed to get the descriptive information and provided information and formulation of more sophisticated studies.

3.2 Framework of the Study

This framework of the study is unique in introducing the outcome variable was job satisfaction, mediator variable was quality of work life and independent variable was occupational stress. Occupational stress was classified into three factors namely role overload, role ambiguity and role conflict.
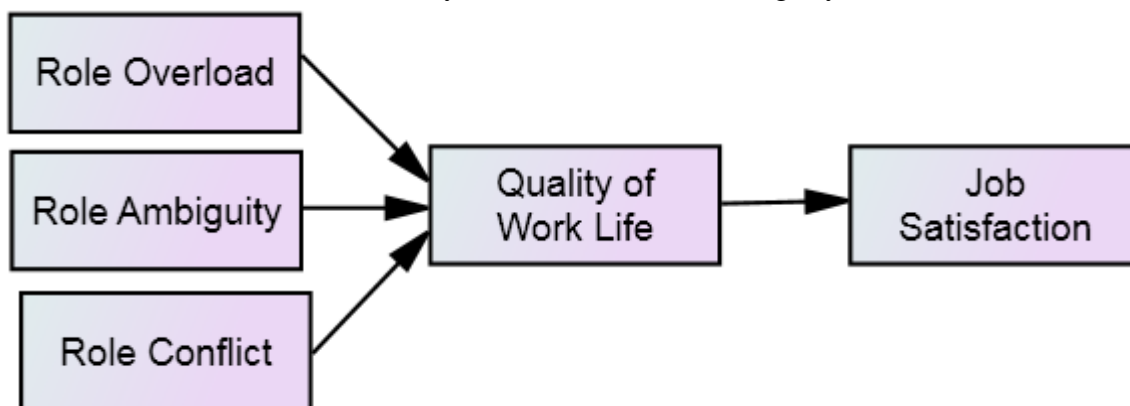

Figure 1: Conceptual Framework

3.3 Objective of the Study

➢ To identify the influence of dimensions of occupational stress such as role overload, role ambiguity and role conflict on occupational stress among bank employees in Namakkal district.
➢ To discover the influence of quality of work life on job satisfaction among bank employees in Namakkal district.

3.4 Hypotheses of the Study

➢ There is no influence of dimensions of occupational stress such as role overload, role ambiguity and role conflict on occupational stress among bank employees in Namakkal district.
➢ There is no influence of quality of work life on job satisfaction among bank employees in Namakkal district.

3.5 Sampling Technique

Convenience sampling technique was adopted for the study. Srivastava (2008) there is only a less effort need to collect the data. Actually no pre plan of executing is there.

3.6 Questionnaire Construction

S.No.	Variable	Author
1	Occupational Stress	Self Design
2	Quality of Work Life	Self Design
3	Job Satisfaction	Self Design

3.7 Data Collection

The sample size of the study is 100 in all. The study was conducted in Namakkal district, Tamil Nadu. Questionnaire with 5 point scale is used.

3.8 Reliability

For all the items in the questionnaire design the alpha was 0.84 to 93. This indicates high reliability of the items in the questionnaire. With these results the consistency, dependability and adoptability are confirmed.

3.9 Statistical Tool Used

Path analysis was adopted in this study. It is used to know the correlation and regression of independent variables with respect to quality of work life. Likewise the outcome variable was job satisfaction, mediator variable was quality of work life and independent variable was occupational stress. Occupational stress was classified into three factors namely role overload, role ambiguity and role conflict.
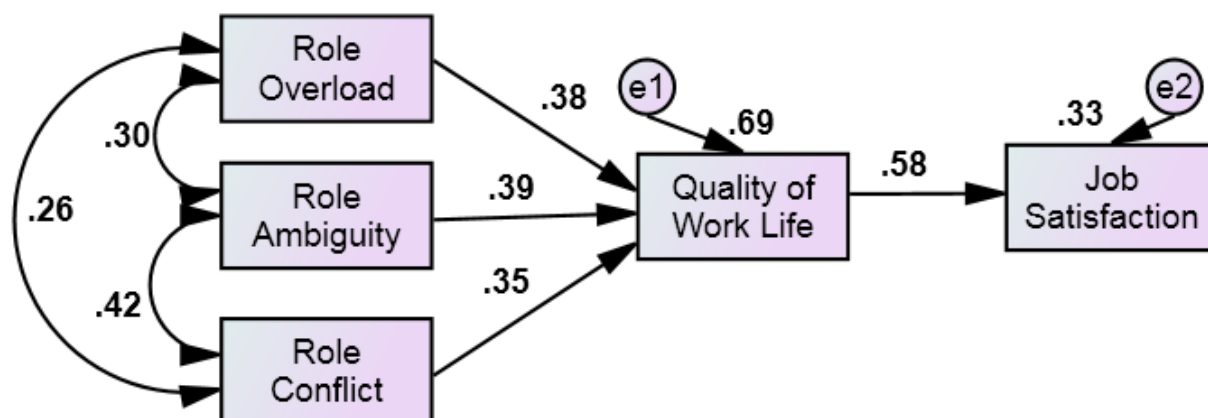
4. ANALYSIS AND INTERPRETATION

Figure 2:
Table 1: Model Fit Indication

Indicators	Observed Values	Recommended Values (**Saminathan, et al. (2019)**)
Chi-Square	0.106	---
p	0.654	Greater than 0.050
GFI	0.999	Greater than 0.90
AGFI	0.983	Greater than 0.90
CFI	0.999	Greater than 0.90
NFI	0.999	Greater than 0.90
RMSEA	0.001	Less than 0.080

Source: Primary data

Figure 1: Path analysis of sanitary employees' welfare measures

The above model fit table found that the calculated chi-square value was 0.106. The p value was greater than five percent level. This result was perfectly fit (Velaudham and Baskar, 2015). The Goodness of Fit Index value and Adjusted Goodness of Fit Index values were greater than 0.90. The calculated Comparative Fit Index and Normed Fit Index values were greater than 0.90. It was found that Root Mean Square Error of Approximation value was less than 0.080. The above indicators indicate that it was perfectly fit (Velaudham and Baskar, 2016) and (Premapriya, et al. 2016).

Table 2: Regression Weights

DV		IV	Estimate	S.E.	C.R.	P	Label
quality of work life	<---	role overload	0.601	0.034	17.572	0.383	0.001
quality of work life	<---	role ambiguity	0.723	0.043	16.940	0.392	0.001
quality of work life	<---	role conflict	0.564	0.037	15.093	0.345	0.001
job satisfaction	<---	quality of work life	0.313	0.016	19.099	0.577	0.001

Source: Primary data

H$_0$: Role overload do not influence by occupational stress.
H$_A$: Role overloads influence by occupational stress.
Through the path analysis, regression weight as the value of CR is 17.572. The Beta value is 0.383 which indicates that 38.3 percent of influence is through role overload towards occupational stress. The p value is 0.01; here the p value is less than 1% and the hypothesis is rejected; hence, it can be concluded that the role overload positively influences occupational stress among bank employees in Namakkal district.

H$_0$: Role ambiguity do not influence by occupational stress.
H$_A$: Role ambiguity influence by occupational stress.

Through the path analysis, regression weight as the value of CR is 16.940. The Beta value is 0.392 which indicates that 39.2 percent of influence is through role ambiguity towards occupational stress. The p value is 0.01; here the p value is less than 1% and the hypothesis is rejected; hence, it can be concluded that the role ambiguity positively influences occupational stress among bank employees in Namakkal district.

H_0: Role conflict do not influence by occupational stress.

H_A: Role conflict influence by occupational stress.

Through the path analysis, regression weight as the value of CR is 15.093. The Beta value is 0.345 which indicates that 34.5 percent of influence is through role conflict towards occupational stress. The p value is 0.01; here the p value is less than 1% and the hypothesis is rejected; hence, it can be concluded that the role conflict positively influences occupational stress among bank employees in Namakkal district.

H_0: Quality of work life do not influence by job satisfaction.

H_A: Quality of work life influence by job satisfaction.

Through the path analysis, regression weight as the value of CR is 19.099. The Beta value is 0.577 which indicates that 57.7 percent of influence is through quality of work life towards job satisfaction. The p value is 0.01; here the p value is less than 1% and the hypothesis is rejected; hence, it can be concluded that the quality of work life positively influences job satisfaction among bank employees in Namakkal district.

5. FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1 Findings

➢ The analysis found that there is influence of dimensions of occupational stress such as role overload, role ambiguity and role conflict on occupational stress among bank employees in Namakkal district.

➢ It is also found that there is influence of quality of work life on job satisfaction among bank employees in Namakkal district.

5.2 Recommendations

➢ Organize a Stress Management Program that focuses on different leave categories of Employees at all hierarchical level.

➢ Take adequate steps to redesign jobs, which are taxing to employees' abilities and Capacities.

➢ Introduce more job oriented training programs, which improve employee's skill and their confidence to work effectively.

➢ Undertake stress audit at all levels in the organization to identify stress area improving conditions of job and alleviating job stress.

5.3 Conclusion

The research tries to identify the influence of occupational stress on quality of work life among the bank employees in Namakkal district. Sample size was 100 in all obtained through convenience sampling technique. Researcher designed questionnaire is with 5 point scale in the continuum of agreeing. Reliability of this tool is 0.84 and 0.93. Path analysis was used for data analysis. The analysis found that there is influence of dimensions of occupational stress such as role overload, role ambiguity and role conflict on occupational stress among bank employees. It is also found that there is influence of quality of work life on job satisfaction among bank employees in Namakkal district. Hence, it is concluded that the identification of the factors that are central to a person controlling his/her stress and suggesting strategies to promote the stress reduction process. Employers can help employees change their perceptions of stress, provide them with strategies to help them cope and improving their confidence in their ability to do so.

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