

ROLE STRESS AND ITS RELATIONSHIP WITH JOB SATISFACTION IN BANK EMPLOYEES OF INDIA

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ABSTRACT

The main objective of this study was to identify the relationship between role stress and job satisfaction in banking sector professionals of India. Also, figure out whether differences exists in the magnitude of role stress and job satisfaction with respect to private and public sector, designation and work experience. Banking employees from 14 public and 14 private banks (total 28 branches) filled the Role Stress Scale and Job Satisfaction Survey. There is a relationship between role stress and job satisfaction was assumed in the beginning of the study. The sample consisted of 183 branch managers, operation managers and clerks (M age=35.4, SD=11.2) chosen from various public and private banks of Delhi and NCR (National Capital Region). Role Stress Scale (Pareek, 1983) and Job Satisfaction Survey (Spector, 1997) were used to measure role stress and job satisfaction. Study findings showed that there were significant negative relationships between role stress and job satisfaction. Work experience wise, sector wise and designation wise, there was no significant level of differences in role stress but level of job satisfaction differs significantly. The findings of present study will aid in reducing role stress and improving job satisfaction and hence enhancing productivity. Future research direction could be to suggest innovative interventions for human resource managers to reduce stress and utilize stress management interventions for enhancing banking employee motivation and job satisfaction of banking personnel.

KEYWORDS : Role stress, Job Satisfaction, Banking sector professionals

INTRODUCTION

Role stress as well as job satisfaction levels in public and private bank employees are different. Hence, main aim of this study is to explore this relationship. Occupational stress may result in a number of undesirable behaviors for a business, like performance reduction, job burnout, and high turnover rate which need immediate attention. The cause attributed to the negative correlation between role stress and job satisfaction is changing nature of work in present times which produce role ambiguity, role conflict, and role overload (Waters & Ussery, 2007).

The concept of stress was first proposed by Hans Selye (1936) in the literature of life science. Stress may be defined as “complex pattern of emotional states, psychological reactions and related thoughts in response to external demands” (Greenberg & Baron, 2000). When a person experiences pressure more than he can handle or manage, it is called stress. Role stress means stress caused because of the role of the employee in the organization. If this pressure sustain for a very long duration then behavioural, mental and physical symptoms of the problem starts to appear (Waters & Ussery, 2007). Individuals face contrasting circumstances like opportunity and obstacle, constraints and demands. Implication of these demands is expected to be doubtful though significant (Robbins, 2004). Hence stress is dynamic state and unpredictable.

Another definition by Behr and Newman says role stress causes change in normal functioning of the employees as a result of their attitude and behavior towards their role (Pfeffer, 1992).Lack of resource to handle the pressure causes imbalance and is

called stress (Luthan, 2005). People from different fields like Psychologists, sociologists, management personnel and empirical researchers have varied opinion regarding the concept of role stress (Kahn, Lazarus, Hardy & Conway, 2008). The definition of role stress given by Uday Pareek (1994) states it as “a set of functions, which an individual performs in response to the expectations of others and his own expectations about the role”.

Job satisfaction is a well researched topic in various sectors and industries (Forsyth & DeBruyne, 2007). Job satisfaction is defined as “combination of psychological, physiological and environmental situations which cause an employee to be satisfied with his job” (Happock, 1935). Vroom (1964) while defining job satisfaction emphasized more on the role of the employee in the organization. Crany, Smith and Stone (1992) have defined job satisfaction as “affective reaction to one’s job, resulting from the incumbent’s comparison of actual outcomes with those that are desired”. If the worker does not get satisfactory conditions at work place he has intention to quit, causing an additional financial burden on the organization. Resulting in increased staffing and employee retaining requirements. Thus, most organizations prioritize job satisfaction (Herzberg, 2008).

There are different motives for a person to work in a specific industry or with a specific business house. The same motives also make that person to shift from the existing job to another. Thus, if a person joins an organization with a motive and achieves it, he is said to be satisfied with the job. However, there are other factors also other than the primary motive which can make a worker happy and satisfied. These factors can be monetary as well as non-monetary. Thus, organizations keep on identifying these factors in order to keep the turnover rate in check. On the basis of these factors, various motivation theories have been developed over a period of time.

LITERATURE REVIEW

A study found that more than 40% of employees had reported an increase in the stress in past few years (Hilpern, 2003). The U.S institute of national safety and health reported that 40% of employees are influenced by work stress making it the first cause of worker disability (NIOSH2001). A investigation of more than 4 lakh employees carried out by international survey research of Chicago reported that 40% of these peoples say that they have too much work load (Shellenbarger, 1999). Sources of work stress are demand from personal and professional life, work overload, unsatisfactory job condition as well as career development (Hellriegel, 2004). Work family conflict is the main source of stress for most employees (Shellenbarger, 1999).

All over the world employees are facing work-related stress. Nearly 33% of American employees are overworked and over 50% feel at least once every week they experienced high stress. An worldwide study reported that people who were born since 1955 are 3 times more vulnerable to stress related health issues compared to their grandfathers and grandmothers (JAMA 1993). About 66% of the Australian employees report that they experience over stress at job. Worry and anxiousness is reported in 68% people in Japan by Japan’s institute of life and living. At the Escorts heart institute in Delhi (India), routine cardiac screening of most of the executives show that they are in advance stage of stress (Mc. Shane, 2004). According to a survey in New South Wales, all 260 nurses who participated in the study had experienced some form of stress at least every week (North, 2001). Work stress is caused by prolonged working hours. Social support can help reduce stress (Spector, 2004).

Fajana (2011) identified five main factors of job satisfaction, namely; attitude with respect to work team, work culture, attitude with respect to organization, financial benefits and attitude with respect to supervisor. Richardson and Burke (1993) said that we must compare an individual’s perceived requirements or demands with the individual’s perceived outcome from the job. He also pointed out that the concept must be translated into practicality, which will help measure the job satisfaction in workers. In order to determine job satisfaction, first it is essential to recognize components of job satisfaction; and after that develop a technique of assessing job satisfaction for every identified components and then to arrive at the total score of job satisfaction for every component. Last step is to summate all these scores of individual components to measure the overall job satisfaction. According to Herzberg’s motivation theory, employees also expect some degree of self-recognition, which helps in reducing work pressure among the work group and improves the overall work environment.

Even today significant amount of studies are performed on job satisfaction, both quantitative and qualitative work is carried out resulting in the development of new theories and practices (Spector, 1997). Job satisfaction is defined as “employees

feeling about their role in organization as a result of how they identify with, reflect on and experience about their job” (Spector,1997). The researchers have defined job satisfaction as “general behavior and employees attitude towards his job” (Robbins et al., 2010). Job satisfaction is an affect resulting from a employees experience related to his job (Locke, 1976).

Work environment is found to be major cause for turnover as well as return (Sjogren, 2005). Job satisfaction is influenced by salary, work timings, work culture, autonomy, workplace socialization, participation in training schemes and organizational control (Agho, Mueller, & Price, 1993; Arthur, Edens, Bell, & Bennett, 2003; Georgellis & Lange, 2007). Job satisfaction is major source of empowerment and whether an employee is stressed or not depends on it (Holdsworth and Cartwright, 2003). A significant inverse relationship was reported between role stress and job satisfaction by Sweeney (2009). When the worker is not content with the resources available on job it may lead to role stress as found by Beehr and Newman (2004). Job satisfaction is important for organizations to achieve because it affects other organizational variables like productivity, effectiveness and turnover intention etc (Lai Wan, 2007). It is an important organizational variable (Heller \$ Watson; Ilies, Wilson, & Wagner, 2009 Van Dyne & Pierce, 2004). Employees who face more role stress have significantly less job satisfaction (Johnson, Cooper, Cartwright, Donald, Taylor & Millet, 2005; & Munro; 2006).

Thus, it is concluded from the extant literature review that job satisfaction and job stress are correlated (Kahn et al. 1964). Job satisfaction is reduced by role stress (Jackson,1983). Job stress leads to job dissatisfaction (Cooper, 1976; Robin, 2004).

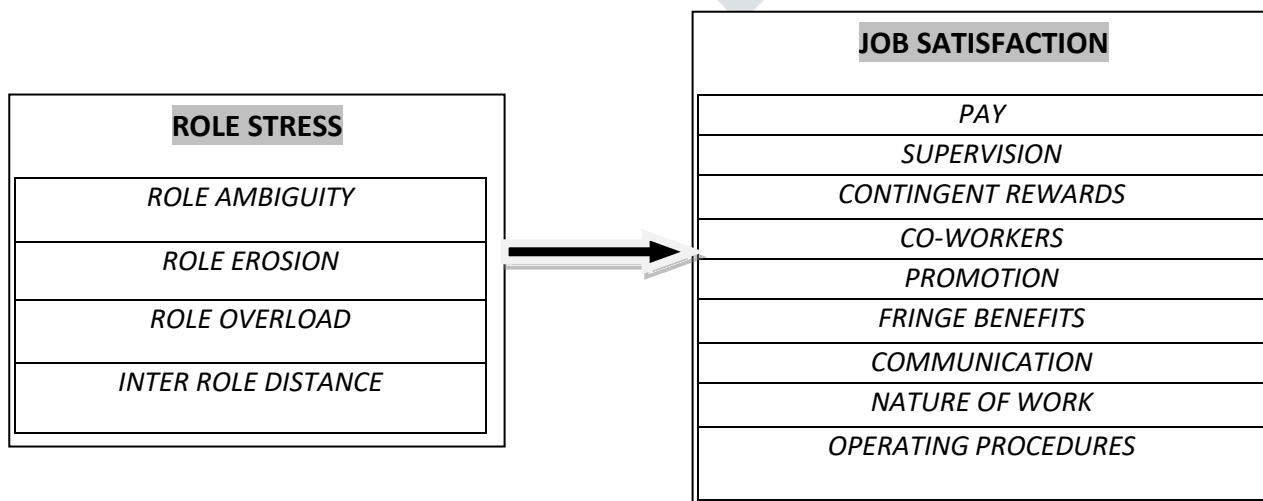
Literature review helped in crystallizing the objectives of this research. Firstly, exploring relationship between role stress and job satisfaction is the aim of this study and find out the difference in public and private bank employees with respect to this relationship. Secondly, degree of role stress and job satisfaction was ascertained in these employees. Further, exploration of causes and ways to minimize role stress was undertaken. The rationale of the research was to inquire about level of role stress which causes job dissatisfaction among banking sector employees.

Based on the literature review, it is inferred that role stress is negatively associated with job satisfaction. Hence, it is hypothesized that job satisfaction is a function of role stress while other factors are assumed to be constant. This hypothesis will be tested using primary data collected through survey method..

$$\text{JOB SATISFACTION} = f(\text{ROLE STRESS})$$

Following research model is considered to be studied, where independent variable is role stress whereas job satisfaction is dependent variable. *Role Ambiguity, role erosion, role overload and inter role distance* are constructs of **Role Stress** whereas *pay, supervision, contingent rewards, co-workers, promotion, fringe benefits, communication, nature of work and operating procedures* are constructs of **Job satisfaction**.

FIGURE 1 – CONCEPTUAL FRAMEWORK OF THE RESEARCH



PROBLEM STATEMENT

Role stress is found to be related to job satisfaction to a high degree. Indian as well as international literature shows inverse relationship between the two variables. But only few studies are conducted in Indian context moreover very few in banking industry. It was concluded that the problem statement for this research is “Does role stress has a relationship with job satisfaction of banking sector professionals in India?”

OBJECTIVES

The aim of this research is:

1. To explore the relationship between role stress and job satisfaction in banking sector professionals.
2. To investigate dissimilarities in the magnitude of role stress and job satisfaction banking sector professionals with respect to demographic factors.

HYPOTHESES

The following hypotheses were established for the research:

1. There is a significant relationship between *role stress* and *job satisfaction*.
2. There is a significant difference in the level of *role stress* among banking sector professionals of *private* and *public* sector banks.
3. There is a significant difference in the level of *job satisfaction* among banking sector professionals of *private* and *public* sector banks.
4. There is a significant difference in the level of *role stress* among banking sector professionals with respect to their *designation*.
5. There is a significant difference in the level of *job satisfaction* role stress among banking sector professionals with respect to their *designation*.
6. There is a significant difference in the level of *role stress* among banking sector professionals with respect to their *work experience*.
7. There is a significant difference in the level of *job satisfaction* among banking sector professionals with respect to their *work experience*.

METHOD

DEMOGRAPHIC PROFILE

The sample size was 183 and sampling population was staff employed in public and private sector banks in Delhi and NCR (National Capital Region). The researcher distributed 250 questionnaires among banking employees but only 231 responded, representing 92.4 percent response rate. There were 48 missing responses and data set was cleared and finalized with 183 responses. Simple random sampling was employed in order to choose representative sample for the study. Researcher surveyed 28 branch managers from 14 public and 14 private bank branches. Because of the high non-response rate of emails we chose paper and pencil self administered questionnaire technique. Standardized questionnaire in English language was used. The questionnaire was divided into 2 sections. Section A collected demographic data, such as sector, gender, age, marital status as well as designation of an employee in the bank. Section B include questions from the scales that were chosen to measure two latent variables analyzed in the study, namely role stress and job satisfaction.

Out of 183 respondents, 53 (28.9%) were females and 130 (71%) were males. According to respondents' age levels, it was obvious that almost half of them (51%) were in the economically active group (age between 31 to 40 years). Sector wise, 50.8% are from public banks and the remaining are from private banks. The details of demographic profile can be found in the table below.

Table 1 : Demographic profile

VARIABLES	MEAN (STANDARD DEVIATION)	f (%)
AGE	35.4 (11.2)	
EDUCATION		
Higher		12 (6.6%)
Post Graduate		148 (80.9%)
Graduate		23 (12.5%)
MARITAL STATUES		
Married		120 (65.6%)
Unmarried		63 (34.4%)
DESIGNATION		
Branch Manager		12 (6.5%)
Operating Manager		78 (42.6%)
Clerk		93 (50.8%)
SECTOR		
Public		93 (50.8%)
Private		90 (49.2%)
EXPERIENCE		
1-5 years		25 (13.6%)
6-10 years		34 (18.6%)
11-15 years		124 (67.7%)
GENDER		
Male		130 (71%)
Female		53 (28.9%)

SCALES USED

Role Stress Scale (Udai Pareek, 1983) - This scale has 20 items in total and 4 sub scales namely; role ambiguity, role erosion, role overload and inter role distance i.e. 5 items for each sub scale. Originally it has 10 sub scales and 50 items, but after extensive literature review it was discovered that among banking sector employees only these 4 sub scales were found to be significantly affecting this sector. Thus only these 4 sub scales were selected for data collection.

Job Satisfaction Survey (Paul Spector, 1997) - The Job Satisfaction Survey (JSS) is a 36 item scale, nine subscales to assess employees attitude towards his job. Each subscale has four items, and a composite score is calculated from adding all the subscales together. The nine subscales are Pay, Supervision, Contingent Rewards (performance based rewards), Co-workers, Promotion, Fringe Benefits, Communication, Nature of Work, and Operating Procedures. Response categories are 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree for both the constructs.

Table 2 : Scales used in the questionnaire

VARIABLE	SUB-SCALES	ITEMS	SOURCE
ROLE STRESS	4 subscales	20 ITEMS	Udai Pareek (1983)
JOB SATISFACTION	9 subscales	36 ITEMS	Paul Spector (1997)

ANALYSIS AND RESULTS

RELIABILITY AND SAMPLING ADEQUACY OF MEASUREMENT ITEMS

Reliability was tested using Cronbach's alpha of measurement items. The Kaiser-Meyer-Olkin (KMO) is used to assess sample adequacy in order to establish the suitability of the data for factor analysis. KMO measure which is 0.50 or higher indicates the suitability of data for factor analysis (Malhotra and Birks, 2006). Principal axis factoring method was used to perform factor analysis. The loadings of the items on their corresponding latent constructs varies from 0.581 to 0.941, and none of the items were dropped from the final analysis (Table 4).

Table 3 : Reliability and Sampling adequacy

Variables	Items	Cronbach Alpha	KMO	Bartlett's test
Job Satisfaction	36	.765	.797	0.000
Role Stress	20	.689	.720	0.000

Table 4 : Factor loading of the scales

SCALES	SUB SCALES		LOADING
ROLE STRESS	1	ROLE AMBIGUITY	0.881
	2	ROLE EROSION	0.648
	3	ROLE OVERLOAD	0.772
	4	INTER ROLE DISTANCE	0.831
JOB SATISFACTION	1	PAY	0.886

2	SUPERVISION	0.941
3	CONTINGENT REWARDS	0.684
4	CO-WORKERS	0.732
5	PROMOTION	0.795
6	FRINGE BENEFITS	0.749
7	COMMUNICATION	0.647
8	NATURE OF WORK	0.581
9	OPERATING PROCEDURES	0.814

ETHICAL CONSIDERATIONS

Prior permission was taken for the tool through e-mail from the author, before starting the study. To get organizational support complete information regarding the survey was given to the management. Purpose of the study was communicated to the respondents along with the procedure. Privacy as well as confidentiality of the respondents was maintained. They were informed that they can decline participation anytime even after filling the questionnaire.

CORRELATION ANALYSIS

The correlation analysis was employed to test the association between two variables; role stress and job satisfaction. The results in Table 5 showed statistically significant inverse relationship between the two variables, the correlation between job satisfaction and role stress is -0.38. Higher role stress will decrease the job satisfaction of the banking sector professionals. Correlation does not necessarily mean causation but it helps in understanding the relationship because we can use value of one variable to predict the value of the other variable.

Table 5: Table showing correlation between *Role Stress* and *Job Satisfaction* (N=183)

	Role Stress	M	SD
Job Satisfaction	-.38*	4.02	0.21
M	3.23		
SD	0.51		

Note: $p < .05$

COMPARITIVE ANALYSIS

Table 6: Independent sample t-test for public and private banks differences in *Role Stress* and *Job Satisfaction* (N=183)

Variables	Public Banks		Private Banks		t	P	95% CI		Cohen's d
	M	SD	M	SD			LL	UL	
Role Stress	3.31	.23	3.21	.49	.85	.83	-.11	.13	0.03
Job Satisfaction	4.23	.31	3.87	.41	2.19	.04	.26	.01	0.41

Note: $p < .05$

Findings show (Table 6) that no significant difference was found in relation to role stress in public and private sector banks, this implies that employees of both public and private banks experience equal level of role stress. Job satisfaction shows

significant difference between employees of public sectors banks and private sector banks. The private sector employees reported lesser job satisfaction with their employments compared to “public sector bank employees”.

Table 7: Table showing ANOVA among sample (managers, operation managers and cashiers) on the basis of Role Stress (N=183)

Role Stress	M	SD	F	P
Branch Managers	3.25	0.69	0.49	0.67
Operation Managers	3.19	0.34		
Clerk	3.21	0.43		

Note. M=Mean, S.D= Standard deviation

Findings (Table 7) shows that there was no significant difference among branch managers, operation managers and clerk in relation of role stress (F=0.49, p=0.67)

Table 8: Table showing ANOVA among sample (managers, operation managers and PO) on the basis of Job satisfaction (N=183)

Job Satisfaction	M	SD	F	P
Branch Managers	4.11	0.34	2.94	0.04
Operation Managers	3.82	0.29		
Clerk	4.17	0.41		

Note. M=Mean, S.D= Standard deviation

Findings (Table 8) shows that the level of job satisfaction was significantly different among branch managers, operation managers and clerk, which showed bank employees with different designations show different level of job satisfaction (F=2.94, p=0.04).

Table 9: Table showing ANOVA on work experience of branch managers, operation managers and clerks on the basis of Role Stress (N=183)

Role Stress (Work Experience)	M	SD	F	P
0-5 years	3.21	0.41	.67	0.89
6-10 years	3.25	0.25		
11-20 years	3.20	0.35		

Note. M=Mean, S.D= Standard deviation

Findings (Table 9) shows there was no significant difference in role stress of bank employees with respect to experience (F=.67, p=0.89).

Table 10: Table showing ANOVA on work experience of branch managers, operation managers and clerks on the basis of Job satisfaction (N=183)

Job Satisfaction (Work Experience)	M	SD	F	P
0-5 years	3.75	0.44	24.58	0.003
6-10 years	3.98	0.35		
11-20 years	4.21	0.38		

Note. M=Mean, S.D= Standard deviation

Findings (Table 10) shows that the magnitude of job satisfaction was higher among bank employees with higher work experience (F=24.58, p=0.003).

DISCUSSION

The major aim of this research was to explore relationship between role stress and job satisfaction in bank employees of public as well as private banks in India. Differences exist among employees of public and private banks regarding role stress and job satisfaction was the initial assumption. A significant negative correlation was discovered between role stress and job satisfaction, this was corroborated with the previous studies (Robbins, 2004; Blegen, 2008). Work overload, unhealthy working culture, work-family conflict, lack of appreciation at work, stagnant career growth, inadequate resources, inadequate pay, personal issues are the main reason of role stress (Cooper, 2001). General job satisfaction is diminished by role related stress (Brown, 2001). Researchers found reducing role stress tends to improve job satisfaction (Ivancevich & Donnelly, 2002). Intrinsic or extrinsic needs of employees if not adequately addressed may lead to job dissatisfaction. Consistent with researches in the review of literature (Caplan 2001; Keller, 2009), the findings of this research work too states the same. Excess stress in job environment reduces the productivity and job satisfaction of workers as discovered by Rose (2003). If the degree of stress continues to increase workers inclination to work effectively reduces significantly.

Inter role distance and role ambiguity are found to be major stressors for banking sector professionals (Sutherland & Cooper, 2000). No significant variation in the magnitude of job stress in public and private banks was discovered. It is well known that both public and private bank employees have to carry out equal amount of work in the equal time interval. Employees of public banks reported more job satisfaction as compared to private banks due to better average pay package & job benefits and lesser workload. Results were contrasting to the findings of Kahn (2008). Possible reasons figured out are that in private sector pay is performance linked and hence it's more stressful to meet deadlines and targets.

No significant difference was reported in the magnitude of role stress on the basis of designation and working experience in banking sector. Although considerable differences were reported in the magnitude of job satisfaction with respect to different designation levels. All other designations were discovered to be less satisfied compared to clerks, these findings are contrasting to the findings of Golding, Resnik and Croby (2001). The possible reason behind cashiers being most satisfied of all bank employees could be that they have only one duty to perform whereas others have to multi task.

Employees with more experience are found to be more satisfied, this findings is consistent with that of Hussain (2007). Overall satisfaction was reported by employees of the banks with their job. Expectedly significant negative relationship was found between role stress and job satisfaction. Role stress is equally present among employees of public and private sector bank. Employees of public banks are more satisfied with their work compared to employees of private bank was observed in the findings. Role stress remains unchanged for different designations and work experience. Although higher work experiences is reported to be linked with higher job satisfaction.

Banking industry is considered as the backbone of the financial sector. Banks are assumed to be better with respect to pay and working conditions. The findings of this research will assist in reducing stress and anxiety associated with role of

banking sector professionals and improving job satisfaction. This in turn would enhance their work efficiency and productivity.

IMPLICATIONS

As it was observed in the findings that role stress does not vary with sector, designation or work experience in public and private banks in India, thus there should be stress management interventions targeting all groups of demographics. Another finding suggested that job satisfaction varied across different demographic groups hence, management should try to find out the possible reason for these variations so that this knowledge can be utilized to make bank employees more efficient and productive. Public sector bank employees were reported to be more satisfied with their jobs as compared to private sector bank employees, hence private sector banks should try to increase job satisfaction levels of their employees by finding out the possible reasons and implementing relevant strategies in order to reduce the gap.

LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

The study was based on limited sample size (N=183) in only Delhi and NCR, thus generalizability can be improved if bigger sample size and larger geographical area is chosen. Respondents may have given biased answers due to various personal reasons. Collection of data was a tedious job due to busy nature of duty of banking sector professionals. This study was cross sectional in nature, longitudinal study can be undertaken to get in-depth understanding of the interaction of the two study variables. Only quantitative research design was employed, rather qualitative study could be conducted to have in depth knowledge of the constructs and the relationship.

As a future research this study could be extended to other parts of India and the world. Even comparative study could be done in order to have a comprehensive view. To enhance the quality of research other methods like case study, triangulation and in depth interview etc can also be included for data collection and analysis. Role stress and job satisfaction can be studied along with other organizational variables to study their interaction and effect on the organization in order to have a comprehensive understanding of these variables and their interaction effects. Management can work on implementing innovative interventions for human resource managers to enhance banking employee morale and job satisfaction of bank employees.

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