

Role of job stress on job satisfaction in the banking sector- a study of working women in nationalized banks concerning Belgaum district

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Abstract-:

Nowadays the job stress is the most common factor in banking industries which is making an effect on job satisfaction on working women. The Essential aims & objectives of this research to analyze the connection between job stress & its impact on women's worker job satisfaction. This study has been conducted in the area of nationalized banks of Belgaum district. For the analytical study, we referred to the quantitative & descriptive method for this collected data from various sources with the use of a questionnaire. The research found job stress as interdependent & job satisfaction as a dependent variable. Investigation of research is to check the relation between job stress & job satisfaction. The entities of job stress which have been observed in this research which include, the pressure of performance, an overload of work, personal life, homework, relations with staff, Role on job & role of management. for this research, we utilized national bank samples from Belgaum district. Finally, outcomes found that there has been a negative connection between job stress & job satisfaction.

Keywords-: Job stress, Job Satisfaction, Working women's banking sector, nationalized banks, Job stress management.

1. Introduction

Employment life is one of the significant pieces of our everyday lives which causes a lot of pressure. Because of the aggressive idea of the activity condition a large portion of the individuals on the planet are investing their energy for work-related work purposes bringing about overlooking the stressors that are impacting their work and life. Generally, individuals are progressively stressed over the result of their work that can even influence how they treat others and how they speak with their companions and clients. For instance, individuals with a higher level of word related pressure may not be happy with their activity and in this manner, they won't feel cheerful working in the association. They may feel a disappointing negative effect on the association itself. Subsequently, it is significant for business and ladies' working ladies' to understand the pressure and the stressor that cause all the negative impacts. The quantity of banking areas in India has expanded immensely for as far back as hardly any years. Because of the expanding number of Banking areas in India, Banking segments ladies' working ladies' may confront more issues in their activity as the administrations are confronting aggressive weight from other banking. Practically all Banking parts

are currently defining new objectives to rival different banks and the working ladies' working ladies' are engaged with a definitive objective. This may be because the ladies' working ladies' of banking part to confront a lot of pressure and thusly influence their fulfillment and even their physical or psychological well-being. Employment isn't just a fundamental wellspring of salary yet, besides a significant part of life.

Work removes an enormous piece of every specialist's day and additionally adds to one's social standing. As a result of the focal job of in the lives of numerous individuals, fulfillment with one's activity is a significant segment in the general prosperity. Henceforth, the central issue is-would you say you are happy with the activity? Ladies' Employee fulfillment is especially significant in an association since it is the thing that profitability relies upon. If your working ladies' are fulfilled they would create predominant quality execution in the ideal time and lead to developing benefits. Fulfilled working ladies' are likewise bound to be imaginative and creative and thought of leaps forward that enable banking to develop and change emphatically with time and changing economic situations. Drawing in and holding great ladies' specialist is consequently an essential prerequisite for a Banking area. For the advancement of value laborers, one needs to comprehend factors related to it. Employment fulfillment is one of those significant variables. Ladies working ladies' activity fulfillment is a multifaceted marvel that is basic to turnover, duty, and bank viability. The board, policymakers, and Employee pioneers concur that ladies' representative fulfillment is a crucial factor that influences Bank accomplishment. Ladies working ladies' activity fulfillment is one of the key factors in banking area elements and is commonly viewed as an essential ward variable regarding which adequacy of an association's human asset is assessed. Along these lines, the comprehension of variables influencing the fulfillment of the working ladies' at the work environment is of principal significance for an effective Banking framework.

Each association is searching for performing various tasks working ladies' and this makes a quandary in the psyche of individuals that which undertaking must be given needs and which assignment can be performed later. Associations are discerning and result arranged and the result of the individuals are impacted by different physical, financial, social, otherworldly and mental components. Indian Society taking care of business situated society ladies' commitment in GDP is very negligible and it's a test for working ladies' to keep up their work-life balance which is a significant worry for the present HR.

Working Women must be similarly exceeded expectations at both the fronts, for example, family and association which builds their job and each job must be acted in time and with exceed expectations. Numerous a period they need to work for longer hours and the circumstance of job over-burden bring them stress followed by penance at one section or the other which may prompts disappointment and may influence the exhibition.

Banking is never again an entrancing activity, with the ascent sought after the difficulties of the banking area there is an expanded work over-burden and each work should be finished on time and with exceeding expectations. The banking segment incorporates most extreme ladies working ladies' and henceforth the job of ladies' gotten very testing while at the same time managing the difficulties of the banking segment.

This Research paper gave insight into the knowledge & helps to identify the various factors which affect Role Overload, Stress, and Job Satisfaction & Performance of m working women's in the Nationalized banking sector of Belgaum District & find out the consequences of role overload on stress, Job Satisfaction & Performance.

This paper organized as Section 1 explained the Introduction & background of the study, In section 2 comparative study of previous works have been identified, In section 3 Research related methodology covered in brief, In section 4 Research analysis & its interpretations has been given & section 5 gives the conclusion finally.

2. Literature Review

In this section, an attempt is made to review the existing available literature relating to the present theme of inquiry. Initially, the studies were classified & undertaken at the various job stress management & job satisfaction from deferent fields. Studies were presented in different categories concerning occupational stress, job performance, and job satisfaction & coping strategies.

In [1] the creator breaks down the impacts of job weight on work fulfillment and further investigates the impacts of work environment on otherworldliness in diminishing job weight on work fulfillment of evaluator in Public Accounting Firm. The consequences of the investigation demonstrated that the job of work environment otherworldliness diminished the impacts of neither job pressure nor direct job weight on work fulfillment. Job pressure may be survived if individual and hierarchical factors viably actualize and encourage otherworldliness.

In [2] creator explored job over-burden as an indicator of occupation worry among college instructors and break down the distinctions among the wedded and Single females as for job over-burden and employment stress. The investigation test comprised of 100 college female educators from two grounds of King Abdulaziz University, Jeddah. The aftereffects of the study showed that job over-burden is a critical indicator of occupation stress. The effect of job over-burden and occupation stress was seen as inconsequential between the wedded and unmarried female college educators.

In [3] The creator distinguishes six variables influencing Job Stress and Job Performance wherein he included work over-burden, job uncertainty and job strife, working relationship, profession advancement, and workplace. The example of 378 respondents was gathered with the end goal of the study and was recognized that every one of the variables has a positive and critical effect on work pressure yet the negative impact on work execution. The outcome likewise uncovered that activity stress intercedes the effect of vocation advancement on the representative's occupation execution.

In [4] creator distinguishes the connection between work pressure and representative occupation fulfillment. The information of 100 medical attendants was gathered from the DHQ Hospital of Okara through the review technique. The consequence of the investigation shows that activity stress decidedly sways on worker work fulfillment.

In [5] the author's study objective is to know the effect of job stress on the employee's performance by analyzing the benefit of motivation. The study analyzed by considering 200 working women of Khyber Pakhtunkhwa banking sector of Pakistan. In this study manager & non-managers participated & were selected randomly from banks. The data was analyzed by using regression & correlation. The study reveals that a significant & negative connection between job stresses & workers' efforts in banking. Motivation significantly affects the performance of working women's & harms job stress. The study concluded that working women's of the banking sector are confronted with a high workload, conflicts at workplace & physical working conditions.

In [6] the author studied stress management among the bank working women's of Tirunelveli district of Tamilnadu. The objective of the research was job stress & level of stress among bank working women's. The primary data was collected from 50 bank working women's through a convenience sampling technique. Percentage analysis was used to analyze the data. The findings of the study found 74 percent of working women's are under stress. Work-life balance, work atmosphere & lack of skill are the main causes of stress.

In [7] the author has claimed to understand the technological antecedents which induce stress among working women's of public sector banks. The sample consists of 350 public sector bank working women's of Punjab. Through the convenience sampling technique, the primary data was collected from bank working women's. Statistical tools like mean, SD & factor analysis were used to analyze the data. The factors of stress are role ambiguity, complexity, reliability of technology, usefulness & work-home conflict.

In [8] creator did a point by point study on the development of employment worry among the working ladies of different open and private area banks in the territory of Tamilnadu, India. The examination was led on 119 bank working ladies' of four banks in the Madurai District. The speculation was tried using a 't' test, ANOVA and connection examination. A point by point poll was utilized to test the psychological worry of the working women's. The aftereffects of the examination demonstrated that the working ladies' are focused sensibly and stress decrease programs and procedures are the need of the day to improve the productivity of the work environment. The exploration gives a knowledge into the predominance of worry in the financial segment and the elements adding to the pressure. As the financial area is turning out to be more and increasingly aggressive and is having a steady development through the most recent decades, the need for decreasing the worry at work environment picks up hugeness.

In [9] the author did a study on stress management on bank working women's. The study aims to find the causes & level of stress among working women's & its effects. The primary data was collected from 50 bank working women's of Hissar, Haryana. Simple percentage analysis was used to analyze the data. The findings

of the study showed that the maximum number of working women's is under stress. Work overload, non-achievement of a target, boss order, family related problems & conflicts among the working women's are stress factors.

In [10] the author undertook a study & main objective is to find the Job satisfaction & occupational stress of working women's working in public & private banks. A sample of 50 working women's from public banks & 50 working women's from private sector banks were selected randomly. The results of the study showed that there is a significant difference between public & private bank working women's job satisfaction. The mean score of the job satisfaction of public bank working women's is 78.02 & private bank employee is 67.78 respectively. The main reason for job dissatisfaction in private banks is job insecurity, salary not at par with experience, not much value or credit is given to the working women's. The mean score of 118.94 represents that private sector bank working women's have higher occupational stress than public sector bank working women's. Male bank employees have more job satisfaction than female bank employees. There is a significant negative correlation between job satisfaction & occupational stress of sample bank personnel.

In [11] author's study found that the maximum number of working women's in banks remains in stress. The majority of working women's try to find a solution to relieve them from stress.

In [12] author study investigates the occupational stress & its associated risk factors among female working women's of Commercial banks in Nigeria. For the study, a sample of 365 women working women's from 9 commercial banks of Akwa Ibom state was considered by using a multistage sampling technique. The data was collected through a structured questionnaire & used the multiple logistic regression models to test the framed hypotheses.

In [13] the author has organized a study to analyze the variables that influence employee workplace stress in the banking sector of UAE. The sample comprises 228 working women's. The data have been analyzed with the help of Likert's 5 point scale, chi-square test, etc. The author has reported that there is a significant relationship between control & interpersonal conflicts & workplace stress.

In [14] the author has analyzed the relationships between social capital & occupational stress in the banking industry, Pakistan. The sample for the study was 276 working women's of a managerial cadre of private & public banks. Correlation & Multiple regression techniques were used. It was found that cognitive, social capital & occupational stress were negatively correlated significantly with each other. It is summed up that if the structural social capital increases, occupational stress decreases.

In [15] author has attempted to study the factors that influence employee workplace stress & identify work overload, job ambiguity, lack of control & interpersonal conflict relationship with workplace stress in the banking sector, UAE. The sample comprises 228 working women's. The conclusions include that: there is a negative relationship between work overload, job ambiguity & workplace stress, the positive moderate relationship between lack of control, interpersonal conflict & workplace stress. There is an association of level of stress towards the job category, age & gender classification.

3. Research methodology

This section deals with the importance of stress among women's employee in the Nationalized banking sector, research design & methodology of the study. The study covers the problem definition, objectives, and hypotheses, sampling design & size & data collection methods.

3.1. Problem definition

Banking is one of the important segments of the Indian financial system. There is an integration of Indian banking with a global one. The remarkable growth in banking can be observed in terms of branch network, deposit mobilization, credit deployment, credit deposit ratio, profitability & so on. At the same time, the growth of NPAs is a matter of great concern to all those who are directly & indirectly concerned with the banking sector. Alongside, the strength & composition of women's staff pattern has remarkably grown despite computerization. The growth in income, needs, dealings, deposits, credit, new technology, etc. have recorded significant growth. This has resulted in a large volume of transactions due to the use of ATMs, credit cards, debit cards, smart cards, net banking, an increase in the number of accounts, etc. Therefore, a study must be undertaken on the stress experienced by banking women's working women's on their job satisfaction level. All these have resulted in increased workload & stress among the Nationalized banking personnel. Therefore, a modest attempt is made to identify the causes/sources of stress, & its impact on the work culture of women's working women's in selected nationalized sector banks in Belgaum district.

3.2. Objectives

The important objectives of the study as follow.

- To identify causes for work stress among Nationalized bank working women's.
- To analyze the level of work stress experienced by nationalized bank working women's.
- To check the effect of work stress on demographic & occupational characteristics, job satisfaction & the performance of Nationalized bank working women's.
- To study the impact of occupational stress on attitudes of working women's physiological, psychological & behavioral of Nationalized bank working women's.

3.3. Hypotheses

The following hypotheses are formulated to test their validity.

H1: There is direct relation between Job stress & Job satisfaction of Nationalized bank Women's working women's.

H2: There is a significant relationship between Job performance & occupation stress among nationalized bank Women's working women's.

H3: There is no significant relationship between occupational stress & physiological, psychological & behavioral attitude of working women's Nationalized bank Women's working women's.

3.4. Sample selection

A multistage sampling technique has been adopted in the present study. In the Belgaum district, there were many nationalized banks. In the first stage, three banks from the nationalized sector such as the State Bank of India, Bank of India & Punjab national bank are purposely selected. In the second stage, out of several branches of select public sector banks, 20 branches are conveniently brought into the sample. This is based on a 10 percent proportionate allocation. In the third stage, from the selected branches of the public sector, there are several samples taken from officers. Thus the multistage sampling technique is adopted with proportionate allocation in the case of branches.

To analyze the sample size of the research study, Krejcie & Morgan's formula was followed for the standard sample size for the corresponding population size presented in the standard sample.

The sample size determined as

$$n = \frac{\chi^2 \times N(1-P)}{ME^2 \times (M-1) + (\chi^2 \times P(1-P))}$$

$$n = \frac{\chi^2 * N(1-P)}{me^2 * (m-1) + (\chi^2 * P(1-P))}$$

(eq. 1)

Where:

n = Size of sample

2χ = Chi-square method

N = Size of population

P = Proportion

ME = Margin Error

3.5. Data collection instruments

Two types of data used for the study i.e. primary & secondary data. The secondary data is collected through publications & lead nationalized bank reports of Belgaum District, Journals, books, websites, etc. The primary data is collected through a well-structured questionnaire, the questionnaire is revised after the pilot study & it is divided according to sources of stress, job performance, Job satisfaction, Impact of stress followed by the respondents.

3.6. Tools of data analysis

The collected primary data is fed into the excel sheet for data analysis in SPSS 20.0. A descriptive research design is used to analyze the respondent's opinions & tabulated with suitable statistical tools. Cron bach's alpha is used to test the consistency & reliability of the questionnaire. Table 3.1 depicts the Cron bach's alpha for the factors.

It varies from 0.6 to 0.8 & the value of Cron Bach's alpha has been above 0.6, which has been described valid consistency in scales used in this study as per the data of Belgaum district banks.

4. Results & discussion

In this section, an attempt is made to study the dimensions of occupational stress, job performance & job satisfaction of sample bank women's working women's in the study area. The reason is that occupational stressors are a major source of stress among working women's. It influences job satisfaction & work performance of women's working women's across different banks. An analysis is undertaken to study whether occupational stress has any significant impact on the physiological, psychological & behavioral attitude of the working women's. Finally, the hypotheses formulated are tested for their logical conclusion.

Table 4.1: Cron Batch alpha calculation according to collected data from selected bank working women's

Sr. No	Factors	No. Of statements	Alpha
1.	Work stress	10	0.701
2.	Job satisfaction	7	0.602
3.	Job performance	6	0.575
4.	Work overload	7	0.602

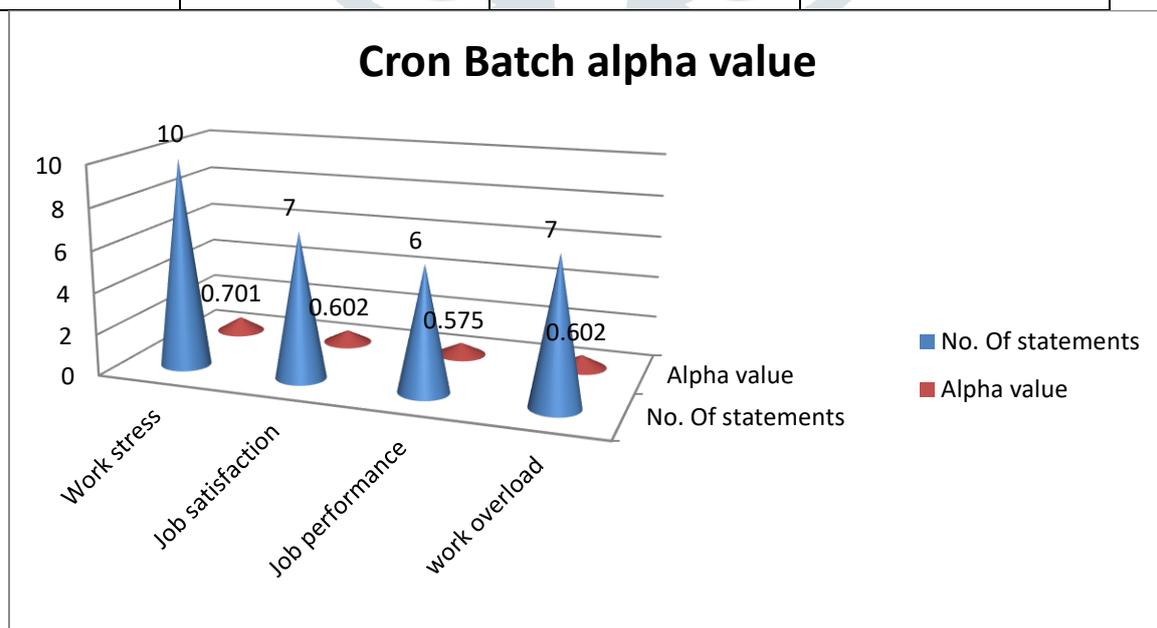


Figure 4.1. Cron Batch alpha calculation according to collected data from selected bank working women's

In a study, every element found to be correlated so there is no chance to drop the elements. For a test of Reliability research utilized SPSS software & got Cron bach alpha value to be 0.701 for Work stress, 0.602) for Satisfaction of job, for the performance of job 0.575 & 0.602 for work overload.

Table 4.2: Factors analysis as per collected data from all three banks

Sr. No	Factors	KMO	Test of Sphericity	Sig.
1.	Work stress	0.741	536.712	0.003
3.	Job satisfaction	0.643	417.372	0.000
4.	Job performance	0.597	197.084	0.007
5.	Work overload	0.643	935.409	0.001

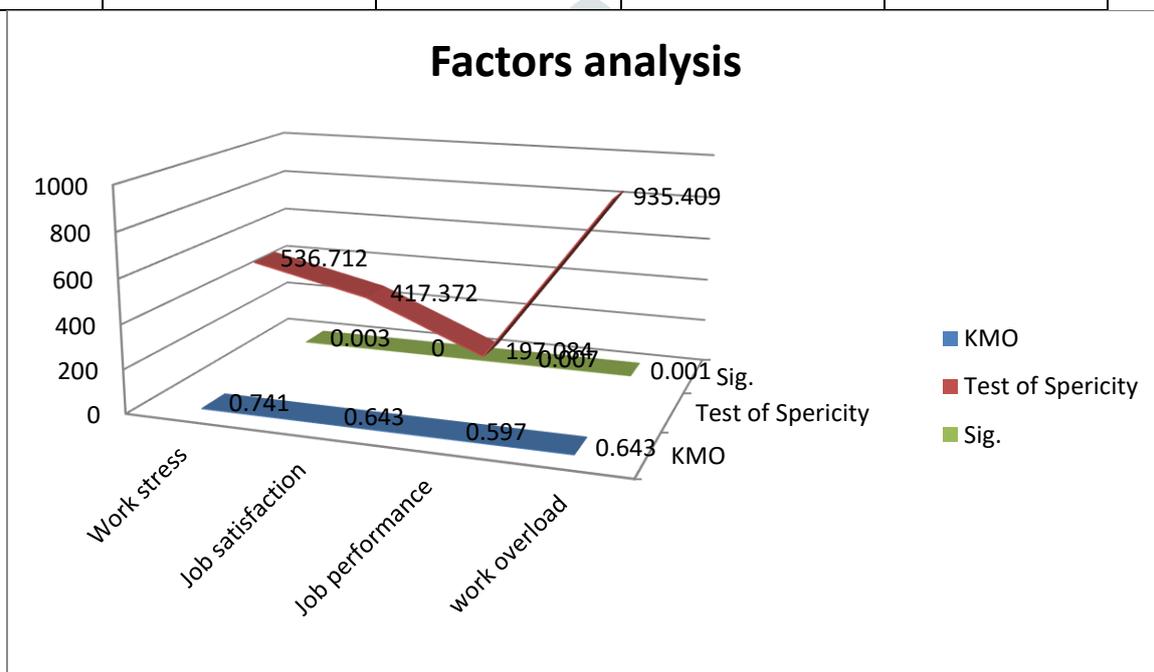


Figure 4.2. Factors analysis as per collected data from all three banks

Validity & identification of underlying factors have been utilized four measures factor analysis to get construct. The 10 Elements of work stress, seven Elements of Job satisfaction, & seven Elements of Job performance & six-item of work overload were considered to principal component observation with the use of varimax rotation. KMO test of sampling adequacy values for Work stress 0.741, Job satisfaction 0.643, Job performance 0.597 & 0.643 for workload observed that sample was enough to go for next research.

This study has investigated three hypotheses. The results of the hypotheses are shown in table 4.3, the coefficients & t-values are given. All the given t-values are over 1.96 & significant positive influence is shown through regression estimates; thus all the hypotheses could be retained as for as this study is concerned.

Table 4.3: Hypothesis testing related to study

Hypo. No	Hypothesis	Calculation	t-Value	p-Value	Accept/Reject
1.	Job stress-Job satisfaction	0.741	536.712	0.03	Accept
2.	Job performance- Job stress	0.597	197.084	0.07	Accept
3.	Job stress- work overload	0.643	935.409	0.01	Accept

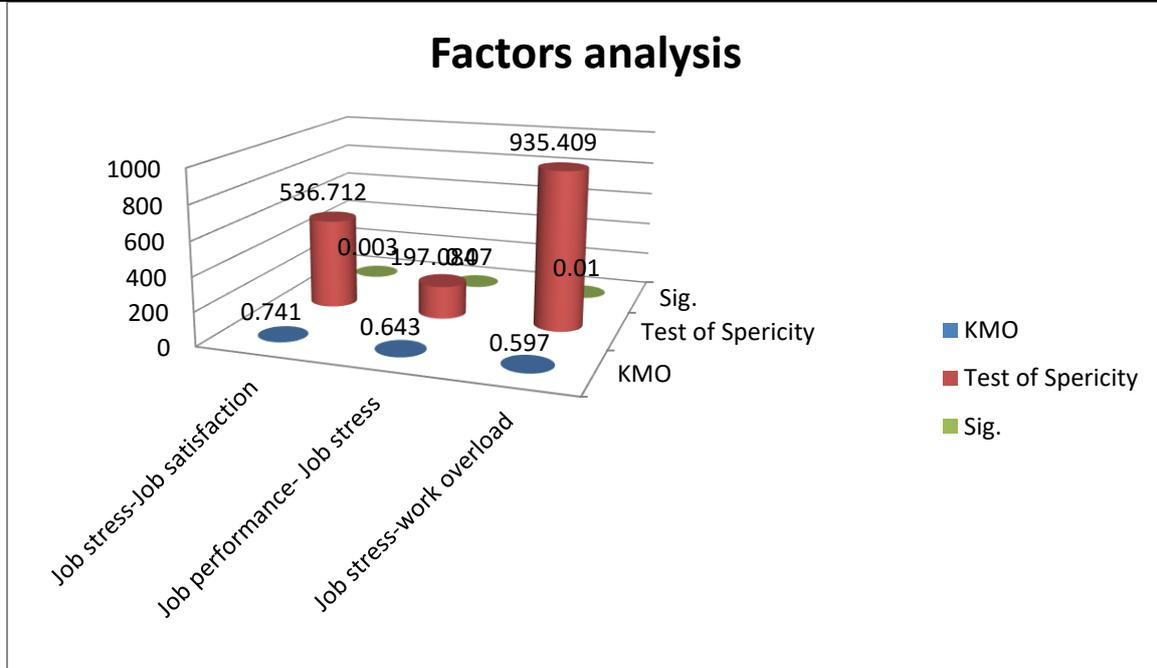


Table 4.3. Hypothesis testing related to study

For a sample of working women’s in the nationalized banking sector from selected Belgaum district banks have been considered to regression utilizing SPSS has been calculated to test a hypothesis. For normality initial analyzed data. Every variable was considered for linear regression. The table described that job stress is positively connected with Job satisfaction along with values Beta = 0.741 & t = 536.712. Hence H1 is Accepted & it describes that job stress has a significant impact on job satisfaction.

In other situations, if performance on the job shows that job stress is positively related to Job performance with values Beta = 0.597 & t = 197.084 the model is 0.07 % & significant at 0.000% level of significance. Hence H2 is Accepted & it shows that Job performance has a direct impact on job stress.

However, in the case of job stress shows that work Overload is negatively related to Job satisfaction with values Beta = 0.643 & t = 935.409. Hence H3 is accepted & it shows that work Overload has a direct impact on job stress.

5. Conclusion & future work

The paper concludes that the Belgaum district nationalized bank working women’s are undergoing stress due to several causes. Of them, technological, resource inadequacy & interpersonal relationship factors have exercised relatively more stress across the banks & cadres of women’s working women’s. The job

performance of the working women's in the nationalized sectors of Belgaum district banks is at an acceptable level. Their job satisfaction is moderate. The job performance & satisfaction are influenced by many stressors like technological factor, work stress, customer & interpersonal relationship factors & inter role distance. To overcome stress, they have followed several strategies. The important ones to improve are prepared an action plan for work, seek professional help, drink as much water as possible, attend social gatherings, meditation & yoga classes & take short breaks. The future work suggested that In the Belgaum banking sector, there are several groups of banks such as scheduled and non-scheduled banks. The non-scheduled are again divided into different groups such as nationalized, public sector, cooperatives, regional rural, foreign and so on. The future studies may be undertaken on the Women's employees of these banks. The influence of stress over the employees in rural branches may be attempted in the future.

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