

Impact of Job Stress on Job Satisfaction at SBI-Indore: (With special reference to Non Managerial Employees)

Uttam Rao Jagtap
Associate Professor
Shri Vaishnav Institute of Management
Indore
uttam_jagtap123@rediffmail.com

Pradyumna Yadav
Research Scholar
School of Future Studies and Planning
DAVV, Indore
pryadav@yahoo.com

ABSTRACT

Job satisfaction is the degree to which individuals feel positively or negatively about their jobs. It is an attitude or emotional response to work task as well as to the physical and social conditions of the work place and Job Stress is one of the determinants which may affect the Job Satisfaction of an employee. Present study analyses the factors of Job Stress and its impact on the Job Satisfaction of non-managerial employees of State Bank of India at Indore. The researchers found that the non-managerial level employees are satisfied with respect to Job Stress but their level of satisfaction shows variation against demographic variables.

KEY WORDS

Job Satisfaction, Job Stress, Non Managerial Employees, Banking Sector.

I. INTRODUCTION

Job satisfaction is an interested topic for both employer and employee. It is a most frequently studied variable in the area of organizational behaviour and also a central variable in both research and theory of organizational phenomena ranging from job design to supervision. Job Stress is one of the major determinants which affect the job satisfaction, so it is necessary to identify the extent of its effect in a particular organization. Here researcher has identified the extent of job stress effects in banking sector (State Bank of India) at Indore. The various factors of job stress (which affect the job satisfaction) analysed in the study were- i) comfortable working with latest technologies, ii) stress for particular job design, iii) time enjoyed with the family, iv) health effects of job, v) any activity opt for stress release, vi) effects of job rotation and vii) counselling of employees. However, job satisfaction depends upon number of determinants involved around the employee at workplace, but for this study we had chosen only job stress as a determinant.

II. LITERATURE REVIEW

Job Stress is simply known as stress of work at workplace, and people discussed about it as a part of occupational stress. According to the current World Health Organization's (WHO) definition, occupational or work-related stress "is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope."

Herzberg (1959) formulated the two-factor theory of job satisfaction and postulated that satisfaction and dissatisfaction were two separate, and sometimes even unrelated phenomena. Intrinsic factors named 'motivators' (that is, factors intrinsic to the nature and experience of doing work) were found to be job 'satisfiers' and included achievement, recognition, work itself and responsibility. Extrinsic factors which they named 'hygiene' factors were found to be job 'dissatisfiers' and included company policy, administration, supervision, salary, interpersonal relations and working conditions.

Rao (1971) found that age, income, length of service and tenure had little relationship, while education, caste and skill had a stronger association with job satisfaction. According to Kaya (1995) Job Satisfaction is a primary aspect of job attitude. The most important evidence indicating the condition of the organization getting worse is the low rate of job satisfaction.

Leamanand Bordass (1999) reported that a number of different factors can influence satisfaction of an employee with their workspaces, including building design, air quality and temperature, noise and lighting, ability of employees to personalize their workspaces and workspace design and management etc. It is generally understood that unfavourable conditions of office environment can have negative influences on employees' satisfaction, cause health problems and increase short-term sick leave. Reported that losses of up to 15% of turnover in a typical office organization might be attributable to the design, management and use of the indoor environment,

Considered that 20% of sick leave and 32% of staff turnover are due to discomforts in the workplace.

Recent studies in this area showed that the ability of employees to manage their job stress has a significant impact on job satisfaction. According to the organizational behaviour perspective, job satisfaction is broadly explained as an outcome of employees' perception or appraisal of their jobs that may create a pleasurable or emotional state, a positive reaction and action tendencies toward work. In occupational stress model, many researchers found that job stress and job satisfaction are distinct, but highly interrelated variables. For example, according to Seaward's (2005) findings, the ability of employees to properly control and manage their job stress will lead to have higher job satisfaction.

Whereas Rajkamal and Sengupta (2009) 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.

Ahmed and Uddin (2012) suggested that operating procedure of the bank should be simple and transparent. The employees should feel at home and find satisfaction in their job if the working procedure is easily understandable to them. In this regard provisions in service training and guidance should be provided to perform banking job efficiently.

III. RATIONALE OF STUDY

This study will bring out the level of Job Satisfaction with respect to Job Stress for Non Managerial employees of the organization. The level of job satisfaction for different factors will guide, how to improve Job Satisfaction in the organization with respect to Job Stress.

Objectives

- To study the Job Satisfaction with respect to Job Stress for Non-managerial Employees of State Bank of India at Indore.
- To find out the levels of different factors of Job Stress in above study.
- Formulate suggestion for improvement of Job Satisfaction in the concern organization with respect to Job Stress for Non-managerial Employees.

used to calculate the mean values and standard deviations to measure the level of job satisfaction on different aspects of job stress.

IV. METHODOLOGY

Sample

In the present study, a random sampling technique has been adopted for selecting a sample of 255 Non-managerial respondent. No demographic variables such as age, gender, experience etc. were considered in selecting the sample. The sample size was determined with the help of the formula given below:

$$n = \frac{Nz^2 \times 0.25}{[d^2 \times (N-1)] + [z^2 \times 0.25]}$$

Where,

n = Sample size

N= Total population size (765 in our study)

d= Precision level (0.05)

z= No. of Standard Deviation unit of the sampling distribution (1.96)

Variable studies

a) Independent variables:

(i) Demographic variables: Gender, Age, Education, Experience, Family, Marital Status, No of dependants and Monthly Salary.

(ii) Organizational variables: Job Stress (along with its different factors).

b) Dependent variables:

(i) Job satisfaction.

Measuring instrument

A five step Likert scale was used to measure the level of job satisfaction of the non managerial employees of State Bank of India, Indore. The responses of respondents were categorized into five group and given them weight from minimum 1 to maximum 5; then assigned point 1 for the response 'Strongly Disagree'; 2 for 'Disagree'; 3 for 'Neutral'; 4 for 'Agree' and 5 for 'Strongly Agree'. After getting the responses on different organizational variables related to job stress of each variable were multiplied by the respective point, to get the overall value or significance of each organizational variable. Then these values were

Collection of data

A well-structured questionnaire was prepared for the purpose of collection of data. The data was collected by personal survey. It was possible to get answer after assuring them about confidentiality. Some information from secondary sources like – books, articles, and different published materials has been collected to interpret the study.

Processing of data

The collected data were tabulated and processed through computer using SPSS software. Before feeding data into computer, data were converted into numerical codes.

Statistical tools used

a) Descriptive statistics: Simple percentages were calculated to identify the perceived causes of job satisfaction. Mean, standard deviations were calculated to study the frequency distribution of the sample.

b) t-test: t-ratio was computed to find whether the employees are significantly satisfied or dissatisfied.

Hypotheses

- H₀: Non-managerial employees of SBI at Indore are not satisfied with respect to Job Stress.
- H_{a1}: Non-managerial employees of SBI at Indore are satisfied with respect to Job Stress.

V. ANALYSIS AND RESULTS

The demographical factor which were considered are GEN (Gender-M/F), AGE (<30, 31-40, 41-50 and >50 years), EDU (Education-UG/PG/PG+), MRT (Marital Status –Single / Married), FAM (Family- Nuclear/Joint), DEP (No of Dependants), EXP (Experience in years <5, 6-10, 11-15, 16-20, 21-25, 26-30 and >30), MSL (Monthly Salary in Rupees- <20,000/-, 20,000-40,000/-, 40,000-60,000/- and >60,000/-).

Detailed table is attached herewith this paper as Annexure I.

Descriptive Analysis shows that distribution of cumulative mean of 255 respondents found as follows:

| N | Cumulative mean | Inference |
|-----|-----------------|--------------|
| 20 | <3 | Dissatisfied |
| 17 | =3 | Neutral |
| 218 | >3 | Satisfied |

The analysis shows that the most of the non managerial employees were satisfied with respect to job stress, because the largest numbers of respondents found in 3.56 mean average values, which mean the employees were having positive response towards the job satisfaction.

T-test

One sample T-test was applied in SPSS software to test the hypothesis and we found the following outputs:

One-Sample Statistics

| | N | Mean | Std. Deviation | Std. Error Mean |
|-----|-----|--------|----------------|-----------------|
| JST | 255 | 3.4280 | .36213 | .02268 |

One-Sample Test

| | Test Value = 3 | | | | | |
|-----|----------------|-----|-----------------|-----------------|---|-------|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| JST | 18.87 | 254 | .000 | .42804 | .3834 | .4727 |

Hypothesis testing

- The single sample t-test shows the t value 18.87 which is higher than the $t_{(254)}=1.97$, so we reject the hypothesis H₀. Hence alternative Hypothesis H_{a1} is accepted.

The value of p ($p=0.000$) is also less than the value of alfa ($\alpha=0.05$), we say that the difference between the groups on the dependent variable is statistically significant.

Conclusion

Overall job satisfaction of non managerial bank employees with respect to job stress though is not very high but still satisfactory. The results indicate that the large group of respondent is lies at mean average value 3.56, i.e. higher than Neutral and near to Agree (Satisfaction).

The study further can be elaborated to find out the impact of individual factors which affect the job

satisfaction of non managerial employees of banking sector with respect to job stress.

VI. BIBLIOGRAPHY

- Ahmed, Shaheen and Uddin, Md. Nokir (2012) “Job Satisfaction of Bankers and its Impact in Banking: A Case Study of Janata Bank”, ASA University Review, Vol. 6 No. 2, July–December, 2012, pp 95-102.
- Kaya, Ebru (1995), “Job Satisfaction of the Librarians in the Developing Countries”. 61st IFLA General Conference, Management Education and Practice in a Developing Economy.
- Leaman, A., Bordass, B. (1999). Productivity in buildings: the ‘killer’ Variables. Building Research & Information, 27(1), 4- 19.
- Raj Kamal and Sengupta Debashish, (2009) “A Study of Job Satisfaction of Bank Officers”, Prajnan, Vol. XXXVII, No. 3, NIBM, Pune
- Rao A, (1971) “Socio-personal Correlates of Job Satisfaction”, Journal of Applied Psychology, 55, p. 7
- Seaward, B. L. (2005). Managing Stress: principals and Strategies for Health & well - being. Massachusetts: Jones & Bartlett Publishers.
- http://www.who.int/occupational_health/topics/stressatwp/en/

| | | 1.89 | 2.56 | 2.67 | 2.78 | 2.89 | 3.00 | 3.11 | 3.22 | 3.33 | 3.44 | 3.56 | 3.67 | 3.78 | 3.89 | 4.00 | 4.11 | 4.22 | 4.33 | 4.44 | 4.67 | Total |
|-----------------|-------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-------|
| GEN | M | 1 | 1 | 3 | 6 | 4 | 12 | 17 | 17 | 11 | 19 | 37 | 16 | 13 | 9 | 6 | 5 | 1 | 0 | 1 | 1 | 180 |
| | F | 0 | 0 | 1 | 1 | 3 | 5 | 6 | 7 | 14 | 14 | 8 | 4 | 3 | 5 | 3 | 0 | 0 | 1 | 0 | 0 | 75 |
| AGE | <30 | 1 | 0 | 0 | 1 | 0 | 3 | 3 | 4 | 2 | 6 | 4 | 3 | 4 | 4 | 1 | 1 | 1 | 1 | 0 | 0 | 39 |
| | 30-40 | 0 | 1 | 2 | 1 | 2 | 8 | 11 | 15 | 12 | 13 | 8 | 5 | 5 | 4 | 3 | 1 | 0 | 0 | 0 | 1 | 92 |
| | 40-50 | 0 | 0 | 0 | 5 | 5 | 4 | 5 | 1 | 7 | 9 | 21 | 6 | 3 | 4 | 3 | 2 | 0 | 0 | 0 | 0 | 75 |
| | >50 | 0 | 0 | 2 | 0 | 0 | 2 | 4 | 4 | 4 | 5 | 12 | 6 | 4 | 2 | 2 | 1 | 0 | 0 | 1 | 0 | 49 |
| EDU | 12TH | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 0 | 0 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| | UG | 0 | 1 | 1 | 3 | 2 | 8 | 12 | 9 | 14 | 18 | 16 | 7 | 7 | 7 | 1 | 3 | 1 | 1 | 0 | 0 | 111 |
| | PG | 1 | 0 | 3 | 4 | 5 | 8 | 9 | 15 | 11 | 14 | 27 | 13 | 9 | 7 | 8 | 2 | 0 | 0 | 1 | 1 | 138 |
| MRT | SINGLE | 1 | 0 | 1 | 0 | 0 | 3 | 2 | 4 | 1 | 7 | 4 | 3 | 3 | 2 | 1 | 1 | 1 | 0 | 0 | 0 | 34 |
| | MARRIED | 0 | 1 | 3 | 7 | 7 | 14 | 21 | 20 | 24 | 26 | 41 | 17 | 13 | 12 | 8 | 4 | 0 | 1 | 1 | 1 | 221 |
| FAM | NU | 1 | 1 | 1 | 5 | 7 | 13 | 16 | 19 | 16 | 21 | 24 | 10 | 11 | 9 | 5 | 2 | 1 | 0 | 0 | 1 | 163 |
| | JT | 0 | 0 | 3 | 2 | 0 | 4 | 7 | 5 | 9 | 12 | 21 | 10 | 5 | 5 | 4 | 3 | 0 | 1 | 1 | 0 | 92 |
| DEP | 0.00 | 1 | 0 | 1 | 0 | 0 | 2 | 2 | 3 | 2 | 6 | 4 | 4 | 2 | 2 | 2 | 1 | 1 | 0 | 0 | 0 | 33 |
| | 1.00 | 0 | 0 | 0 | 0 | 2 | 8 | 5 | 3 | 7 | 1 | 6 | 2 | 5 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 40 |
| | 2.00 | 0 | 0 | 1 | 0 | 2 | 0 | 8 | 9 | 4 | 11 | 6 | 4 | 1 | 5 | 3 | 0 | 0 | 1 | 0 | 0 | 55 |
| | 3.00 | 0 | 0 | 1 | 4 | 3 | 2 | 4 | 5 | 9 | 4 | 5 | 2 | 6 | 4 | 2 | 1 | 0 | 0 | 1 | 1 | 54 |
| | 4.00 | 0 | 1 | 0 | 2 | 0 | 5 | 4 | 1 | 3 | 10 | 21 | 5 | 2 | 3 | 0 | 3 | 0 | 0 | 0 | 0 | 60 |
| | 5.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 3 |
| | 6.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 1 | 2 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 |
| | 7.00 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| EXP (in years) | <5 | 1 | 0 | 0 | 0 | 0 | 2 | 2 | 3 | 1 | 2 | 3 | 3 | 3 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 23 |
| | 6-10 | 0 | 0 | 1 | 1 | 0 | 4 | 5 | 7 | 2 | 4 | 1 | 1 | 2 | 3 | 3 | 0 | 1 | 0 | 0 | 0 | 35 |
| | 11-15 | 0 | 0 | 1 | 1 | 2 | 5 | 7 | 9 | 9 | 13 | 7 | 3 | 3 | 5 | 1 | 0 | 0 | 0 | 0 | 0 | 66 |
| | 16-20 | 0 | 0 | 1 | 1 | 1 | 0 | 0 | 1 | 3 | 2 | 4 | 0 | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 16 |
| | 21-25 | 0 | 1 | 0 | 4 | 2 | 3 | 6 | 0 | 4 | 8 | 16 | 5 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 55 |
| | 26-30 | 0 | 0 | 1 | 0 | 2 | 2 | 3 | 3 | 5 | 3 | 11 | 8 | 4 | 5 | 1 | 0 | 0 | 0 | 1 | 1 | 50 |
| | >30 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 1 | 1 | 3 | 0 | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 10 |
| MSL (in Rupees) | <20000 | 1 | 0 | 0 | 1 | 0 | 4 | 7 | 5 | 2 | 7 | 6 | 2 | 3 | 3 | 1 | 1 | 1 | 1 | 0 | 0 | 45 |
| | 20000-40000 | 0 | 1 | 2 | 5 | 5 | 10 | 12 | 15 | 19 | 17 | 15 | 7 | 9 | 9 | 4 | 2 | 0 | 0 | 0 | 0 | 132 |
| | 40000-60000 | 0 | 0 | 1 | 1 | 2 | 3 | 4 | 4 | 4 | 9 | 21 | 10 | 3 | 2 | 4 | 1 | 0 | 0 | 1 | 1 | 71 |
| | >60000 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 7 |

Annexure I: Table for Descriptive Analysis of Job Satisfaction Level of Non managerial Employees with respect to Job Stress.