Job Satisfaction and Occupational Stress Among Public and Private Bank Employees

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Abstract

This article discusses the emerging research concerned with the effectjob satisfactionon occupational stressexperienced among bank employees. In this two questionnaire are used respectively;Occupational Stress Scale(Dr.A. K. Srivastava& Dr. A. P. Singh) and Job satisfaction scale (Dr. Amar Singh & Dr. T. R. Sharma) by theresearchers toimportune information from bank employees was administered to 240 respondents comprising ofboth public and private banks in the branches of SBI, Bank of Baroda, Punjab Bank, UBI, Vijaya Bank, UrbanCo-Operative Bank, Manipur Rural Bank, ICICI, HDFC and Axis Bank.The results showed that job satisfaction and occupational stress are negatively correlated. Test confirmed that there isno difference in the experience of job satisfaction between public and private banks employees, though there existdifferences in the experience of occupational stress, private bank employees being greater.

Key words: *Job Satisfaction, Occupational Stress, Public and Private Banks*

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Introduction

Job satisfaction 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 **(Jagtap & Yadav, 2014).** Stress causes a reduction in the effectiveness of the organisation, high desertion rates, low morale, and low job satisfaction **(Jimmieson, Terry & Callan, 2004).** 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.

The present paper aims to delve deeper to explore the co-relationship exist between job satisfaction and occupational stress amongst public and private bank employees.

Job Satisfaction and Occupational Stress

According **to Locke (1976)** job satisfaction is a positive attitude resulting from the perception of one's job as fulfilling one's needs. In occupational stress model, it was found that job stress and job satisfaction are distinct, but highly interrelated variables. 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.

Review of Literature

Hind (2013) conclude that factors like marital status, education level city and the duration of work affect job satisfaction positively while factors such as gender, age and work itself do not affect level of job satisfaction substantially.

Sangeeta Bhatnagar and P.K. Jain (2014) examined work life balance of IT professionals in Delhi/NCR. The objective of the study was to examine the affect of demographic variables (age, education, marital status, gender) on the work life balance of software professionals in metro cities and found there is significant difference between age and losing of temper of IT professionals. There is significant indifference between age, marital status and work load but there is significant difference between gender and work load.

Reddy et al. (2016) found that, demographic variables affect employee satisfaction levels greatly. Factors like pay, promotion, and supervision etc. are having significant roles in determining the satisfaction levels.

Mrs. Caral Lopes, Ms. Dhara Kachalia, (2016) have conducted a study in private and public banks. They have enclosed the fact that the technological growth has revolutionized the way banking sector works and the competition is globalised now-a-days because of the economic condition. The stress experienced by the employees in banking sector is also growing rapidly. The study concluded that there is a significant relationship between type of the banks, age, gender and education,

job, role, interpersonal relationship and Impact of occupational stress. So the banking sector employee should adopt new coping strategies for maintaining good physical and mental condition to improve productivity.

Ayyappan and Sakthi (2013) took an attempt to examine the level of stress and to find out the factors that contribute to occupational stress experienced by the employees in the banking industry. The study concluded that the type of banks, gender, period of service, age, education, marital status and designation impact the occupational stress and responsibility significantly. The study asserted that the banking sector employees should adopt new coping techniques for maintaining good mental and physical condition which will improve productivity level of the bank.

Ramanthan and Chandra Mohan (2014) spotted and compared the factors which were the major cause of stress in the employees of public and private sector banks. To examine the occupational stress level, the researchers identified 13 factors which cause job stress in bank employees of both public and private sector.

Methodology

The present study would focus on exploring a relationship between various demographics factors of bank employees on occupational stress and job satisfaction.

Experimental Design

As previously mentioned, this study consists of three independent variables namely age, gender and length of service.

The Newman-Kauls test is also applied to find out the significant inter group difference or significant mean groups comparisons.

Thus, the results of this study are categorized into two parts-

A. Occupational Stress and

B. Job Satisfaction

MAIN EFFECTS-

Occupational Stress

Age

In the present investigation first factor was age in which 120 subjects were of about 30 years and 120 subjects were of about 50 years of age. We shall designate this factor as A and two levels by A_1 corresponding to 120 subjects were at about 30 years and A_2 corresponding to 120 subjects were of about 50 years of age. The table of analysis of variance show that F ratio for the first independent variable 1.336 clearly reveals that F ratio for age is found to be non-significant at 0.01 and 0.05 level of confidence. This non significant F value enables us to conclude that age factor non-significantly affects occupational stress. So, we accept the hypothesis that there will be no significant difference in the scores of occupational stress of male and female bank employees.

Table-1
Summary Table of Anova Test

Source of Variation	SS	DF	MS	F	.05/.01 DF
A (Age)	294.79	1	294.79	1.336	3.86/6.70
B (Gender)	421.35	1	421.35	1.91	3.86/6.70
C (Length of Service)	31773.65	2	15886.82	72.016**	3.024/66
AB	2774.42	1	2774.42	12.58**	3.86/6.70
BC	2169.17	2	1084.58	4.92**	3.02/4.66
AC	1567.84	2	783.92	3.56*	3.02/4.66
ABC	1633.81	2	816.905	3.67*	3.02/4.66
Within Treatment Error	50296.9	228	220.60		
Total	**909324**	**239**			

**denotes the significance at .01 levels of confidence

Age-

In the present investigation first factor was age in which 120 subjects were of about 30 years and 120 subjects were of about 50 years of age. It leads us to conclude that age is not an important factor in occupational stress. In order to know as the as of occupational stress has minimum and of which has minimum occupational stress. Means were concluded for both type of age (given in table)

Table No.-2
Inter Group Difference in Age

A	N	Total	Mean
A_1 about 30 years	120	14265	118.875
A_2 about 50 years	120	14531	121.09

Gender-

The second independent variable for investigation i.e. gender of the subjects is also varied at two levels male and female. We shall designate it as B and two levels by B_1 repressing to male and B_2 representing to female subject. This non significant result also indicates that gender has no significant impact on occupational stress.

Table-3
Intergroup difference in Gender

Gender	Number	Total	Mean
B_1	120	14239	118.66
B_2	120	14557	121.31

3.Length of Service-

The summary of Anova reveals that third variable length of service has

been found to have significant F value for occupational stress 72.016 which exceeds the critical value at 0.01 and 0.05 levels. It can be noted that variable is significant factor at both levels.

Table-4

Inter group of Length of Service

C	N	Total	Mean
C_1 5 years	80	10776	134.7
C_2 10 years	80	9491	118.64
C_3 15 years	80	8529	106.62

Interaction Effects-

In addition to the main effects of the three independent variables, interaction effects among variables are also computed as shown in the summary table to ANOVA.

Two Way Interactions

Age and Gender (A×B)

The value for first interaction effect between age and gender is 12.58 which exceeds this value given in statistical table, is significant interaction, shows that the effect of age factor is dependent on gender. Thus, the hypothesis that there will be no significant interaction, between age and gender of the subjects is rejected.

Table No.-5

Mean Occupational Stress Scores for Age and Gender

A	B_1			B_2		
	Number	Total	Mean	Number	Total	Mean
A_1	6849	60	114.15	7416	60	123.6
A_2	7390	60	123.17	7141	60	119.01

Gender and Length of Service B×C Interaction-

The value for second interaction effects between gender and length of service (B×C) is 4.92, which exceeds the value given in statistical table is significant. Thus, significant interaction shows that the effect of gender factor is depend of age. Thus the hypothesis that there will be no significant interaction between gender and length of service of the subjects is rejected.

Table-6

Mean Occupational Stress Scores for Gender and Los

C	B_1			B_2		
	Number	Total	Mean	Number	Total	Mean
C_1	5484	40	137.1	40	5292	132.3
C_2	4689	40	117.23	40	4802	120.05
C_3	4066	40	101.65	40	4463	111.58

Age and Length of Service (A×C) Interaction-

The value for third interaction effects between age and length at service (A×C) is 3.56 which exceeds the value given in statistical table is significant. Thus, the hypothesis that there will be no significant interaction between age and length of service of the subjects is rejected.

Table-7

Mean Occupational Stress Scores for Age and Length of Service (A×C)

C	A_1			A_2		
	Number	Total	Mean	Number	Total	Mean
C_1	40	5486	137.15	40	5290	132.25
C_2	40	4608	115.2	40	4883	122.07
C_3	40	4171	104.27	40	4358	108.95

Three way interaction A×B×C-

Age, Gender and Length of Service (A×B×C) Interaction-

The F value A×B×C interaction 3.637 for the interaction effect between age, gender and length of service is significant at level of confidence. Thus the hypothesis is that there will be no significant interaction among age, gender and length of service, is rejected.

Table-8

Mean table for A×B×C Interaction

C	B_1 (Male 30 years)			B_2 (Female 30 years)			B_1 (Male 50 years)			B_2 (Female 50 years)		
	No.	Total	Mean	No.	Total	Mean	No.	Total	Mean	No.	Total	No.
C_1	20	2709	135.45	20	2777	138.85	20	2775	138.75	20	2515	125.75
C_2	20	2152	107.06	20	2456	122.8	20	2537	126.85	20	2346	117.3
C_3	20	1988	99.4	20	2183	109.15	20	2078	103.9	20	2280	114

Job Satisfaction

Age

In the present investigation first factor was age in which 120 subjects were of about 30 years and 120 subjects were of about 50 years of age. We shall designate this factor as A and two levels by A_1 corresponding to 120 subjects were at about 30 years and A_2 corresponding to 120 subjects were of about 50 years of age. The table of analysis of variance show that F ratio for the first independent variable .488 clearly reveals that F ratio for age is found to be non-significant at 0.01 and 0.05 level of confidence. This non significant F value enables us to conclude that age factor non significantly affects Job Satisfaction. So, we accept the hypothesis that there will be no significant difference in the scores of Job Satisfaction of male and female bank employees.

Table-1

Summary Table of Anova Test

Source of Variation	SS	MS	DF	F	.05/.01 DF
A (Age)	12.15	12.15	1	.488	3.86/6.70
B (Gender)	14.02	14.02	1	.563	3.86/6.70
C (Length of Service)	3019.5	1509.75	2	60.56**	3.02/ 4.66
AB	48.59	48.59	1	1.950	3.86/6.70
BC	236.27	118.135	2	4.739**	3.02/4.66
AC	148.59	74.295	2	2.980	3.02/4.66
ABC	28.41	14.205	2	.570	3.02/4.66
Within Treatment Error	568.34	24.93	228		
Total	**9190.93**	**239**			

**denotes the significance at .01 levels of confidence

It leads us to conclude that age is not an important factor in job satisfaction. In order to know as the ss of job satisfaction has minimum and of which has minimum job satisfaction, means were concluded for both type of age (given in table).

Table No. 2

Inter Group Difference in Age

A	N	Total	Mean
A_1 about 30 years	120	11281	94.01
A_2 about 50 years	120	11335	94.46

A glance at table reveals that age score mean for A_1 is 94.01 and the mean for A_2 is 94.46. It clearly indicates that there is no significant difference between mean of about 30 years and of about 50 years of age subjects, which support our hypothesis. A close look on bar diagram also indicates that the subjects of about 30 years and of 50 years of age have average job satisfaction.

Gender

The second independent variable for investigation, i.e. gender of the subjects is also varied at two levels-male and female. We shall designate it as B and two levels by B_1 representing male and B_2 representing female subjects. A close look at table of analysis of variance clearly indicates that F ratio for gender is found to be non significant at 0.01 levels and 0.05 levels of confidence. The F value for gender is .563 that shows there will be no significant difference in the scores of job satisfaction of male and female bank employees. So, our second hypothesis is accepted. This non significant result also indicates that gender has no significant impact on job satisfaction.

Table-3

Inter-group difference in Gender

Gender	Number	Total	Mean
B_1	120	11281	94.23
B_2	120	11335	94.68

The main effect represents a comparison between the means. The mean for B_1 is 94.23 and the mean for B_2 is 94.68 shows that there is no significant difference in the scores of job satisfaction for male and female.

3. Length of Service

The summary of Anova reveals that third variable, length of service, has been found to have significant F value for job satisfaction 60.56 which exceeds the critical value at 0.01 and 0.05 levels. It can be noted that variable is significant factor at both levels. It indicates that length of service affects the job satisfaction. Thus, the hypothesis that there will be no significant difference in the scores of job satisfaction of the employees having 5 years, 10 years and 15 years length of service, is rejected.

This significant result also indicates that length of service has a significant impact on job satisfaction. It may also be noted that job satisfaction was high, moderate and low in the C_1 (5 years), C_2 (10 years), C_3 (15 years) respectively.

Table-4

Showing the Inter group difference in Length of Service

C	N	Total	Mean
C_1 5 years	80	7161	89.51
C_2 10 years	80	7610	95.13
C_3 15 years	80	7845	98.06

The main effect represents a comparison between the means. The mean for C_1 is 89.51 and the mean for C_2 is 95.13 and C_3 is 98.06.

It indicates that less length of service subjects undergo high job satisfaction as compared to moderate length of service subjects, moderate length of service subjects undergo moderate job satisfaction as compared to high length of service subjects and high length of service subjects undergo least job satisfaction.

Interaction Effects

In addition to the main effects of the three independent variables, interaction effects among variables are also computed as shown in the summary table of ANOVA.

Two Way Interaction

Age and Gender (A×B)

The value for first interaction effect between age and gender is 1.950 which exceeds the value given in statistical table, is non-significant interaction, shows that the effect of age factor is dependent on gender. It may be noted that both factors are interdependent. The non-significant interaction between age and gender also indicated that the difference between the means of A_1 and A_2 for the first factor of B is not-significantly different from the difference of B. Thus, the hypothesis that there will be no significant interaction, between age and gender of the subjects is accepted.

Table No. 5

Mean Job Satisfaction Scores for Age and Gender

A	B_1			B_2		
	Number	Total	Mean	Number	Total	Mean
A_1	5599	60	93.32	5680	60	94.67
A_2	5682	60	94.7	5655	60	94.25

This non-significant interaction between age and gender also indicates that the difference between the means of A_1 and A_2 for the first level of B is not-significantly different from the difference between means of A_1 and A_1 for the second level of B. Thus, the hypothesis that there will be no significant interaction between age and gender is accepted.

We have the difference between the means of A_1 and A_2 for B_1

$B_1 : A_1 – A_2 = 93.32\text{-}94.67 = -1.35$

And the difference between the means for

A_1 and A_2 for B_2

$B_2 : A_1 – A_2 = 94.7 \text{ -}94.25 = 0.45$

Table No. 5

Ordered Mean

Group Compared Ordered Mean A_1B_1	1	2	3	4	Range
	A_1B_1	A_2B_2	A_2B_1	A_1B_2	
	93.32	**94.25**	**94.67**	**94.7**	
A_1B_1 (93.32)	-	.93	1.35	1.38	4
A_2B_2 (94.25)	-	-	.42	.45	3
A_2B_1 (94.67)	-	-	-	0.03	2
A_1B_2 (94.7)	- -	- -	-	-	-

**denotes the significance at .01 levels of confidence

Newman-Kauls test reveals that there is no difference between mean groups because the Newman- Kauls test mean group difference value is less than the critical value at 0.01 level of confidence group differences are significant at any levels.

Gender and Length of Service B×C Interaction

The value for second interaction effects between gender and length of service (B×C) is 4.739, which exceeds the value given in statistical table, is significant. Thus, significant interaction shows that the effect of gender factor depend of age. It may be noted that both factors are inter dependent. This significant interaction between gender and age also indicated that the difference between the means of B_1 and B_2 for the first factor of C is significantly different from the difference of C. Thus, the hypothesis that there will be no significant interaction between gender and length of service of the subjects, is rejected.

Table- 6
Mean Job Satisfaction Scores for
Gender and Length of Service

C	B_1			B_2		
	Number	Total	Mean	Number	Total	Mean
C_1 (5 years)	40	3517	87.93	40	3644	91.1
C_2 (10 years)	40	3836	95.9	40	3744	93.6
C_3 (15 years)	40	3926	98.15	40	3919	97.98

We have the difference between the means of B_1 and B_2 for C_1, C_2 and C_3.

$B_1 : C_1 – C_3 = 87.93 – 98.15 = -10.22$

And as the difference between the means for

C_1 and C_3 for B_1

$B_2 : C_1 – C_3 = 91.1 – 97.98 = -6.88$

And we observe that these means are not comparable and B×C mean square is significant. We know that C factor is dependent on the factor B.

In other words, the magnitude of difference between C_1 and C_3 is not same, within the limits of random variation, for the both levels of B.

Table-7

Group Compared Ordered Mean	1	2	3	4	5	6	R
	B_1C_1	B_2C_1	B_2C_2	B_1C_2	B_3C_3	B_1C_3	
	87.93	**91.1**	**93.6**	**95.9**	**97.98**	**98.15**	
B_1C_1 (101.65)	-	3.17	5.67**	7.97**	10.05**	10.22**	6
B_2C_1 (111.58)	-	-	2.5**	4.8**	6.88**	7.05**	5
B_2C_2 (117.23)	-	-	-	2.3**	4.38**	4.55**	4
B_1C_2 (120.05)	-	-	-	-	2.08**	2.25**	3
B_3C_3 (132.3)	-	-	-	-	-	0.17**	2

**denotes the significance at .01 levels of confidence

Newman-Kauls test reveals the difference between mean groups B_1C_1, B_2C_1, B_2C_2, B_1C_2, B_3C_3 and B_1C_3 are statistically significant at 0.01 level of confidence.

A close look on bar diagram also indicate that subjects having five years of length of service have high job satisfaction subjects having 10 years of length of service have moderate job satisfaction whereas subjects having 15 years length of service have least job satisfaction.

Since B×C interaction is significant, therefore, the C effect that the difference between C_1 and C_3 or between male and female subjects is dependent on the length of service. The B×C interaction is identified with C×B interaction and our statement about the difference between C_1 and C_3 being on B is also equivalent to stating that difference between B_1 and B_2 is dependent on C.

The lowest and highest means are 101.65 and 137.1 for group C_3B_1 and C_1B_1 respectively. A close look at bar diagram also indicates that subject having five years of length of service undergo more job satisfaction than the subjects having 10 years of length of service. Subjects having 10 years of length of service undergo more job satisfaction than subjects having 15 years of length of service. To find out the significant mean group comparison Newman-Kauls test is applied.

Age and Length of Service (A×C) Interaction

The value for third interaction effects between age and length at service (A×C) is 2.980 which exceeds the value given in statistical table, is non-significant. Thus, non-significant interaction shows that the effect of length of service depends on age. It may be noted that both factors are dependent. The non-significant interaction between age and length of service also indicated that the difference between the means of C_1C_2 and C_3 is not-significantly different from the difference of A. Thus, the hypothesis that there will be no significant interaction between age and length of service of the subjects, is accepted.

Table-8

Mean Job Satisfaction Scores for Age and Length of Service (A×C)

C	A_1			A_2		
	Number	Total	Mean	Number	Total	Mean
C_1	40	3616	90.4	40	3545	88.63
C_2	40	3773	94.33	40	3837	95.93
C_3	40	3892	97.3	40	3953	98.83

We have the difference between the means of C_1, C_2 C_3 for A_1.

$$A_1 : C_1 - C_3 = 90.4 - 97.3 = -6.9$$

And as the difference between the means of C_1 and C_3 for A_2

$$A_2 : C_1 - C_3 = 88.63 - 98.83 = -10.2$$

And we observe that these means are not comparable, the A×C mean square is non-significant, we know that A factor effect is dependent on the factor C. In order words, the magnitude of difference between A_1 and A_2 is not same within the

limits of random variation for the all levels of C.

Since A×C interaction is non-significant, therefore, the A effect that the difference between C_1 and C_3 or between about 30 years age and about 50 years age of the subjects is dependent on the length of service. The A×C interaction is identified with C×A interaction and our statement about the difference between C_1 and C_3 being on A is also equivalent to stating that difference between A_1 and A_2 is dependent on B.

The lowest and highest means are 88.63 and 98.83 for group A_1C_3 and A_1C_1 respectively. A close look at bar diagram also indicates that males of about 30 years have greater length of service than males of about 50 years. To find out the significant mean group comparison Newman-Kauls test is applied.

Table-9

Ordered Mean

Group Compared Ordered Mean	1	2	3	4	5	6	R
	A_2C_1	A_1C_1	A_1C_2	A_2C_2	A_1C_3	A_2C_3	
	88.63	**90.4**	**94.33**	**95.93**	**97.3**	**98.83**	
A_2C_1 (88.63)	-	1.77**	5.7**	7.3**	8.67**	10.2**	6
A_1C_1 (90.4)	-	-	3.93**	5.53**	6.9**	8.43**	5
A_1C_2 (94.33)	-	-	-	1.6**	2.97**	4.5**	4
A_2C_2 (95.93)	-	-	-	-	1.37**	2.9**	3
A_1C_3 (97.3)	-	-	-	-	-	1.53**	2

The lowest and highest means are 88 and 98.75 for graph $A_1B_1C_3$ and $A_1B_2C_1$ respectively. Thus, it can be stated that about 30 years old males who have 15 years of length of service have low occupational stress as compared to about 30 years old females who have 5 years of length of service have high job satisfaction. Mean scores for A×B×C interaction were displayed in bar diagram.

Table-10

Mean table for A×B×C Interaction

C	B_1 (Male 30 years)			B_2 (Female 30 years)			B_1 (Male 50 years)			B_2 (Female 50 years)		
	Number	Total	Mean	Number	Total	Mean	Number	Total	Mean	Number	Total	Mean
C_1	20	1760	88	20	1856	92.8	20	1757	87.85	20	1788	89.4
C_2	20	1891	94.55	20	1882	94.1	20	1945	97.25	20	1892	94.6
C_3	20	1948	97.4	20	1944	97.2	20	1978	98.9	20	1975	98.75

**denotes the significant at .01 level of confidence

Newman-Kauls test reveals the difference between mean groups A_2C_1, A_1C_1, A_1C_2, A_2C_2, A_1C_3 and A_2C_3 are statistically significant at 0.01 level of confidence.

A close look on diagram also indicates that about 30 years old male and female subjects who have 5 years length of service have high stress and about 50 years old male and female subjects who have 15 years length of service have comparatively low stress.

Three way interaction A×B×C

Age, Gender and Length of Service (A×B×C) Interaction

The F value A×B×C interaction .570 for the interaction effect between age, gender and length of service is significant at level of confidence. Thus, the hypothesis is that there will be not-significant interaction among age, gender and length of service, is accepted.

Conclusion-

This chapter is concerned with the results and the descriptions of the results for three factor in terms of significant and non significant effects are yielded by employing analysis of variance.

Related to Occupational Stress

1. The effect of age on occupational stress in non significant.
2. The effect of gender on occupational stress in non significant.
3. The effect of length on occupational stress is significant.
4. The interaction between age and gender is significant.
5. The interaction between gender and length of service is significant.
6. The interaction between age and length of service is significant.
7. The last interaction between age, gender and length of service is also found significant in this study.

Related to Job Satisfaction

1. The effect of age on job satisfaction is non-significant.
2. The effect of gender on job satisfaction is non-significant.
3. The effect of length of service on job satisfaction is significant.
4. The interaction between age and gender is non-significant.
5. The interaction between gender and length of service is significant.
6. The interaction between age and length of service is non-significant.
7. The interaction between age, gender and length of service is non-significant in the present context.

Suggestions for Further Research

This research is useful and helpful to understand the nature of occupational stress and job satisfaction of bank employees with special reference to length of service. The investigator has contributed to the industrial/applied psychological researches, in the since, that this research work, as a whole, will be the source of

motivation for students, teachers, industrial professionals and for all those person working in the field of occupational stress and job satisfaction in industrial psychology.

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