

Effect of occupational stress on job satisfaction among public sector and private bank employees in Ernakulam

G.R. Neelima Rani^{1*}

ABSTRACT

The purpose of presented study is to assess the relation between occupational stress and job satisfaction in public sector banks and private sector banks in Ernakulam region. A sample of 100 bank employees, (50 from 2 private banks and 50 from 2 public sector banks) in Ernakulam region were selected. Job satisfaction scale and occupational stress index were used as tools for data collection. The collected data was analyzed using various statistical methods. Descriptive statistics like mean, standard deviation, etc was used to get base line information of the data. In order to test the significance of the difference between two groups, t-test was employed. Besides that, Pearson Correlation was used to identify relationship between the two or more variables. Analysis of variance (ANOVA) was employed to find out the significant difference between more than two groups. From the analysis investigator concluded that occupational stress is negatively related with job satisfaction in both private sector and public sector employees. The further analysis showed that there is no significant difference in job satisfaction levels and occupational stress in public sector and private bank employees. When compared the variables with demographic variables it shows occupational stress has no relation with age, salary, no of dependents, whereas high stress is found in male, un married and less experienced employees. Job satisfaction has no relation with no of dependent, more satisfied employees are 30-50 years aged, female, high salaried, experience from 6-10 years employees. So by this conclusion noting occupational stress is cause of low job satisfaction among employees organizations need to reduce stress levels so that employee satisfaction increases which results in low turnover, increased performance can be obtained and organization goal can be met.

Keywords: Occupational Stress, Job Satisfaction, Public Sector and Private Bank Employees

Stress is described as a positive condition or a negative condition that can have an impact on a person's wellbeing. Stress is the response of the body to a stressor such as an environmental condition or a stimulus. Robbins (2003) reported that an opportunity, demand, constraint threat or challenge can create stress for an individual when the event is uncertain and important. Factors relating to the environment the organization and the individual can also trigger stress (Robbins and Judge, 2007).

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When people feel stressed by some stressor, their bodies react by releasing some chemicals into the blood and these chemicals change body metabolism both favorably and unfavorably depending on the nature and strength of the stressor.

Cox (1998) defined stress as a perfection phenomenon arising from a comparison between the demand on the person and his /her ability to cope.

Lazarus and Folkman (1984) pointed that stress results from an imbalance between demands and resources.

Jone Parry 2005 reported stress as the reaction of the people to excessive pressure or other types of demands placed on them.

According to World Health Organization's (WHO'S) definition occupational or work related stress is the response people may have been presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. Any situation at work which causes some form of stress response increase in a person's level of arousal, is an occupational stressor .Certain occupations have been shown to be more stressful than others.

Stress is shown to have a negative impact on individuals, organizations, and society at large. Though research in industrial/organizational (I/O) psychology has examined the relationship between stress and various organizational outcomes, the effects of stress on creativity and performance have seldom been investigated.

Job satisfaction is one of the most researched variables in the area of workplace psychology it has been associated with numerous organizational factors ranging from leadership to job design. For the first time in several years, the number of employees who say they are satisfied with their current job took a big jump, rising from 81% in 2013 to 88% in 2016, according to the Employee Job Satisfaction and Engagement Report by the Society for Human Resource Management (SHRM). The improving economy was one factor in the high level of satisfaction, since employers have been more willing and able to boost salaries, benefits and perks for their workers. Additionally, as the labor market stabilized, job seekers took advantage of new opportunities for positions that best fit their skills and interests.

Most organizations strive for employee satisfaction, but not all attain this goal. That's why it's important for human resources professionals to know more about the factors that can increase employee satisfaction, and how it fits into a company's overall success.

Due to the popularity of job satisfaction within the field of occupational and organizational psychology, various researchers and practitioners have provided their own definitions of what job satisfaction is. However, the two most common definitions describe job satisfaction as: "the pleasurable emotional state resulting from the appraisal of one's job as achieving or facilitating the achievement of one's job values", "and the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs".

In general, most definitions cover the affective feeling an employee has towards their job. This could be the job in general or their attitudes towards specific aspects of it, such as: their colleagues, pay or working conditions. In addition, the extent to which work outcomes meet

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or exceed expectations may determine the level of job satisfaction. However, job satisfaction is not only about how much an employee enjoys work. Taber and Alliger found that when employees of an American educational institute rated how much they enjoyed individual tasks within their role, their scores were moderately correlated to satisfaction with the work itself, and associated (although weakly) with global job satisfaction.

REVIEW OF LITERATURE

Review of literature is an integral part of any research study. As research does not take place in a vacuum all research studies are essentially linked to studies carried out in the past. The present study is titled Subjective well-being in relation to social support and coping: a study among retired bank officers. Direct and indirect studies related to well-being social support and self- efficacy are reviewed in this chapter.

An employee's overall satisfaction with his job is the result of a combination of factors -and financial compensation is only one of them. Management's role in enhancing employees' job satisfaction is to make sure the work environment is positive, morale is high and employees have the resources they need to accomplish the tasks they have been assigned. A lot of studies are there based on job satisfaction of employees as it is an important factor in a man's everyday life.

“Occupational stress” reviewed by Anitha Devi (2006) has stated that her objective of the study is to identify the factors of distress and development opportunities of the women employees in the working environment. The respondents are daily home activities, child care and looking after the family members are the major factors. Hence, finally the study reveals that young age working women are highly stressful than the middle and aged women's. The young aged working women can avoid or reduce stress by sharing their problems with their supervisors, spouse and family members and doctors.

Tapas K ray (2007)²⁴ in his article titled “Brain imaging shows how men and women cope differently under stress” has reviewed that their objective of the study is to identify the implementation of nonsense sexual harassment policies. Interview method has followed 360 women employees have been interviewed. in this study. The sectors are IT, Banking, BPO, Teachers and professionals. He identified the root cause of egalitarianism, equal employment opportunities policies, family friendly policies, and improve social awareness of employees through training and counseling. It was found that networking and forums for women Recreational and cultural programs were introduced.

M. Siva Kumar & Dr. A. Mohammed Siddique (2012), “Job Satisfaction for It Professionals-Chennai”. This research paper presents the analysis of employee's satisfaction in the IT sector in Chennai, Tamil Nadu. This paper analyzes the major causes of employee's satisfaction and dissatisfaction and the impact of employee's satisfaction on various organizational parameters. The primary data for the study was compiled through job satisfaction questionnaire developed by Spector .From the questionnaire nine factors of job satisfaction are assessed among the IT professionals. The factors included in the investigation as nine independent variables were analyzed. Mean, standard deviation and Pearson correlation statistical tools were used. The results have shown that IT professionals are very much dissatisfied with fringe benefits, nature of work and contingent rewards while moderately satisfied with Pay, promotion and supervision factors. The findings of this research may serve as a valuable contribution to the uplifting of the IT economy of India.

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Kavitha (2012) in her research titled Role of stress among women employees forming majority workforce at IT sector in Chennai and Coimbatore she has focuses on the organizational role stress for the employees in the IT sector. She found in her research that, women face more stress than men in the organization and she viewed to be more specific married women faces more stress than the unmarried women.

Dubey Shivendra , Mishra Mukesh Kumar (2015) *A Study Of Job Satisfaction And Job Stress Among Physical Education Teachers Working In Government, Semi-Government and Private Schools* by The purpose of presented study is to measure the degree of difference in salary satisfaction and its impact on job satisfaction in public sector organizations and private sector organizations in Pakistani context. *Data was* collated from 160 employees (total 320) from each sector organizations. Z-test was used to analyze the degree of difference between salary satisfactions in both sectors, although its relation with job satisfaction was measured by regression analysis. The findings indicate that employees in public sector organizations have little higher salary satisfaction as compared to private sector employees. Moreover, salary satisfaction is also positively related with job satisfaction in both sector organizations.

Zaidi,U (2015) conducted a correlational study on Time Management and Professional Stress among Bank Managers. The purpose of the study was to investigate relationship between time management and professional stress among bank managers. Moreover, it investigates gender difference on the variables of time management and professional stress. The sample consisted on hundred subjects, was taken from various bank of Government sector. How organize are you and Professional life Stress scale were used to assess time management and professional stress in bank managers. Pearson product moment coefficient of Correlation and t-test were calculated for analysis of data. Results indicated that there is a significant negative correlation between time management and professional stress. Additionally, there is no significant differences in male and female on the variables of time management and professional stress among bank managers.

Riaz M , Ahmad,N , Murtaza,G, Khan,T, Firdous,H (2016) conducted a study to identify the relationship between job stress and employee job satisfaction. The study is conducted in the Nursing Sector of DHQ Hospital of Okara. In this study the job stress is independent variable and employee job satisfaction is dependent variable. In this study we used quantitative research and data is collected through survey. For data collection, questionnaire is used. Sample size consists of 100 nurses of DHQ Hospital of Okara. The data is analysis through SPSS. The result of the study shows that job stress positively impact on employee job satisfaction.

Samule. Ajayi (2018) Effect of Stress on Employee Performance and Job Satisfaction: A Case Study of Nigerian Banking Industry. This paper aimed to examine the impact of job related stress on employee performance and job satisfaction. A sample of 150 employees from the Nigerian Bank industry of Nigeria was used for this survey. The findings of study are job stress significantly reduce the performance of an individual. Job stress is considered rising and has become challenge for the employer and because high level stress is results in low productivity, increased absenteeism and collection to other employee problems like alcoholism, drug abuse, hypertension and host of cardiovascular problems (Meneze 2005). Personality factors have shown inclination towards stress, anxiety, and other occupational health outcomes in different areas of medicine, and these factors may contribute to feelings of job dissatisfaction and stress.

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Priyadarshini Nagori, Rashmitha Singh (2019) Study Of Relationship Between Job Stress And Job Satisfaction In Print Media the study was conducted on 301 individual news paper employees as respondents, data is collected from questionnaires through survey method. the findings of the study are occupational stress has negative impact on job satisfaction, the job satisfaction does not vary in English and Hindi news paper employees.

METHODOLOGY

Objectives

1. To assess the Occupational stress among Public sector and private bank employees.
2. To assess the job satisfaction among Public sector and private bank employees.
3. To identify the nature of relationship between occupational stress and job satisfaction.
4. To associate level of Occupational Stress with selected demographic variables.
5. To associate level of job satisfaction with selected demographic variables.

Hypothesis

1. There is no significant effect of occupational stress on job satisfaction.
2. There is no significant difference in levels of occupational stress in public sector and private bank employees.
3. There is no significant difference in levels of job satisfaction in public sector and private bank employees
4. There is no association between Occupational Stress, job satisfaction and selected demographic variables such as age, gender, education, experience, no of dependents, income.

Sample

The present research aims to study the large population of bank employees working in Ernakulam due to time constraint researcher decided to study the representative sample of this population. A Sample of 100 respondents 50 members from Public Sector Banks (Union Bank Of India 25, Bank Of India 25) and 50 members from Private Banks (Federal Bank 25 and YES Bank 25) were be taken as sample for the study. The convenient sampling method is used.

Instrument/ Tool

A well-designed and developed questionnaire is important to achieve the objectives and purposes of any survey. A good questionnaire provides complete and exact information to achieve the research objectives; interviewers and respondents can fill it comfortably; and is so designed as to do comprehensive analysis and interpretation possible. The standardized psychometric tools will be used to collect data from samples to test the hypotheses of this study.

Occupational Stress Index

To measure job stress, Occupational Stress Index developed by Srivastava and Singh (1984) will be used. The authors have claimed that the tool may be conveniently administered to all categories of employees. The scale consisted of forty six items, each to be rated on five point scale. Out of 46 items, 28 were true keyed and rests 18 were false keyed. Each item is provided with 5 alternatives. The validity of Occupational stress index was determined by computing co-efficient of correlation between scales on the OSI and the various measures of job attitude and job behavior. Split half method was applied to establish the reliability of the scale which was found to be 0.935 by the authors.

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Job satisfaction scale

Job satisfaction scale developed by Dubey, Uppal and Verma (1989) will be used. This scale consists of 25 statements with a five point scale ranging from 0 strongly agree to 4 strongly disagree. Items 24 and 25 should be reverse scored. Research instrument has reliability coefficients of 0.64 (test – re test method) and 0.72 (split half method).

Data collection

Survey method is used for data collection questionnaire were distributed to employees to fill the data and collected from them and checked for completeness of data.

Statistical analysis

The collected data was analyzed using various statistical methods. Descriptive statistics like mean, standard deviation, etc was used to get base line information of the data. In order to test the significance of the difference between two groups, t-test was employed. Besides that, Pearson Correlation was used to identify relationship between the two or more variables. Analysis of variance (ANOVA) was employed to find out the significant difference between more than two groups.

- Descriptive Statistics like frequency, mean, standard deviations.
- Pearson product - moment correlation
- Student's t – test
- ANOVA

Descriptive Statistics

Descriptive statistics have been used to describe the demographic variables.

- Age : Below 30 Years, 30-50 Years, Above 50 Years.
- Gender: Male , Female
- Salary per month: Below 50,000rs/month, Above 50,000rs/month.
- No of dependents: Nil, One , Two and above
- Marital Status: Married , Un Married.
- Job Experience In Years: Below 5 Years, 5 -10 Years, Above 50 Years

RESULTS AND DISCUSSION

This section describes the major objectives of the study. The objectives gives the relationship between the variables occupational stress, and job satisfaction among bank employees. For that, different socio demographic details along with main variables were taken from the bank employees from two public sector banks and two private banks. The objectives give the relationship between the variables among bank employees. The study also examines the differences between the private and public sector bank employees. The socio-demographic differences like age, education, salary per month, no of dependents with occupational stress and job satisfaction will be also examined by using appropriate test.

Hypothesis 1 :

There is significant effect of occupational stress on job satisfaction.

Coefficient of correlation between the variables occupational stress and job satisfaction is given in the Table 5.1. It shows that there is a negative correlation between the variable occupational stress, and job satisfaction among both the private bank employees and public sector bank employees. The correlation was found to be significant at the 0.01 level. negative

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correlation indicates that the increase in one variable might cause decrease in the other variables. Means if the occupational stress increases the job satisfaction decreases.

TABLE 5.1
INDICATES MEAN, SD AND CORRELATION BETWEEN STUDY VARIABLES

| VARIABLES | N | MEAN | SD | OCCUPATIONAL STRESS | JOB SATISFACTION |
|---------------------|-----|------|------|---------------------|------------------|
| OCCUPATIONAL STRESS | 100 | 126 | 17.1 | 1 | -0.73** |
| JOB SATISFACTION | 100 | 69 | 13.2 | -0.73** | 1 |

Job satisfaction and occupational stress negatively correlated with each other.

Previous study carried out by Simin Bemana, Hamideh Moradi, (2013) The Relationship among Job Stress and Job Satisfaction in Municipality Personnel in Iran. The purpose of this quantitative study investigates the relationship between job stress and job satisfaction. The sample consists of 200 public municipality personnel randomly selected from Shiraz area in Iran. The results show there is a significant negative relationship between job stress and job satisfaction.

Hypothesis 2 :

There is significant difference in levels of occupational stress in public sector and private bank employees

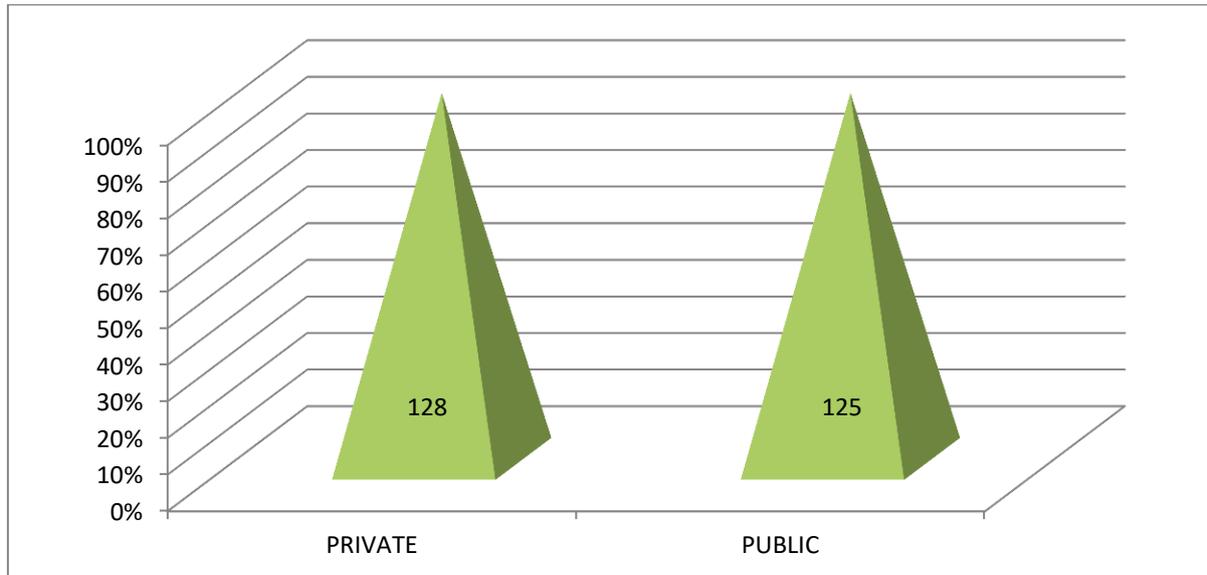
TABLE 5.2
SHOWS MEAN, SD AND ‘t’ SCORE IN OCCUPATIOAL STRESS AMONG PRIVATE AND PUBLIC BANK EMPLOYEES

| Variable | Type of bank | N | Mean | SD | ‘t’ | Level of significance |
|---------------------|--------------|----|--------|----|------|-----------------------|
| OCCUPATIONAL STRESS | PRIVATE | 50 | 128.08 | 16 | 0.32 | 0.71 |
| | PUBLIC | 50 | 125.84 | 19 | | |

No significant difference in occupational stress among private and public bank employees.

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GRAPH 1
SHOWS MEAN SCORES OF OCCUPATIONAL STRESS AMONG PUBLIC AND PRIVATE BANK EMPLOYEES



According To **Bushara Bano and Rajiv Kumar Jha*** **Organizational Role Stress Among Public and Private Sector Employees: A Comparative Study** a survey of 182 public and 120 private sector employees in Uttar Pradesh, India, whose responses are measured according to an occupational role stress scale. found that both public and private sector employees face moderate levels of stress. While there is no significant difference overall between public and private sector employees in terms of total stress levels, This finding are similar with the present study.

Hypothesis 3:

There is significant difference in levels of job satisfaction in public sector and private bank employees.

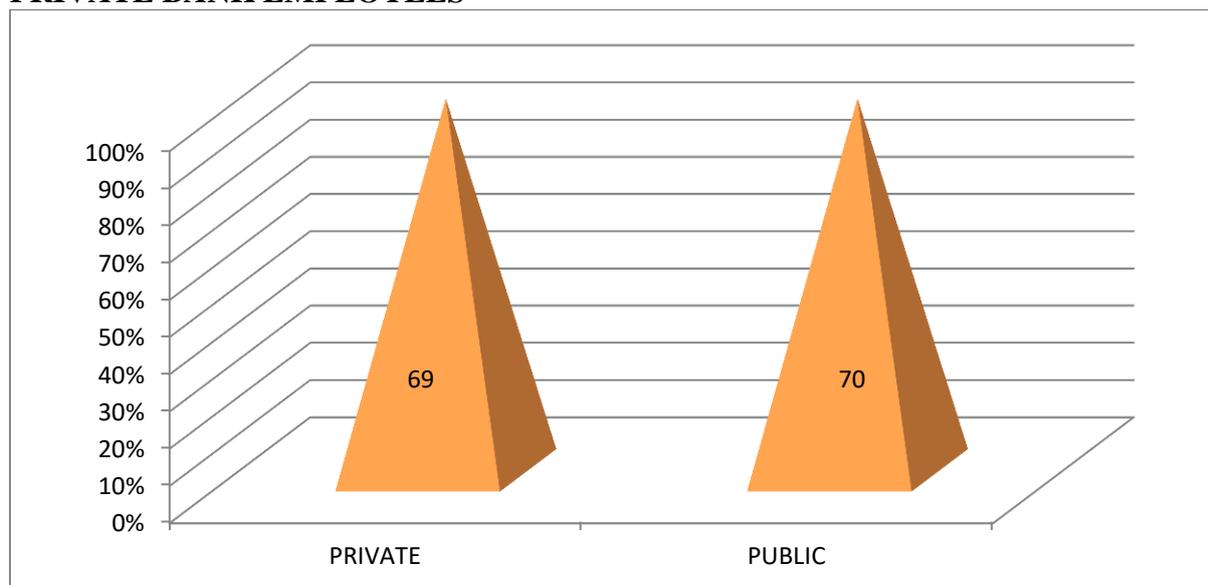
TABLE 5.3
SHOWS MEAN, SD AND 'T' SCORE IN JOB SATISFACTION AMONG PRIVATE AND PUBLIC BANK EMPLOYEES

| Variable | Type of bank | N | Mean | SD | 't' | Level of significance |
|------------------|--------------|----|-------|----|------|-----------------------|
| JOB SATISFACTION | PRIVATE | 50 | 69.22 | 11 | 0.38 | 0.62 |
| | PUBLIC | 40 | 70.43 | 14 | | |

No significant difference found in job satisfaction among private and public sector bank employees

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GRAPH 2
SHOWS MEAN SCORES OF JOB SATISFACTION AMONG PUBLIC AND PRIVATE BANK EMPLOYEES



According to *A Study Of Job Satisfaction And Job Stress Among Physical Education Teachers Working In Government, Semi-Government and Private Schools* by Dubey Shivendra, Mishra Mukesh Kumar (2015) The purpose of presented study is to measure the degree of difference in salary satisfaction and its impact on job satisfaction in public sector organizations and private sector organizations in Pakistani context. Findings of the study show that salary satisfaction score is little high for public sector organizations as linked to private sector organizations.

The results of which are in contrast with the results obtained in present study as the data has shown that there is no significant difference in satisfaction levels of public sector and private bank employees.

Hypothesis 4:

There is association between Occupational Stress, job satisfaction and selected demographic variables such as age, gender, marital status, experience, no of dependents, income.

Each demographic variable is assessed with the occupational stress and job satisfaction of bank employees

- There is association between age and occupational stress of bank employees
- There is association between age and job satisfaction of bank employees
- There is association between gender and occupational stress of bank employees
- There is association between gender and job satisfaction of bank employees
- There is association between salary per month and job satisfaction of bank employees
- There is association between salary per month and occupational stress of bank employees
- There is association between no of dependents and occupational stress of bank employees
- There is association between no of dependents and job satisfaction of bank employees
- There is association between marital status and occupational stress of bank employees

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- There is association between marital status and job satisfaction of bank employees
- There is association between job experience in years and occupational stress of bank employees
- There is association between job experience in years and job satisfaction of bank employees.

Hypothesis 4 I:

There is association between age and occupational stress of bank employees

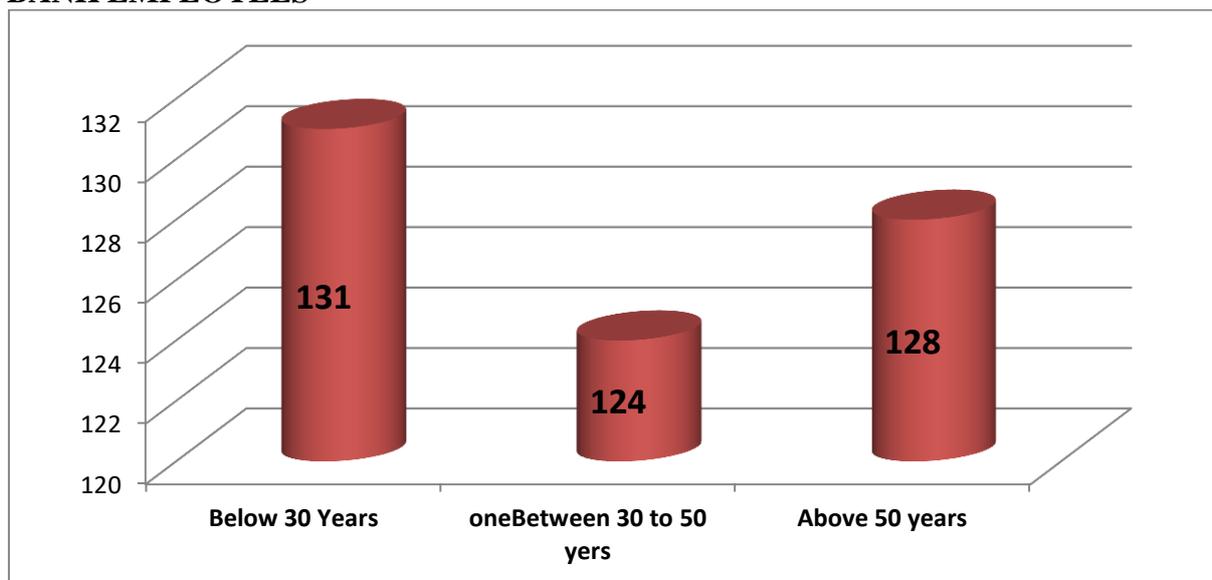
TABLE 5.4
SHOW MEAN SD AND ANOVA SCORE OF OCCUPATIONAL STRESS BASED ON AGE AMONG BANK EMPLOYEES

| Variable | Age | N | Mean | Sd | 'F | Level of Significance |
|--------------------|----------------|----|------|----|-----|-----------------------|
| OCCUPATIONAL STRSS | Below 30 years | 24 | 131 | 23 | 1.7 | .17 |
| | 30 to 50 Years | 54 | 124 | 12 | | |
| | Above 50 Years | 22 | 128 | 19 | | |

There is no significant difference in occupational stress and age of the bank employees

GRAPH 3

SHOW MEAN SCORES OF OCCUPATIONAL STRESS BASED ON AGE AMONG BANK EMPLOYEES



Hypothesis 4 II:

There is association between age and job satisfaction of bank employees

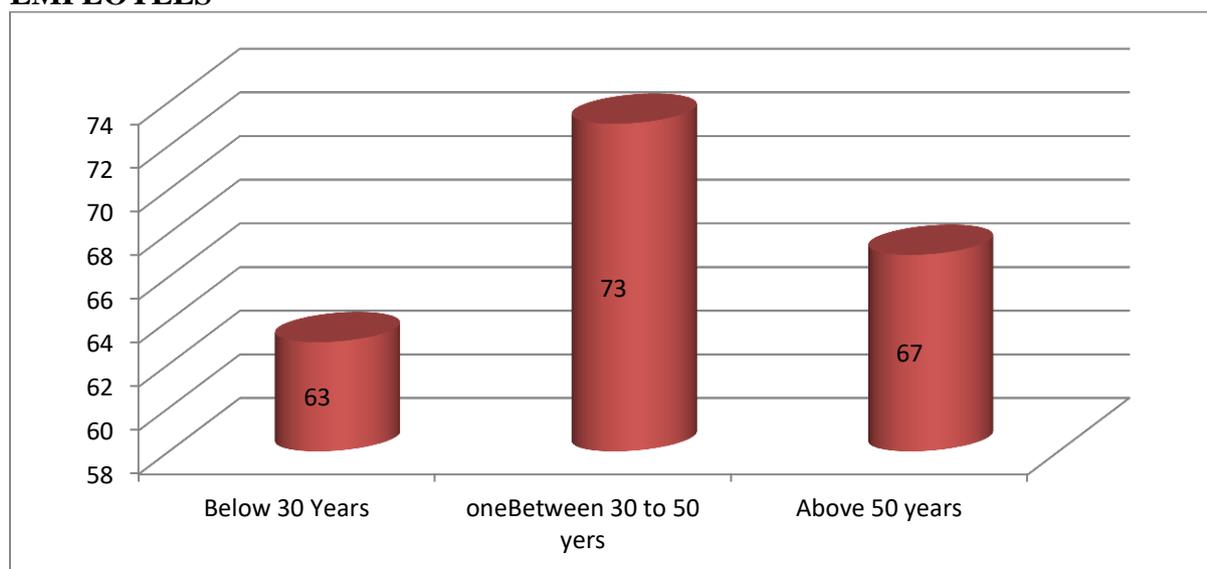
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TABLE 5.5
SHOW MEAN SD AND ANOVA SCORE OF JOB SATISFACTION BASED ON AGE AMONG BANK EMPLOYEES

| Variable | Age | N | Mean | SD | 'F | Level of Significance |
|------------------|----------------|----|-------|----|-----|-----------------------|
| Job Satisfaction | Below 30 Years | 24 | 63.65 | 16 | 6.3 | .003 |
| | 30- 50 Years | 54 | 73.21 | 10 | | |
| | Above 50 Years | 22 | 67 | 10 | | |

There is significant difference in job satisfaction

GRAPH 4
SHOW MEAN SCORES OF JOB SATISFACTION BASED ON AGE AMONG BANK EMPLOYEES



Hypothesis 4 III:

There is association between gender and occupational stress of employees

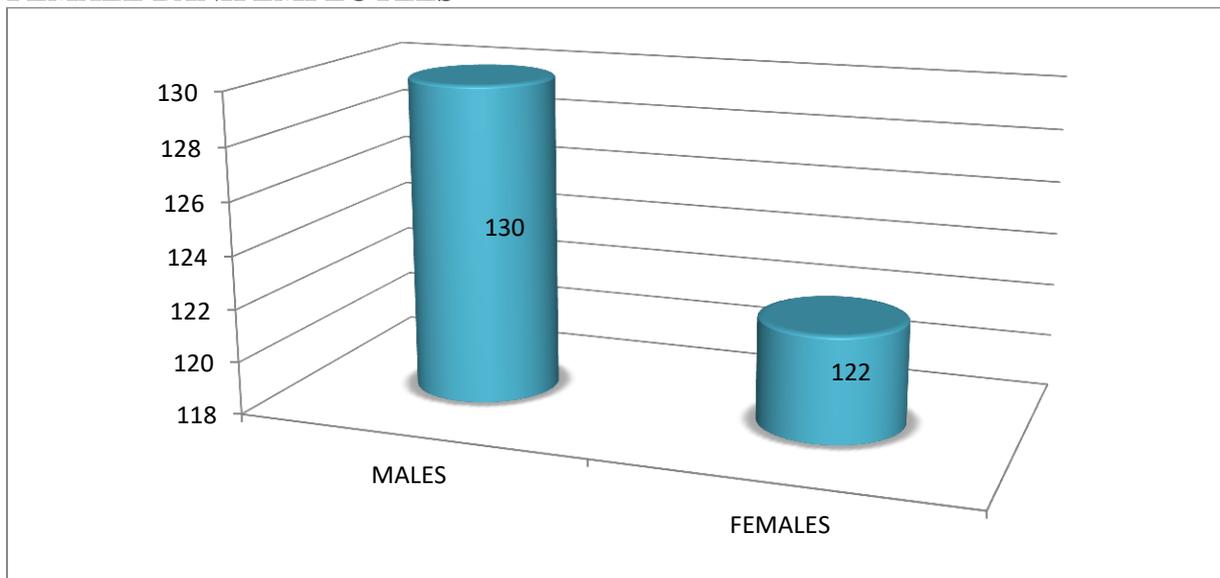
TABLE 5.6
SHOWS MEAN, SD AND 't' SCORE IN OCCUPATIOAL STRESS AMONG MALE AND FEMALE BANK EMPLOYEES

| Variable | Gender | N | Mean | SD | 't' | Level of significance |
|---------------------|---------|----|--------|-------|------|-----------------------|
| OCCUPATIONAL STRESS | MALES | 53 | 130.25 | 19.62 | 2.57 | .014 |
| | FEMALES | 47 | 122.36 | 13.21 | | |

It shows there is significant difference is occupational stress among male and female bank employees. Male employees show more occupational stress than female employees.

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**GRAPH 5
SHOWS MEAN SCORES OF OCCUPATIONAL STRESS AMONG MALE AND FEMALE BANK EMPLOYEES**



Hypothesis 4 IV:

There is association between gender and job satisfaction of bank employees

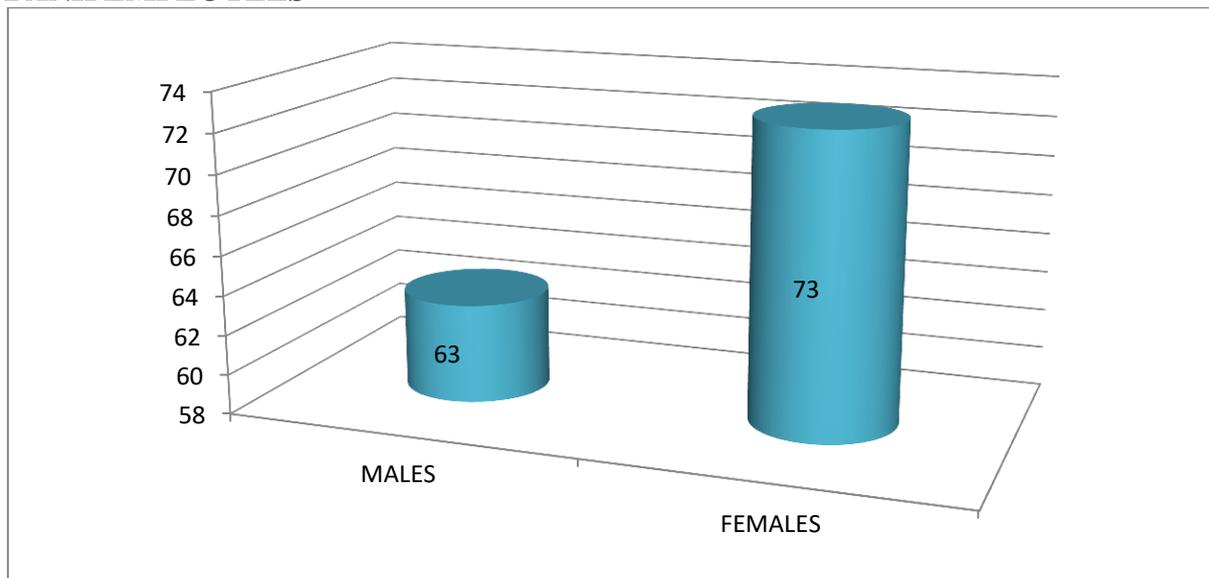
TABLE 5.7, SHOWS MEAN, SD AND ‘t’ SCORE IN JOB SATISFACTION AMONG MALE AND FEMALE BANK EMPLOYEES

| Variable | Gender | N | Mean | SD | ‘t’ | Level of significance |
|------------------|---------|----|-------|-------|------|-----------------------|
| JOB SATISFACTION | MALES | 53 | 67.07 | 15.54 | 2.38 | .019 |
| | FEMALES | 47 | 73.26 | 9 | | |

Female employees show more job satisfaction than male bank employees.

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**GRAPH 6
SHOWS MEAN SCORES OF JOB SATISFACTION AMONG MALE AND FEMALE BANK EMPLOYEES**



Hypothesis 4 V:

There is association between salary per month and job satisfaction of bank employees

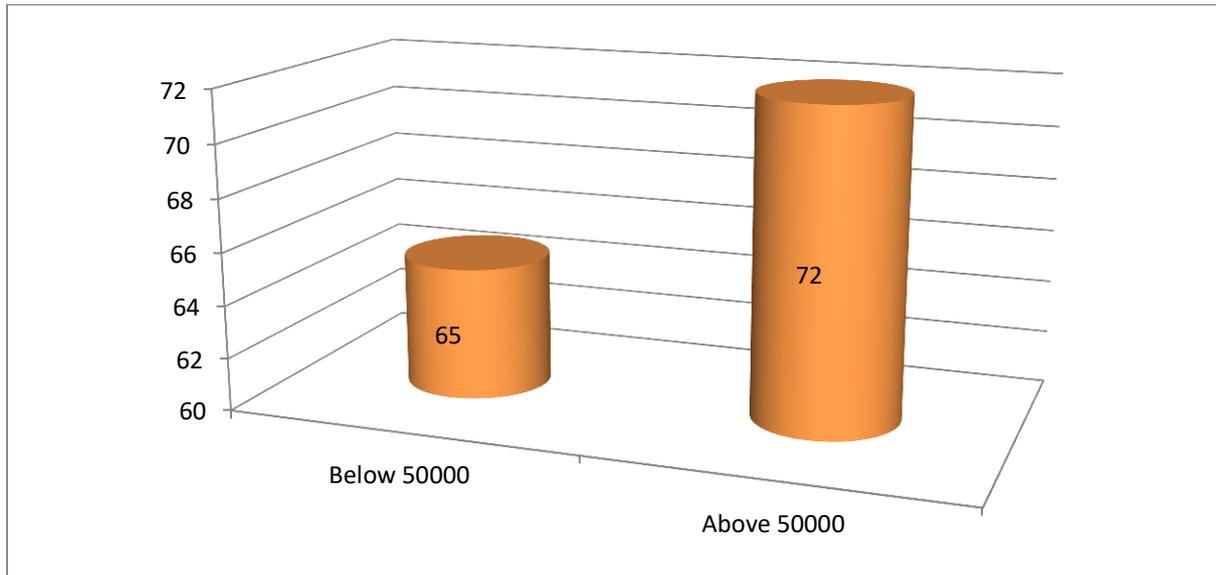
**TABLE 5.8
SHOWS MEAN, SD AND ‘t’ SCORE IN JOB SATISFACTION BASED ON SALARY(MONTHLY) AMONG BANK EMPLOYEES**

| Variable | Salary | N | Mean | SD | ‘t’ | Level of significance |
|------------------|-------------|----|------|----|-----|-----------------------|
| JOB SATISFACTION | BELOW 50000 | 33 | 65 | 15 | 2.3 | .02 |
| | ABOVE 50000 | 67 | 72 | 11 | | |

It shows there is significant difference in job satisfaction based on salary among bank employees.

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GRAPH 7
SHOWS MEAN SCORES OF JOB SATISFACTION BASED ON MONTHLY SALARY AMONG BANK EMPLOYEES



Hypothesis 4 VI:

There is association between salary per month and occupational stress of bank employees

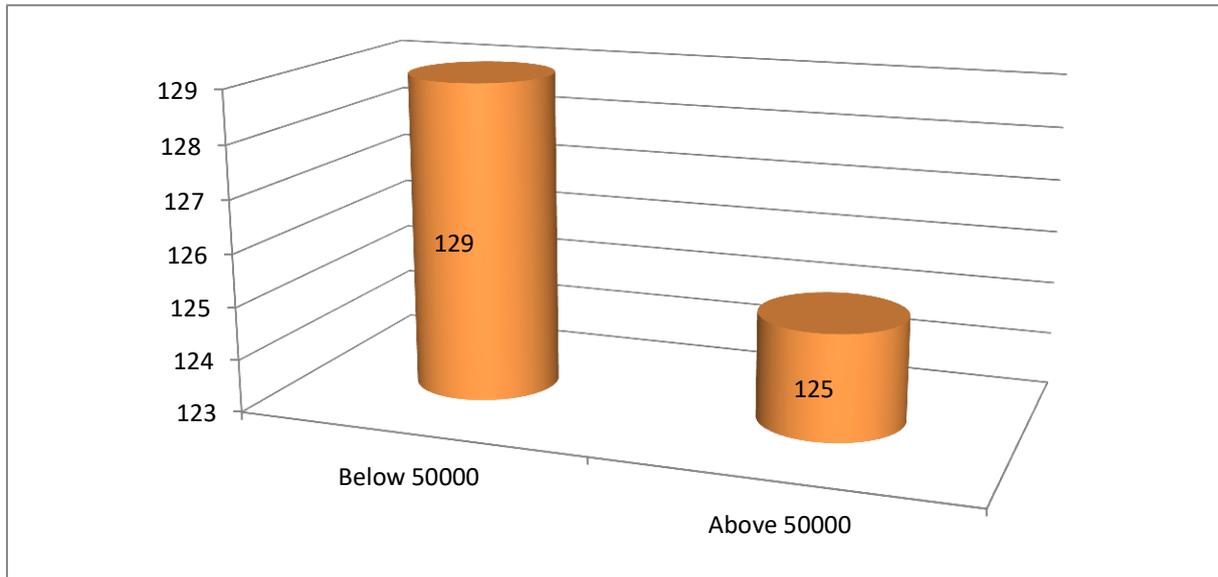
TABLE 5.9
SHOWS MEAN, SD AND 't' SCORE IN OCCUPATIONAL STRESS BASED ON SALARY(MONTHLY) AMONG BANK EMPLOYEES

| Variable | Salary | N | Mean | SD | 't' | Level of significance |
|---------------------|-------------|----|------|----|-----|-----------------------|
| OCCUPATIONAL STRESS | BELOW 50000 | 33 | 129 | 21 | .93 | .36 |
| | ABOVE 50000 | 67 | 125 | 11 | | |

It shows there is no significant difference in occupational stress based on salary among bank employees.

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**GRAPH 8
SHOWS MEAN SCORES OF OCCUPATIONAL STRESS BASED ON MONTHLY SALARY AMONG BANK EMPLOYEES**



Hypothesis 4 VII:

There is association between no of dependents and occupational stress of bank employees

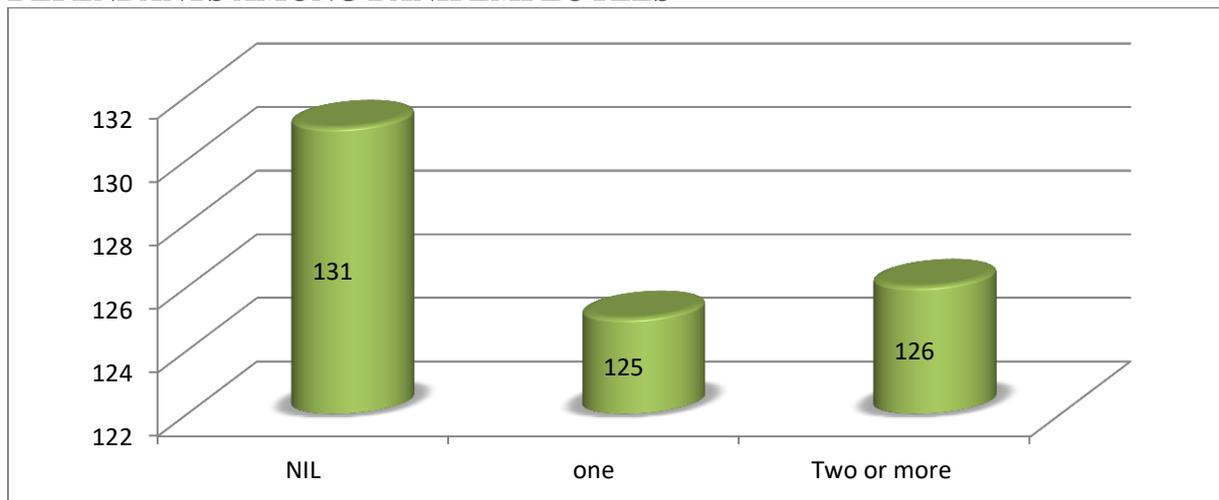
**TABLE 5.10
SHOWS MEAN SD AND ANOVA SCORE OF OCCUPATIONAL STRESS BASED ON NUMBER OF DEPENDANTS AMONG BANK EMPLOYEES**

| Variable | Number of Dependants | N | Mean | SD | 'F | Level of Significance |
|---------------------|----------------------|----|------|----|-----|-----------------------|
| OCCUPATIONAL STRESS | Nil | 9 | 131 | 11 | 3.7 | .33 |
| | One | 21 | 125 | 13 | | |
| | Two or more | 70 | 126 | 17 | | |

Table show there is no significant difference in occupational stress based on number of dependents among bank employees

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GRAPH 9
SHOW MEAN SCORES OF OCCUPATIONAL STRESS BASED ON NUMBER OF DEPENDANTS AMONG BANK EMPLOYEES



Hypothesis 4 VIII:

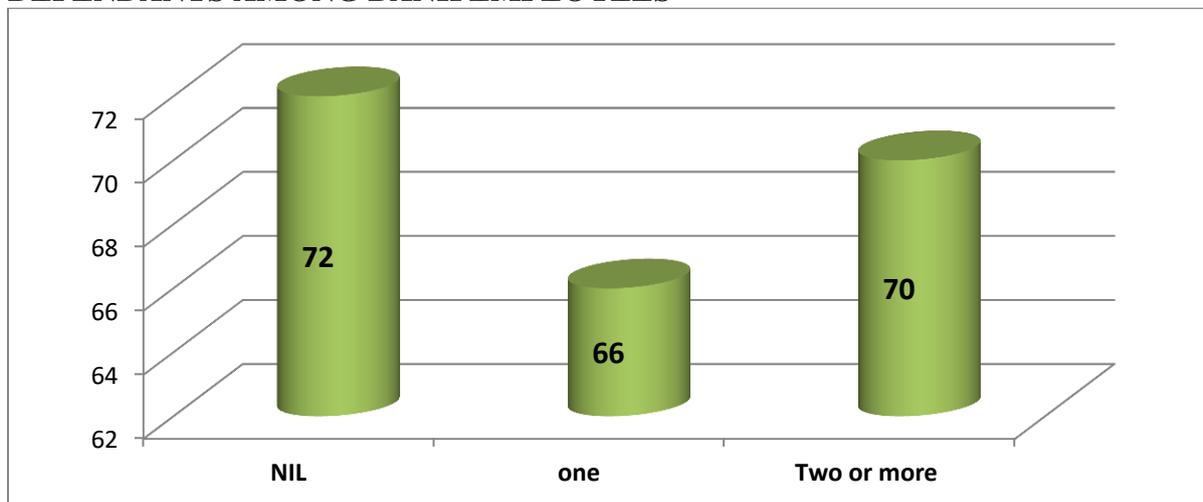
There is association between no of dependants and job satisfaction of bank employees

TABLE 5.11
SHOWS MEAN SD AND ANOVA SCORE OF JOB SATISFACTION BASED ON NUMBER OF DEPENDANTS AMONG BANK EMPLOYEES

| Variable | Number of Dependants | N | Mean | SD | 'F' | Level of Significance |
|------------------|----------------------|----|------|----|-----|-----------------------|
| Job Satisfaction | Nil | 9 | 72 | 10 | .97 | .38 |
| | One | 21 | 66 | 19 | | |
| | Two Or More | 70 | 70 | 11 | | |

No significant difference

GRAPH 10
SHOW MEAN SCORES OF JOB SATISFACTION BASED ON NUMBER OF DEPENDANTS AMONG BANK EMPLOYEES



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Hypothesis 4 IX:

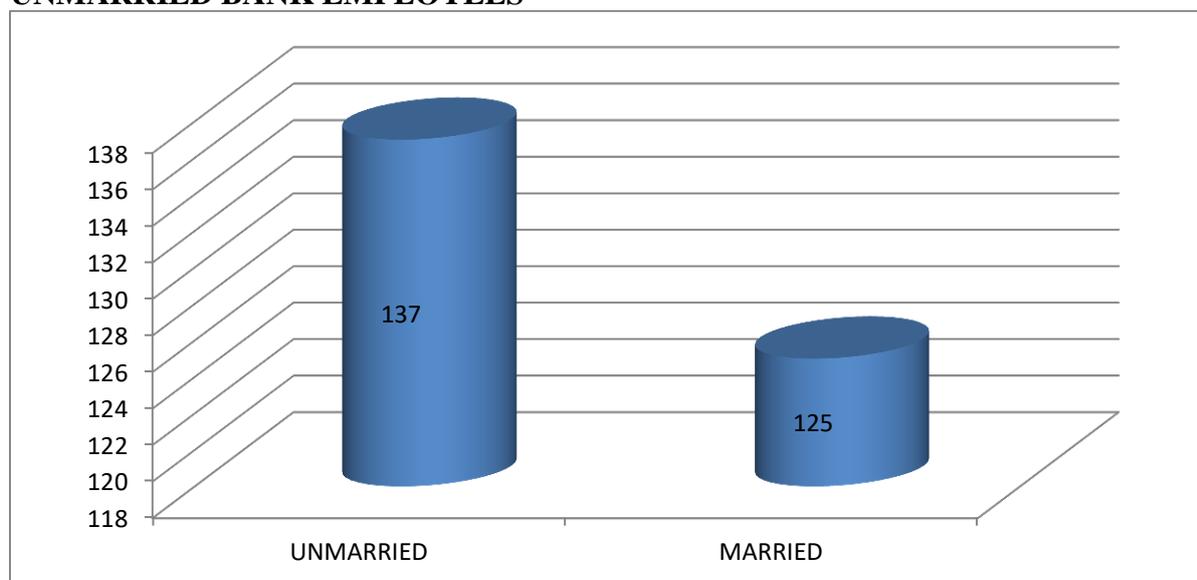
There is association between marital status and occupational stress of bank employees

TABLE 5.12
SHOWS MEAN, SD AND ‘t’ SCORE IN OCCUPATIOAL STRESS AMONG MARRIED AND UNMARRIED BANK EMPLOYEES

| Variable | Marital status | N | Mean | SD | ‘t’ | Level of significance |
|---------------------|----------------|----|--------|-------|------|-----------------------|
| OCCUPATIONAL STRESS | UNMARRIED | 17 | 137 | 25.08 | 2.52 | .01 |
| | MARRIED | 83 | 125.01 | 15 | | |

It shows there is significant difference in occupational stress among married and unmarried bank employees.

GRAPH 11
SHOWS MEAN SCORES OF OCCUPATIONAL STRESS AMONG MARRIED AND UNMARRIED BANK EMPLOYEES



Hypothesis 4 X:

There is association between marital status and job satisfaction of bank employees

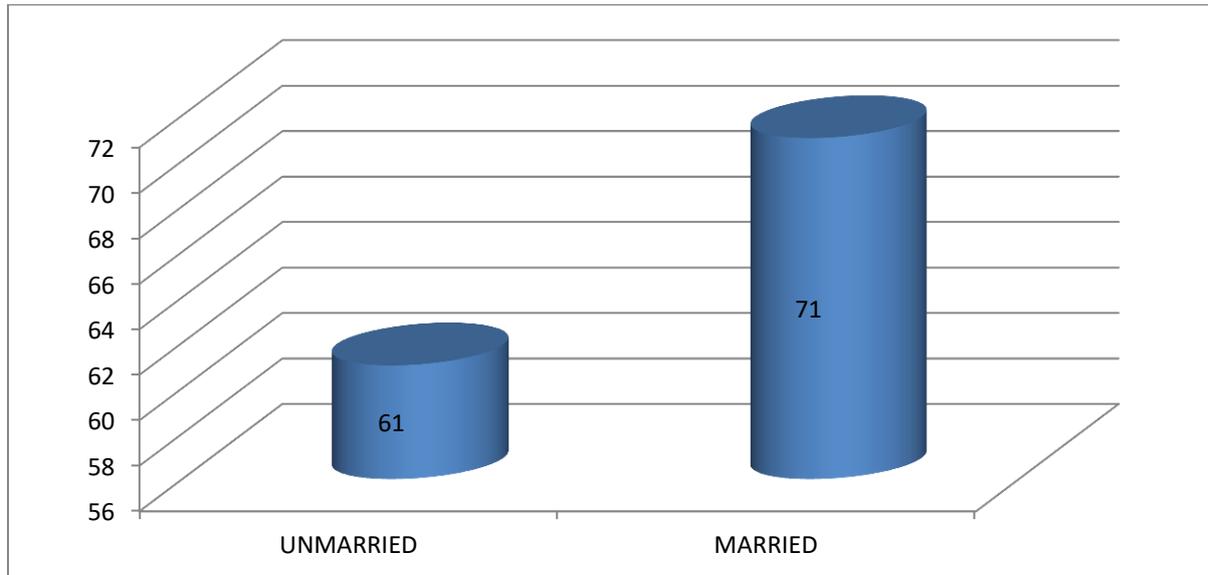
TABLE 5.13
SHOWS MEAN, SD AND ‘t’ SCORE IN JOB SATISFACTION AMONG MARRIED AND UNMARRIED BANK EMPLOYEES

| Variable | Marital status | N | Mean | SD | ‘t’ | Level of significance |
|------------------|----------------|----|------|----|-----|-----------------------|
| JOB SATISFACTION | UNMARRIED | 17 | 61 | 19 | 3 | .004 |
| | MARRIED | 83 | 71 | 11 | | |

It shows there is significant difference in job satisfaction among married and unmarried bank employees.

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GRAPH 12
SHOWS MEAN SCORES OF JOB SATISFACTION AMONG MARRIED AND UNMARRIED BANK EMPLOYEES



Hypothesis 4 XI:

There is association between job experience and occupational stress of bank employees

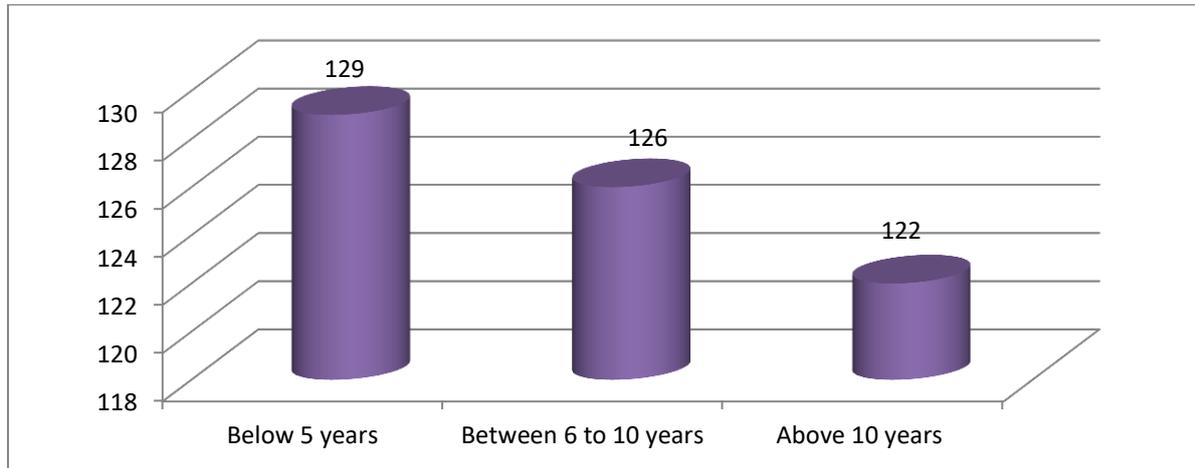
TABLE 5.14
SHOWS MEAN SD AND ANOVA SCORE OF OCCUPATIONAL STRESS BASED ON JOB EXPERIENCE AMONG BANK EMPLOYEES

| Variable | Work experience | N | Mean | Sd | 'F | Level of Significance |
|---------------------|-----------------|----|------|----|-----|-----------------------|
| OCCUPATIONAL STRESS | Below 5 years | 28 | 129 | 16 | 3.7 | .04 |
| | 6 to 10years | 25 | 126 | 17 | | |
| | Above 10 years | 47 | 122 | 14 | | |

Table show there is significant difference in occupational stress among bank employees based on their job experience.

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GRAPH 13
SHOW MEAN SCORES OF OCCUPATIONAL STRESS BASED ON JOB EXPERIENCE AMONG BANK EMPLOYEES



Hypothesis 4 XII:

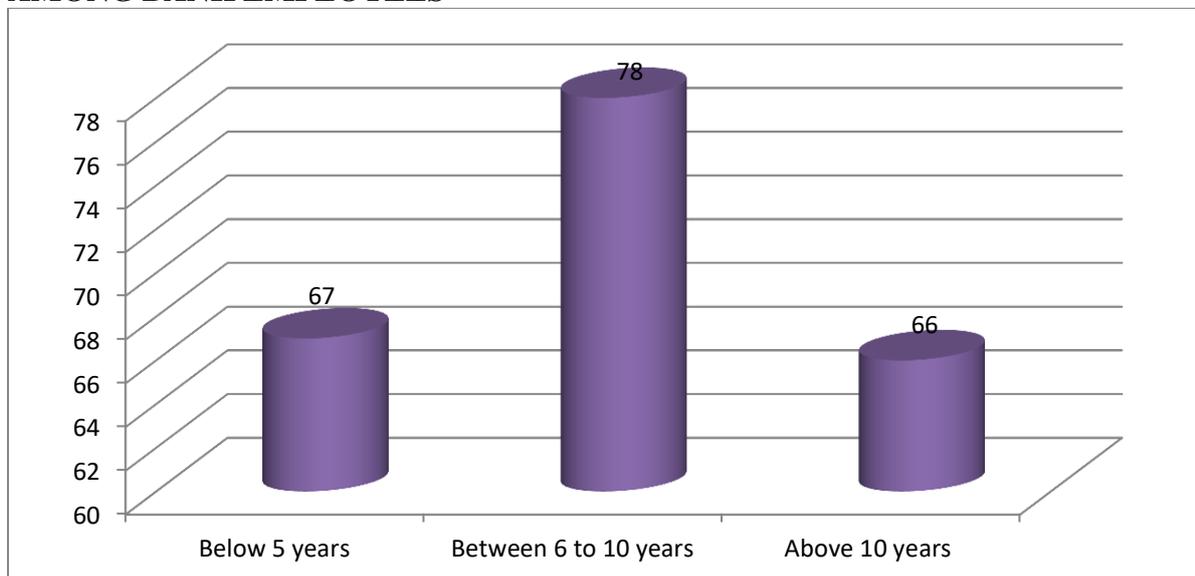
There is association between job experience and job satisfaction of bank employees

TABLE 5.15
SHOWS MEAN SD AND ANOVA SCORES OF JOB SATISFACTION BASED ON JOB EXPERIENCE AMONG BANK EMPLOYEES

| Variable | Work experience | N | Mean | Sd | 'F | Level of Significance |
|------------------|-----------------|----|------|----|-----|-----------------------|
| JOB SATISFACTION | Below 5 years | 28 | 67 | 15 | 8.4 | .0001 |
| | 6 to 10years | 25 | 78 | 12 | | |
| | Above 10 years | 47 | 66 | 9 | | |

It shows there is significant difference in job satisfaction based on job experience

GRAPH 14
SHOW MEAN SCORES OF JOB SATISFACTION BASED ON JOB EXPERIENCE AMONG BANK EMPLOYEES



CONCLUSION

Based on the results we can conclude that there is negative relationship between the occupational stress and job satisfaction among public sector and private bank employees. There is no significance difference in occupational stress and job satisfaction levels among public sector and private bank employees. When compared demographic variables it shows occupational stress has no relation with age, salary, no of dependents, whereas high stress is found in male, un married and less experienced employees. Job satisfaction has no relation with no of dependent, more satisfied employees are 30-50 years aged, female, high salaried, experience from 6-10 years employees.

Implications

1. This study is helpful to know more about bankers and their happiness
2. The satisfaction levels can be increased by reducing the stress levels.
3. The organizations which are included in the study can create the organizational culture to increase the satisfactions levels and decreasing stress levels.
4. Measures can be taken by the organizations to create conducive atmosphere for work.
5. Employees can be given teaching regarding stress management, time management.
6. Providing incentives, perks, leisure activities in between would be helpful.

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Conflict of Interest

The author declared no conflict of interests.

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