

## **Stress and Job Satisfaction level among Government and Private Sector Bank Employees: a Study on Urban Area in Patna India**

Anamika<sup>1\*</sup>

### **ABSTRACT**

The purpose of the present study was to investigate the relationship of job satisfaction, job stress on Government sector bank and Non-Government sector bank employees. It was believed that there will have a significant difference between government and non-government bank employees in case of various job related factors. These factors affect job performance of employees. In this context it was important to know how job satisfaction, job stress differ in terms of types of jobs. Subjects in the study were 100 employees, 50 PSU and 50 non-PSU bank employees. Job Satisfaction Scale, Occupational Stress index were used as data collection tools. Data were analyzed by using means, Pearson Product Moment Correlation and ANOVA test. The study found that there is a significant positive correlation between job stress and types of job ( $r = .282, P < .01$ ). Significant job stress was found in case of non-government bank employees, because, they feel less job security and high work load. Significant negative correlation was found between job satisfaction and sex ( $r = -.204, P < .05$ ). Female employees were less satisfied than male employees with their lower level jobs having with a lower payment and as well as due to less social security.

**Keywords:** *Government, Non-government, job Satisfaction, Occupation Stress, Bank*

**J**ob satisfaction and job stress are the two most widely studied topics in the present world. A major part of man's life is spent in work. It is a social reality and social expectation to which man seems to confirm. Job satisfaction degree is in fact determined by the ratio between what we have and what we want in our life. Human have to adjust continuously with the changing environment. When a person becomes successful with his job, he feels satisfied and job satisfaction is essential for uprising production. The worker who achieves more is highly satisfied with his job. Future expectation of an employee also influences his job satisfaction level but today it is seen as a very complex cluster of attitudes towards different aspects of the work. It is also a pleasurable or positive emotional state and it is related to the work that individual

<sup>1</sup> Research Scholar, Department of Sociology, Patna University Patna, India

\*Responding Author

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performs. Job satisfaction is the attitude of worker toward his occupation, rewards which he gets social, Organizational and physical characteristics of the environment in which he does his working activities. Job satisfaction can be regarded as one aspect of life satisfaction; experiences on the job influence perceptions of the job, and vice versa (Davis & Newstrom, 1989). There are some factors in job satisfaction. Some important facets for job satisfaction are pay, promotion and promotion opportunities, co-workers, supervision and the work itself. Job stress in work place is not a new phenomenon, but it is a great threat of employee's health and well being than ever before. While technology has made aspects of many jobs easier, it has also added to the anxieties of office, life thorough information overload, heightened pressure for productivity and a threatening sense of impermanence in the work place. Stress can be termed as a dynamic and reciprocal relationship between the person and environment. There is a clear connection between workplace stress and physical and emotional problems. According to the early warning signs of job stress include: headache, sleep disturbance, difficulty concentrating, Irritability, low morale, poor relation with family and friend. Job stress plays an important role in several types of ongoing health problems, especially: cardiovascular disease, musculoskeletal conditions, and physiological disorders.

According to Locke (1976) job satisfaction is a positive attitude resulting from the perception of one's job as fulfilling one's needs. There are three important dimensions of job satisfaction.

1) Job satisfaction is an emotional response to a job situation. As such, it cannot be seen; it can only be informed; 2) How well outcomes need or exceed expectations often determines job satisfaction; 3) Job satisfaction represents several attitudes. Job satisfaction is a person's attitude towards the job.

### **REVIEW OF LITERATURE**

Ahsan *et al.* (2009) conducted a study which investigated the relationship between job stress and job satisfaction. The determinants of job stress were examined under this study include, management role in the organization, relationship with different people in the organization, pressure of extensive work, homework interface, performance pressure, and role ambiguity. Sattar and Ali (2014) Measures the factors affecting the employee satisfaction by discussing variables such as promotion, work environment, leadership and job satisfaction and observe its impact on workers of the banking industry at Bahawalpur district. It was determined that all the variables promotions, work environment, leadership behavior and job satisfaction have significant relationship with employees job satisfaction.

Mansoor *et al.* (2011) conducted a research which examined the relationship between job stress and job satisfaction among the faculty members of universities in Lahore, Pakistan. In order to assess the stress level and satisfaction, role of management, work pressure, role ambiguity, and

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performance pressure were used as variables. Results concluded that employees highly satisfied with their jobs (13.5%) or who were highly stressed on their jobs were few (2.5%); most of the employees were however averagely satisfied on each variable used in questionnaire to assess the level of job stress and job satisfaction.

### ***Rationale of the Study***

The bank sector of India has becoming a dominant source of our economy day by day. The work pressure in this site is also rising. So, it has become important to be concerned about the mental well-being of the employee. Besides, their job satisfaction level also must be known. It is hoped that if a research can be done, the stress level and the satisfaction of the employee will be identified. It will broaden the research aspect in this area and will also help the employee to reduce their stress level. It is hoped that the employee will be more satisfied with their occupation by proper management which can be theorized by such research work.

### ***Aim of Study:***

1. The study was to investigate the job satisfaction and job stress of government and Non government bank employees in urban area Patna.

### ***Objectives***

1. To study whether there is a relationship between job satisfaction & job stress among employees of Government Sector Banks and Private Sector Banks.
2. To analyze whether there is any difference of job satisfaction & job stress on the basis of government Sector Banks and Private Sector Banks.
3. To see whether there is any difference of job satisfaction & job stress on the basis of gender.

### ***Hypotheses***

1. There would be a relationship in job satisfaction & job stress among the employees of Government and Private Sector Banks.
2. Job stress of Private Sector Banks employees would be higher than Government Sector Bank employees.
3. Job satisfaction of Government Sector Banks employees would be higher than Private Sector Bank employees.

## **MATERIALS AND METHODS**

### ***Sample***

The participants of the present study comprised 100 respondents including 50 respondents of Government sector bank employees and 50 respondents of Private sector bank employees. In both cases 50% of respondents were male and 50% were female employees. Respondents were

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selected purposively as a sample. Marital status, age, socio-economic status, income level were collected as demographic information of the participants.

### ***Instruments***

**Personal Information Form (PIF):** A questionnaire was set for collecting the personal information of the subjects such as name, age, educational qualification, occupation, monthly income, working hour etc.

### **English Version of Job Satisfaction Scale**

An adapted English version of Job satisfaction scale developed by Warr et al. (1979) known as Warr-Cook-Wall scale used for measuring job satisfaction. The English version was administered to 25 participants (20 males and 5 females) with a gap of 30 days. The test-retest reliability Coefficient is 0.54 which is significant at .05 levels. The reliability Coefficient of Split-half ( $r = .87$ ) and Cornbach's alpha ( $r = .85$ ) are significant at .01 level ( $n=270$ ) showing internal consistency. Good concurrent ( $r = .32$ ) and congruent ( $r = .54$ ) validity were found. These results established that the English version of the Job satisfaction scale was reliable and valid. The scale contained fifteen statements about fifteen different aspects of the job with a seven-point scale; in which higher scores represent higher satisfaction. The original instrument was designed for face-to-face interviews where respondents were provided with the I'm extremely dissatisfied, I'm very dissatisfied, I'm moderately dissatisfied, I'm not sure, I'm moderately satisfied, I'm very satisfied and I'm extremely satisfied choices. Scores from 1 to 7 were assigned accordingly. The scores obtained by a subject in all the fifteen items are added and the resulting total score is used as the index of job satisfaction of the employee. The lowest and highest possible total scores in this scale can be 15 and 105 respectively, with score 60 as the midpoint i.e. I'm not sure choice.

### **Occupational Stress Index**

Job stress was measured by using the Occupational Stress Index developed by Srivastava and Singh (1981). The scale consists of 46 items with 5 alternative response (strongly disagree to strongly agree) categories. Out of 46 items, 28 are true-keyed and 18 false-keyed. The items related to almost all relevant components of the job life which causes stress in some way or the other such as role overload, role ambiguity, role conflict, unreasonable group, and political pressure, responsibility for persons, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working condition and unprofitability. The reliability index ascertained by Split-half (odd-even) method and Cronbach's alpha coefficient for the scale were found to be .93 and .90 respectively.

The possible range of scores on this index is from 46 - 230, with higher scores as indicative of high stress. For the present study a English version adapted by Rahman and Sorcar (1990) of the index was used which was found to have high inter-judge agreement. The responses were given weights of 1, 2, 3, 4 and 5, respectively for strongly disagree, disagree, I am not sure, agree and strongly agree. The scoring for the false-keyed items is reversed.

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**RESULTS**

The statistical methods used to analyze obtained data are mean, Pearson Product Moment Correlation and (2 × 2) analysis of variance (ANOVA).

All statistical analyses were carried out using the statistical program SPSS version 16 for windows.

There is a relationship in job satisfaction & job stress of Government and Non Government employees' bank of Patna. The relationship is positive but not significant. Male job satisfaction mean was (72.58) and female job satisfaction mean was (66.94), which mean male job satisfaction was better than female. It reveal that only the main effect for sex is significant at .05 level (F = 4.331, df = 1, 96, P < .05). That means job satisfaction of the respondents differed by their sex. There is government bank employees' job stress mean was (124.30) and non-government mean was (134.24). That indicate Government employees bank job stress was lower than non- government employees. It indicates that the main effect of job stress for the types of job was significant at (.01) level significance (F = 8.651, df = 1, 96, P < .01). That means job stress of the respondents differed by their types of job. And the government bank employees' mean is (14.78), non-government employees bank 'mean is (13.94). It also shows that male employees' mean is (14.78) and female employees' mean is (13.94).

*Mean and standard deviation according to job stress for types of job and sex*

Sex	Types of job	Mean	SD	Total Mean
Male	Government	122.36	23.625	130.46
	Non-Govt.	138.56	13.109	
Female	Government	126.24	15.045	128.08
	Non-Govt.	129.92	13.625	

*Correlation between occupational stress and Job satisfaction among female bank employees.*

Factors of occupational stress	Job satisfaction
Role overload	.230*
Role ambiguity	.294**
Role conflict	.218*
Unreasonable group & political pressures	.251**
Pressure from persons	.109
Under participation	.075
Powerlessness	.142
Poor peer relations	.350**
Intrinsic impoverishment	.151
Low status	.257**

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<b>Factors of occupational stress</b>	<b>Job satisfaction</b>
Strenuous working conditions	.116
Unprofitability	.244*

\* Correlation is significant at 0.05 levels

\*\* Correlation is significant at 0.01 levels

The above table shows the correlation between occupation stress and Job satisfaction among female bank employees. The correlation between occupation stress and Job satisfaction is assessed by using product moment correlation. Negative correlation was found between occupation stress and Job satisfaction among female bank employees. The correlation between occupation stress and Job satisfaction is significant. Therefore the stated hypothesis job satisfaction is negatively correlated with occupational stress of male and female bank employees are accepted.

***Correlation between job satisfaction and occupational stress among male bank employees.***

<b>Factors of occupational stress</b>	<b>Job satisfaction</b>
Role overload	.369**
Role ambiguity	.189
Role conflict	0.122
Unreasonable group & political pressures	.244**
Pressure from persons	.292**
Under participation	.272**
Powerlessness	.382**
Poor peer relations	.222*
Intrinsic impoverishment	.192*
Low status	.023*
Strenuous working conditions	.254**
Unprofitability	.201

\* Correlation is significant at 0.05 levels

\*\* Correlation is significant at 0.01 levels

The above table shows the correlation between occupation stress and Job satisfaction among male bank employees. The correlation between occupation stress and Job satisfaction is assessed by using product moment correlation. Negative correlation was found between occupation stress and Job satisfaction among male bank employees. The correlation between occupation stress and Job satisfaction is significant.

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*Summary of ANOVA of job stress according to the types of job and sex.*

Summary of ANOVA of job stress according to the types of job and sex. Source	SS	df	MS	F	Sig.
Sex	141.610	1	141.610	.496	.483
Type of job	2470.090	1	2470.090	8.651* *	.004
Sex*Type of job	979.690	1	979.690	3.43 1	.067
Error	27410.320	96	245.524		

Note: R Squared = .116 (Adjusted R Squared .088); \*\* $P < .01$ .

### **DISCUSSION**

The present study aims to investigate the relationship of job satisfaction & job stress on Government and Non Government employee bank of Patna. The target population of this study is Government and Non Government employees' bank. The sample was comprised 100 (50 Government and 50 Non Government) employees. They were classified according to their sex i.e. male and female.

The first hypothesis describing that there would be a relationship of job satisfaction & job stress on Government and Non Government employees was proved by this study.

### **CONCLUSION**

The study has carried out to find the relationship of job satisfaction & job stress on government and non- government bank employees of Patna. It was found that job satisfaction among male employees was better than female employees. The reason found in this study, females are dominated in many aspects by male employees in jobs. Non government bank employees found to feel more job stress than government employees. There are many difference exist between government and non government jobs including job security and others facilities. Job satisfaction & job stress are important determinants of employee's wellbeing. When people are satisfied with their job, they are more productive and tend to be healthier. When employees feel that the environment at work is negative, they feel stressed. Stress has a large impact on employee mental and physical health. So in today's competitive hiring market, it's become important for all types of organizations to enhance job related opportunities and ensure that workers enjoy being on their job.

### **LIMITATIONS**

In this study, the sample was drawn purposively as well as sample size was small. As a result this sample is not enough to represent the true status. That is why the findings cannot be over generalized to all of the Government and Non Government Bank employees of Patna. In this

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sense, in order to increase generalization of the study further higher order analysis could be performed. Further research is needed to explore the relation of other variables with job satisfaction & job stress on the basis of types of jobs and gender.

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### ***Conflict of Interests***

The author declared no conflict of interests.

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