



Job Stress and Satisfaction: A Gender-Based Comparative Study of Bank Employees in Manipur

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ABSTRACT

This study examines the relationship between job stress and job satisfaction among bank employees in Manipur, India. Job stress is defined as the reactions of individuals to new or threatening factors in their work environments, while job satisfaction is defined as all the feelings that an individual has about his/her job. The study aims to explore the level of job stress and job satisfaction experienced among bank employees in Manipur, and how they are interrelated. The study also compares the differences between male and female employees in terms of job stress and job satisfaction. The study used a self-administered questionnaire to collect data from 167 employees comprising of both public and private bank. The mean scores of item indicates that the employees are indifferent in the job satisfaction and that they are satisfied with their job. The results also show that there are no significant gender differences in both variables. The study also identifies the main sources of job stress and job satisfaction, and suggests some implications and recommendations for bank management and employees.

Keywords: Job stress, job satisfaction, bank employees, gender, Manipur.

INTRODUCTION

Job 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 is defined as all the feelings that an individual has about his/her Job (Sowmya and Panchanatham, 2011). Job satisfaction is associated with increased output, efficiency of the organization, loyalty with the organization, and reduced absenteeism and earnings (Ellickson & Logsdon, 2001; Wright & Davis, 2003), however, if the employees are not satisfied with the job then it may cause turnover intentions, increasing costs, decreasing profits and ultimately customers unhappiness with the organization (Zeffaneet al., 2008). Over years, an attempt has been made to categorize and find out the factors that affect job satisfaction and found wages as the main factor for job satisfaction, but other factors such as the promotion, recognition of work, and employees loyalty are also considered important (as cited in Salem et al., 2013). Nevertheless, Calisiret al, (2010) asserts that salaries and incentives are the most important determinant of job satisfaction. Job satisfaction is an attitude or emotional response to work tasks 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 organization, high desertion rates, low morale, and low job satisfaction (Jimmieseon, Terry & Callan, 2004). In occupational stress model, it was found that job stress and job satisfaction are distinct, but highly interrelated variable. 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. The present paper aims to delve deeper to explore the co-relationship exist between job satisfaction and occupational stress amongst bank employees.

Hugh J. Arnold and Daniel C. Feldman: "Stress is defined as the reactions of individuals to new or threatening factors in their work environments."

Ivancerich and Matteson: Stress simply defined as "the interactions of the individual with the environment," but they give a more detailed working definition, as follows: "An adaptive response, mediated by individual differences and/or psychological processes that is a consequences of any external (environmental) action, situation, or event that places excessive psychological and/or physical demands upon

a person.”

Causes of Job Stress-Stressors

The factors causing stress in a person are called stressors. The common stressors on employees may generate action from individuals and organizational sources.

Individual, group and organizational stressors constitute work stressors; whereas extra- organizational stressors refer to non-work stressors.

Individual stressors depend on personality traits and constraints of change (Aswattappa, 1990). Personality traits refer to the nature of the individual. The changes in the career and in the life of an individual are referred to as constraints change.

Group stressors refer to poor relationship within groups and between groups, lack of group cohesiveness, lack of leadership support (Aswathapa, 1990), lack of social support, poor relationship with colleagues, superiors and subordinates, interpersonal conflict and intergroup conflict.

Organizational stressors consist of stress arising mainly due to role factors, job factors and physical factors. Role factors refer to role ambiguity, role conflict, role overload, role stagnation and inadequacy of role authority. Job factors consists of difficulty in performing the job, felling of inequity, that is, felling of being poorly paid and mismatch between the capacity of the individual and requirement for the job. Noise levels, temperature levels, poor lighting, ventilation, vibration and motion constitute physical factors. Family problems, life crises, financial difficulties, political, economic and technological uncertainties (Aswattappa, 1990), conflict of personal beliefs with those of the organization, conflict of family demands with organizational demands constitute extra-organizational sources of stress.

Sometimes the nature of the job, such as jobs involving shift work, machine paced tasks or hazardous environment may result in more stress than others. Workers who spend many hours daily in front of the computer screens also report high stress levels, says Schuller (1975).

Sources of stress may also differ based on one's position in the organization. Executive stressors may arise from the pressure for short-term financial results or the fear of a hostile take-over attempt. At the supervisory, level, stressors include the pressure for quality and customer service, numerous meetings and responsibility for the work of others. Workers are more likely to experience the stressors of low status, resource shortage, and the demand for large volume of error mention here that any given event of stress arises either from a single cause or from a constellation of interaction causes or stressors.

Effect of Stress

1 Physically:

The heart pumps faster, making the heart pound and blood pressure rise; some people experience palpitations. Muscle tension increases, leading to headaches, dizziness, jaw ache and even insomnia. The mouth goes dry, digestion slows causing "butterflies" in the stomach. Breathing is faster and less efficient which can lead to over breathing (hyperventilation) and breathlessness. Changes in the flow of blood to the skin can cause sweating, blushing or clammy hands and feet.

2 Mentally:

A certain amount of stress can be mentally stimulating but too much can affect our thinking ability. Thoughts may become jumbled and confused. Thinking becomes focused on worrying. We may become preoccupied with problems. It becomes much harder to make decisions or find solutions to problems. Thinking negatively and fearing the worst increases worry and stress.

3 Emotionally:

People respond to stress in many different ways. Common emotional effects are irritability, impatience, anger, frustration, fear, anxiety, self-doubt, panic, despondency, feelings of inadequacy, insecurity, hopelessness, unhappiness, emotional withdrawal and depression.

4 Behaviorally:

Stress can change people's behaviour towards one another. We may become less sociable, less caring, more hostile and insensitive towards others. When stress is accompanied by anger we may become less tolerant, fly off the handle easily and provoke rows. Many people respond to stress by eating, drinking, or smoking much more than is usual: some engage in risk taking behaviour. Students often complain that when they feel stressed they find it hard to concentrate, feel tired all the time, perhaps start to miss lectures and deadlines and feel they can't cope.

5. Financially and Economically:

The financial and economic impact of workplace stress cannot be ignored. It is generally accepted that untreated workplace stress is associated with increased levels of employee absenteeism and turnover, decreased levels of productivity as well as lost workdays due to disability or sick leave (Williams, 2003).

Definition and Nature of Job Satisfaction

Job satisfaction is an extended to which a person is gratified, contented or fulfilled by his or her work. Job satisfaction is a general attitude towards one's job. While working in organisations, people develop a set of attitudes about their work, supervision, co-workers, working conditions and so on. This assemblage of attitudes is referred as job satisfaction.

Kahn (1973) described job satisfaction as the favourableness or unfavourableness with which employees view their work. It expresses the amount of agreement between one's expectations from the job and the rewards that the job provides. In other words, it may be defined as "the amount of overall positive affect (or feeling) that individuals have towards their jobs." Rationally, workers are appraising and evaluating the quality of their job all the time. Emotionally, employees possess heart-felt beliefs about their job and organisation. Rational thoughts and emotional feelings are at the core of employees. The happier employees are within their job, the more satisfied they are said to be. Employees with high level of job satisfaction are positive about their work place.

Job satisfaction has been defined as a pleasurable emotional state resulting from the appraisal of one's job (Brief, 1998). Weiss (2002) has argued that job satisfaction is an attitude but points out that researchers should clearly distinguish the objects of cognitive evaluation which are affect (emotion), beliefs and behaviours (Weiss, H.M., 2002). This definition suggests that we form attitudes towards our jobs by taking into account our feelings, our beliefs, and our behaviours.

Dimensions to Job Satisfaction

There are three important dimensions to job satisfaction. First, job satisfaction is an emotional response to situation. As such it cannot be seen, it can only be inferred. Second, job satisfaction is often determined by how well outcomes meet or exceed expectations. For example, if organisational participants feel that they are working much harder than others in the department but are receiving fewer rewards, they will probably have a negative attitude towards the work and / or co-workers. They will be dissatisfied. On the other hand, if they feel they are being very well treated and are being paid equitably, they are likely to have a positive attitude towards the job. They will be satisfied. Third, job satisfaction represents several related attitudes. Smith, Kendall and Hulin (1969) have suggested that there are five job dimensions that represents the most important characteristics of a job about which people have affective responses. These are:

1. Work itself – the extent to which the job provides the individual with / interesting tasks, opportunities for learning and the chance to accept responsibility.
2. Pay – the amount of financial remunerations that is received and the degree to which this is viewed as equitable vis-a-vis others in organization.
3. Promotion opportunities – the chances for advancement in the hierarchy.
4. Supervision – the ability of the supervisor to provide technical proficient and socially supportive.

REVIEW OF LITERATURE AND RESEARCH METHOD

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 behaviour and job satisfaction have significant relationship with employees job satisfaction.

Salem et al. (2013) concluded that most people or employees agreed that personality type suits the work they do and have the opportunity to do what they do best and they are also optimistic about their personal and professional life further demonstrates that fair policy of recruitment and selection leads to employee satisfaction at work.

Presence of higher degree of occupational stress adversely affected the level of job satisfaction and if employees are allotted low burden of masks, targets and operational activities to perform for their customers then they will become more calm, happy and satisfied with their jobs instead of having hectic workload, burden and tension created by the line managers as well as customers (**Khan, Ramzan& Butt, 2013**).

After extensive literature review, **Sowmya and Panchanatham (2011)** revealed that job satisfaction is dependent on supervisor's behaviour, co-workers' behaviour, pay and promotion, job and working condition and organizational aspects. In the case of job satisfaction aspects, commercial banks employee perceived pay and promotion as an indispensable factor to decide their satisfaction level.

The level of employees' job satisfaction increases by many factors and when employees are satisfied with their work, they feel motivated (**Noor, 2011**). The demand of employees work life balance is increased by change in trends in the business such as change in the organizations structure, diversity of work force and female employees working in the organizations. Organizations should provide work life balance facilities to their employees so that employees can perform their duties effectively and leads organization to success.

Kamal and Debashish (2009) found that with the change of satisfaction determinants, level of job satisfaction varies. They observed that 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.

Research Methodology

It is a way to systematically solve the problem. It may be understood as a science of studying how research is done scientifically. In it we study the various steps that all generally adopted by a researcher in studying his research problem along with the logic behind

Objectives:

The purpose of the research is to discover answers to questions through the application of scientific procedures. The main aim of research is to find out the truth which is hidden and which has not been discovered as yet.

The main objectives of the present study conducted in banks are:

1. To compare the job satisfaction level between genders of bank employees.
2. To compare the experience of occupational stress between genders of bank employees.

Hypothesis:

In relation to the above objectives of this study directional hypothesis have been formulated.

Hol: There is no significant difference between genders in terms of job satisfaction.

Ho2: There is no significant difference between genders in the experience of occupational stress.

Samples and sampling methods

An ex post- facto research design was used for this study. With the aid of structured questionnaires, data was collected from 167 employees who were randomly sampled from various public and private banks branches of SBI, Bank of Baroda, Punjab Bank, UBI, Vijaya Bank, Urban Co-operative Bank, Manipur Rural Bank, ICICI, HDFC and Axis Bank with Greater Imphal, Ukhrul and Senapati. The participants were randomly selected from a list of staff obtained from the organizations. A total of 59 private and 108 public employees are engaged in this study, out of which 127 are male and 40 are female. A little more than half of them are unmarried (89) while others are married (78). Most of the respondents (113) are in the age group 20-30 years, 21 years being the youngest and 58 years the oldest. Educationally, quite many of the respondents 157 (105 graduates and 52 post graduates) are graduate and above. With regard to the banking experience of the employees, 127 had an experience ranged from 1 to 5 years.

Questionnaires:

Occupational Stress Scale (Hingley & Cooper, 1986): a five-point likert type scale (1 not stressful at all, 5 very stressful) with 24 items. The Cronbach's alpha was 0.926 in this study. Job satisfaction scale (Warret *al.*, 1979): a five-point Likert type scale (1= very dissatisfied, 5= very satisfied) with 15 items. The Cronbach's alpha was 0.871 in this study. Both the measurement scales met the standards of acceptable reliability coefficient of 0.79 as Nunnally (1978, cited in Lim, 2013) has indicated.

Tools of Analysis:

The data gathered were codified and then administered using SPSS English Version 21.0 for data analysis. The following statistical tools were used for analysis of research data Percentage analysis, Mean, Standard Deviation and t-test.

BANKING SECTOR AND EMPLOYEE STRESS

Introduction to Banking Sector

A bank is a financial institution that provides banking and other financial services to their customers. A bank is generally understood as an institution which provides fundamental banking services such as accepting deposits and providing loans. A banking system also referred as a system aided by the bank which offers cash management services for customers, reporting the transaction of their accounts and portfolios, throughout the F. The banking system in India should not only be hassle free but it should be able to meet the new challenges posed by the technology and any other external and internal factors. For the past three decades, India's banking system has several outstanding achievements to its credit. The banks are the main participants of the financial system in India.

Banking in Manipur

In Manipur in 1999 only 86 branches are found operating, some "nominally" and some "effectively". 16 belong to the State Bank of India and its Associates. 41 are branches of the nationalized banks, 29 are branches of the Regional Rural Banks. 51 are operating in rural areas. 14 are operating in semi-urban areas while 21 in the urban areas. The emerging irksome atmosphere of undesirable law and order prevailing in the rural and hill areas has largely occasioned the "sorry state of affairs" of gradual disappearance of banks. This is bad for the banks and worse for the economy.

Now we can broadly visualize the possible concern of the "limited" performance of banking sector in Manipur by having a reference to-

- 1) Population per bank.

- 2) Credit-Deposit Ratio (C.D) and
- 3) Per Capita Credit.

The population per bank is fairly high. It is 28,384 in 1999 as against 8445 of Himachal Pradesh and All India Average of 15,070. One cannot expect efficiency of service-delivery with large population. Secondly, the Credit-Deposit Ratio is only 41.7% as against 68.5% in Andhra Pradesh and 93% in Tamil Nadu. In other words, the extend of credit-deployment for every unit of resource raised is fairly low. Thirdly, the per capita credit was only Rs.693 in Manipur as against Rs.50,381 of Chandigarh and Rs.4270 of Kerala. What is possibly required at the programme of training on "Banking, Finance, Project Planning and Management".

The recent development of Refinance Market in the country represents a sound central initiative to step up and possibly diversify the capital market. Because of the Debt trap being experienced in Manipur, it has not been possible to take fuller advantage of the new opportunity. Availability of opportunity is one while utilization of the opportunity is another.

Work Stress in Banking Sector

Occupational stress is becoming increasingly globalized and affects all countries, all professions and all categories of workers, as well as families and society in general (Ahmad and Ahmad, 1992). Every employee is prone to stress either knowingly or unknowingly. Banking professionals are no exemption from this. During the past decade, the banking sector had under gone rapid and striking changes like policy changes, increased competition due to the entrance of more private sector banks, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress. Bank employees admit that stress is affecting their jobs, family life and health. Unpredictable economy, pressure to maintain profitability and increased responsibilities are main causes of stress.

According to a study conducted by Associated Chambers of Commerce and Industry of India (ASSOCHAM), it has been found that banks are the top 10 high stress workplace in recent times. Due to globalization and liberalization, the banking sector had undergone substantial policy changes, in response to the changes that have been taking place in the social, political, economic and technological environments. In addition to meeting the increasing demands from the traditional markets, new markets have been brought into the banking sector, entailing in the process the adoption of new marketing practices, calling for an entirely new approach and a significant change in the market attitude.

Entry of new private and foreign banks, non-banking financial institutions, technological changes, downsizing, appointment of contract labor and VRS are some of the important challenges that the bank employees are facing increasingly. Due to these rapid and striking changes, the employees in the banking sector are experiencing a high level of stress. Increased competition, growing customer demands, prompt customer service, time pressure, targets and role conflicts are the main factors of stress to bank employees.

Bankers are under a great deal of stress and due to many antecedents of stress such as Overload, Role ambiguity, Role conflict, Responsibility for people, Participation, Lack of feedback, Keeping up with rapid technological change, Being in an innovative role, Career development, Organisational structure and climate, and Recent episodic events.

DATA ANALYSES AND INTERPRETATION

Introduction

Data which have been collected through questionnaire are useless without proper analysis and interpretation. The main purpose of this chapter is to analyses the raw data and convert them into some useful information. This chapter includes compilation of primary data and information collected through questionnaire. Broad observations are made after analyzing the data. The data gathered were codified and then administered using SPSS English Version 21.0.

The data was collected from 167 employees who were randomly sampled from various Public and private bank branches of SBI, Bank of Baroda, Punjab Bank, UBI, Urban Co-operative Bank, Manipur Rural Bank, ICICI, HDFC, and Axis Bank with Greater Imphal, Ukhrul and Senapati.

The following statistical tools were used for analysis of research data: Percentage analysis, Mean, Standard Deviation and t-test.

1. Category of banks

Table 1: Category of Banks

Category	Frequency	Percentage
Government/Public	108	64.7
Private	59	35.3
Total	167	100

Source: Computed from Primary Data

The total number of employee respondents is 167. Of them 108 (64.7%) are employees of Government/Public sector banks, and 59 (35.3%) are from private sector banks.

2: Mode of Employment

Table 2: Mode of Employment

Mode of Employment	Frequency	Percentage
Full Time	143	85.6
Part Time	24	14.4
Total	167	100

Source: Computed from Primary Data

The above table shows the mode of employment. It is divided into two groups i.e., full time and part time. Out of 167 respondents 143 (86%) of them are working as full time and 24 (14%) of them are working as part-time. Thus it is clear from the above table that the full-time employees outnumbered the part-time employees.

3: Educational Qualification

Table 3: Educational qualification

Educational Qualification	Frequency	Percentage
High School	2	1.2
Higher Secondary	8	4.8
Graduate	105	62.9
PostGraduate and Above	52	31.1
Total	167	100

Source: Computed, from Primary Data

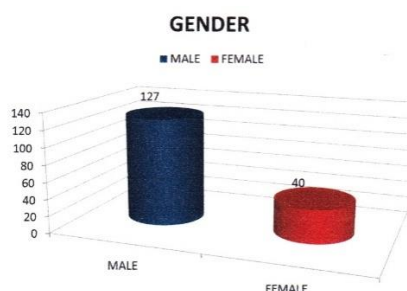
The above table represents the employees profile by education. Of all the 167 respondents, 2 (1.2%) are high school, 8 (4.8%) are higher secondary, 52 (31.1%) are post graduate and above, and 105 (62.9%) are graduate.

4: Gender

Table 4: Gender

Gender	Frequency	Percentage
Full Time	127	76.0
Part Time	40	24.0
Total	167	100

Source: Computed from Primary Data



From the above table and figure we know that the respondents are not equally distributed. Out of 167 respondents 127 (76%) are of male employees and 40 (24.5%) are of female. Thus, it is clear that the male employees supersede female employees.

5: Marital Status

Table 5: Marital Status

Marital Status	Frequency	Percentage
Unmarried	89	53.3
Married	78	46.7
Total	167	100

Source: Computed from Primary Data

The above table and figure shows the employees profile by marital status. Out of 167 respondents 89 (59.3%) of them are unmarried and 78 (46.7%) of them are married employees.

6: Job Satisfaction Scale

Table 6: Job Satisfaction Scale

Items	Mean	Rank	VD	D	I	S	VS
1.The physical conditions in which you work	3.78	6	2 (1.2)	9 (5.4)	27 (16.2)	114 (68.3)	15 (9.0)
2. Freedom to choose your own working method	3.50	11	5 (3.0)	18 (10.8)	40 (24.0)	96 (57.5)	8 (4.8)
3.Your fellow workers	3.99	1	1 (0.6)	3 (1.8)	28 (16.8)	100 (59.9)	35 (21.0)
4.The recognition you get for good work	3.88	4	1 (0.6)	11 (6.6)	34 (20.4)	82 (49.1)	39 (23.4)
5.Your immediate manager /administrator	3.92	3	0 (0)	9 (5.4)	33 (19.8)	87 (52.1)	38 (22.8)
6.The amount of responsibility you are given	3.65	9	2 (1.2)	20 (12.0)	40 (24.0)	78 (46.7)	27 (16.2)
7.The rate of pay	3.30	13	13 (7.8)	28 (16.8)	40 (24.0)	68 (40.7)	18 (10.8)
8.The opportunity to use your abilities	3.72	7	0 (0)	12 (7.2)	40 (24.0)	97 (58.1)	18 (10.8)
9.Relations between management and staff	3.77	5	1 (0.6)	11 (6.6)	42 (25.1)	84 (50.3)	29 (17.4)
10.Future chance of promotion	3.93	2	2 (1.2)	6 (3.6)	30 (18.0)	92 (55.1)	37 (22.2)
11.The way the bank is managed	3.50	11	3 (1.8)	25 (15.0)	46 (27.5)	72 (43.1)	21 (12.6)
12.The attention paid to your suggestions	3.66	8	1 (0.6)	17 (10.2)	47 (28.1)	75 (44.0)	27 (16.2)
13The hours of work	3.14	14	16 (9.6)	34 (20.4)	43 (25.7)	59 (35.3)	15 (9.0)
14.The amount of variety in your job	3.48	12	4 (2.4)	22 (13.2)	47 (28.1)	78 (46.7)	16 (9.6)
15.Your job security	3.61	10	5 (3.0)	16 (9.6)	44 (26.3)	76 (45.5)	27 (15.6)

The above Table 4.6 indicates the job satisfaction scale of banking employees. It shows the mean and standard deviation in job satisfaction scale of each item. Here item no. # 3 'Your fellow workers' rank 1st scoring (Mean=3.99) followed by item no. # 10 'Future chance of promotion' (Mean=3.93) and item no. #13 'The hours of work' rank last scoring (Mean=3.14). The mean scores of item number #2, #11 indicates that the employees are indifferent in the job satisfaction whereas the remaining item shows that they are satisfied with their job.

Table 7: Significance of difference in Mean, SD and T-Test of Job satisfaction Scale between Male and Female Bank employees

Items	Male		Female		t value	p-value
	Mean	S.D	Mean	S.D		
1.The physical conditions in which you work	3.76	0.763	3.88	0.607	-1.014	0.314
2. Freedom to choose your own working method	3.55	0.870	3.35	0.834	1.317	0.192
3. Your fellow workers	3.99	0.696	3.98	0.768	0.126	0.900
4.The recognition you get for good work	3.90	0.898	3.85	0.770	0.327	0.744
5.Your immediate manager/administrator	3.98	0.791	3.75	0.809	1.552	0.126
6. The amount of responsibility you are given	3.68	0.907	3.55	1.011	0.710	0.480
7.The rate of pay for employees	3.28	1.140	3.35	1.027	-0.348	0.729
8.The opportunity to use your abilities	3.74	0.748	3.68	0.764	0.473	0.638
9.Relations between management and staff	3.80	0.848	3.70	0.791	0.653	0.516
10. Future chance of promotion	3.97	0.816	3.83	0.781	1.003	0.320
11. The way the bank is managed	3.52	0.967	3.43	0.931	0.556	0.580
12. The attention paid to your suggestions	3.69	0.915	3.58	0.813	0.724	0.471
13. The hours of work	3.15	1.182	3.10	0.982	0.265	0.792
14. The amount of variety in your job	3.47	0.958	3.50	0.816	-0.178	0.859
15. Your job security	3.65	0.956	3.50	0.987	0.820	0.415
16. Overall Job satisfaction	55.11	8.46	54.0	7.18	0.815	0.418

* Significant 5% level ($p < 0.05$), # =Not Significant

Table 4.7 presents mean and standard deviation of bank employees' job satisfaction scale along with its components. The results revealed that there is no significant difference ($t=0.815$, $p=0.418$) in the overall job satisfaction level between male and female bank employees, which means, the null hypothesis (H_0) was failed to reject, though male employees having slightly higher mean score of job satisfaction level as compared to their female counterpart.

Table 8: Mean, Standard Deviation, Frequency and Percentage of Each Item in the Occupational Stress Scale

ITEMS	Mean	S.D	NSA	NS	I	SS	VS
1.Fear of making mistakes that can lead to serious consequences	3.01	1.202	18 (10.8)	48 (28.7)	32 (19.2)	52 (31.1)	17 (10.2)
2.Cannot participate in decision making	2.53	0.999	24 (14.4)	65 (38.9)	46 (27.5)	29 (17.4)	3 (1.8)
3.My life is too centered on my work	2.94	1.201	18 (10.8)	53 (31.7)	35 (21.0)	43 (25.7)	18 (10.8)
4. Work demands affect my home/personal life	2.88	1.226	30 (18.0)	32 (19.2)	47 (28.1)	44 (26.3)	14 (8.4)
5. Lack of promotion prospects	2.57	1.095	31 (18.6)	48 (28.7)	57 (34.1)	23 (13.8)	8 (4.8)
6.Impact of occupational stress on employee job satisfaction	2.70	1.095	24 (14.4)	52 (31.1)	49 (29.3)	34 (20.4)	8 (4.8)
7. Lack of support from superior	2.43	1.073	34 (20.4)	62 (37.1)	42 (25.1)	23 (13.8)	6 (3.6)
8. Unfair assessment from superior	2.57	1.132	28 (16.8)	61 (36.5)	44 (26.3)	22 (13.2)	12 (7.2)
9.Discrimination and favoritism	2.49	1.171	36 (21.6)	59 (35.3)	39 (23.4)	21 (12.6)	12 (7.2)
10. Working with cooperative colleagues	2.55	1.134	34 (20.4)	54 (32.3)	37 (22.2)	37 (22.2)	5 (3.0)
11. Relationship problems with colleagues/subordinates	2.40	2.47	39 (23.4)	57 (34.1)	43 (25.7)	22 (13.2)	6 (3.6)
12. Absence of emotional support from family	2.47	1.107	34 (20.4)	60 (35.9)	42 (25.1)	23 (13.8)	8 (4.8)
13. Work delayed by unnecessary red tape	2.68	1.147	30 (18.0)	47 (28.1)	45 (26.9)	37 (22.2)	8 (4.8)
14. Too much administrative work or paperwork	2.99	1.292	24 (14.4)	41 (24.6)	40 (24.0)	36 (21.6)	26 (15.6)
15. High staff turnover	2.45	1.096	38 (28.8)	51 (30.5)	49 (29.3)	23 (13.8)	6 (3.6)
16. Lack of authority to carry out my job duties	2.65	1.093	25 (15.0)	58 (34.7)	41 (24.6)	37 (22.2)	6 (3.6)
17. Under pressure to do things against my professional ethics	2.66	1.181 6	28 (16.8)	56 (35.5)	42 (25.1)	27 (16.2)	14 (8.4)
18. Work overload	2.86	1.357	28 (16.8)	56 (33.5)	20 (12.0)	37 (22.2)	26 (15.6)
19. Having to do unnecessary task or Project	2.72	1.297	35 (21.0)	47 (28.1)	31 (18.6)	37 (22.2)	17 (10.2)

20. Having to continually, achieve self-set target	2.81	1.321	28 (16.8)	56 (33.5)	27 (16.2)	32 (19.2)	24 (14.4)
21. Feeling of being underpaid	2.41	1.406	57 (34.1)	50 (29.9)	17 (10.2)	21 (12.6)	22 (13.2)
22. Feeling insecure in this job	2.17	1.192	64 (38.3)	45 (26.9)	30 (18.0)	21 (12.6)	7 (4.2)
23. Time pressure and deadlines to meet	2.54	1.370	49 (29.3)	47 (28.1)	21 (12.6)	32 (19.2)	18 (10.8)
24. My work is mentally straining	2.62	1.338	43 (25.7)	47 (28.1)	23 (13.8)	38 (22.8)	16 (9.6)
25. Overall of Occupational Stress	2.63	0.764					

**Figures in the bracket indicates percentage*

*NSA = Not at all Stressful, NS = Not Stressful, I =Indifferent,
SS =Somewhat Stressful, VS= Very Stressful*

Data provided in Table 4.8 shows the mean values and S.D of all the 24 items of occupational stress of male and female employees. In this Occupational Stress Scale, Item number 1 'Fear of making mistakes that can lead to serious consequences' scored the highest (Mean=3.01, S.D=1.202) followed by item number 3 'My life is too centred on my work (Mean=2.94, S.D=1.201) and item number 22 'Feeling insecure in this job scored the lowest' (Mean=2.17, S.D=1.92).

Table 9: Significance of difference in Mean and Standard Deviation of Each Item in the Occupational Stress Scale between Male and Female Employees

Items	Male		Female		t	p-value
	Mean	S.D	Mean	S.D		
1.Fear of making mistakes that can lead to serious consequences	2.94	1.207	3.25	1.171	-1.463	0.148
2.Cannot participate in decision making	2.52	1.015	2.58	0.958	-0.314	0.754
3.My life is too centered on my work	2.91	1.224	3.05	1.131	-0.690	0.492
4. Work demands affect my home/personal life	2.87	1.266	2.90	1.105	-0.125	0.901
5. Lack of promotion prospects	2.54	1.097	2.68	1.071	-0.674	0.503
6. Impact of occupational stress on employee job satisfaction	2.66	1.107	2.83	1.059	-0.842	0.403
7. Lack of support from superior	2.40	1.115	2.53	.933	-0.695	0.489
8.Unfair assessment from superior	2.50	1.147	2.83	1.059	-1.678	0.098
9.Discrimination and favoritism	2.41	1.198	2.73	1.062	-1.588	0.117
10. Working with uncooperative colleagues	2.47	1.147	2.80	1.067	-1.663	0.101
11. Relationship problems with colleagues/subordinates	2.35	1.116	2.53	1.012	-0.907	0.368
12. Absence of emotional support from family	2.39	1.114	2.70	1.067	-1.567	0.122
13. Work delayed by unnecessary red tape	2.67	1.189	2.70	1.018	-0.160	0.874
14. Too much administrative work or paperwork	2.98	1.279	3.03	1.349	-0.169	0.876
15. High staff turnover	2.37	1.045	2.70	1.244	-1.538	0.130
16. Lack of authority to carry out my job duties	2.59	1.086	2.83	1.107	-1.173	0.245
17. Under pressure to do things against my professional ethics	2.61	1.203	2.83	1.107	-1.067	0.290
18. Work overload	2.87	1.376	2.85	1.312	0.067	0.947
19. Having to do unnecessary task or project	2.70	1.353	2.80	1.114	-0.465	0.643
20. Having to continually, to achieve self – set target	2.77	1.352	2.93	1.228	-.672	.504
21. Feeling of being underpaid	2.39	1.421	2.45	1.377	-0.224	0.824
22. Feeling insecure in this job	2.104	1.147	2.40	1.317	-1.285	0.204
23. Time pressure and deadlines to meet	2.52	1.350	2.60	1.446	-0.311	0.757
24. My work is mentally straining	2.63	1.332	2.60	1.374	0.121	0.904
25. Overall of Occupational Stress	62.16	18.45	66.07	17.91	-1.19	0.237

The above table shows mean and standard deviation of bank employees' occupational stress scale with its components. It reveals that there was no significant difference ($t=-1.19$, $p= 0.237$) in the overall occupational

stress scale between male and female bank employees, meaning which, the null hypothesis (Ho2) was failed to reject.

FINDINGS AND CONCLUSION

Findings of the Study

Findings are the outcomes of in depth analysis of data performed in chapter IV. All findings in relation with objectives of study and data analysis are mentioned in the following paragraphs.

1. Data was collected from 167 employees who were randomly sampled from various public and private bank branches.
2. A total of 59 (35.3%) of the respondents are working in private sector and 108 (64.7%) are working in public/government sector banks.
3. Most of the respondents (113) are in the age group 20-30 years, 21 years being the youngest and 58 years the oldest.
4. Educationally, quite many of the respondents 157 (105 graduate and 52 post graduate) are graduate and above.
5. With regards to the banking experience of the employees, 127 had an experience ranged from 1 to 5 years.
6. The mean scores of item indicates that the employees are indifferent in the job satisfaction whereas the remaining 13 items shows that they are satisfied with their job.
7. There is no significant difference ($t=-15$, $p=0.418$) in the overall job satisfaction level between male and female bank employees, which means, the null hypothesis (Ho1) was failed to reject, though male employees having slightly higher mean score of the job satisfaction level as compared to their female counterpart.
8. In occupational stress scale, item number 1 'Fear of making mistakes that can lead to serious consequences' scored the highest (Mean=3.01, S.D=1.202) followed by item number 3 'My life is too centered on my work' (Mean=2.94, S.D=1.201) and item number 22 'Feeling insecure in this job' scored the lowest (Mean=2.17, S.D=1.92)
9. In the occupational stress scale it reveals that there was no significant difference ($t=1.19$, $p=0.237$) in the overall occupational stress scale between male and female bank employees, meaning which, the null hypothesis (Ho2) was failed to reject.

Limitation of the Study

Firstly, the moderate sample size taken for the study makes the power of the test generally weak. But acknowledging the constraints of time and money as well, the research design was kept pragmatically relevant to the aims of the study.

Secondly, the findings were based on the adoption of questionnaire method which may have affected by false information reporting by the respondent employees. However since the questionnaire were anonymous and it was specifically conveyed in writing as well as in person to the respondents employees that the data pertaining to their response would be used purely for academic purposes, there is no substantial reason as to doubt the findings thus obtained.

Conclusion

Job 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 social reality and social expectations to which man seems to confirm. The productivity of bank depends on the employees of the organisation. A satisfied, happy and hard-working employee is the biggest asset of any organisation, including bank. Maintaining higher job satisfaction level in banks determined not only performance of the bank but also affect the growth and performance of the entire economy. So, for the success of banking, it is very important to manage human resources effectively and to find whether its employees are satisfied or not. Only if they are satisfied, they will work with commitment and project a positive image of the organisation.

Job stress undoubtedly is a key driver of health care costs, but the true price tag is far greater. Employee productivity and well-being is compromised by stress in numerous ways: absenteeism, litigation in workers compensation system and employer-employee relations, conflict and interpersonal problems arising from diverse work-force and so on.

Stating the problem as "Stress and Job Satisfaction among Bank Employees in Manipur: A Comparative study between Gender" setting two objective: Comparing job satisfaction level between gender and comparing the experience of occupational stress between gender of bank employees; Formulating two directional hypothesis in relation to the above objective ; Ho1: There is no significant difference between gender in terms of job satisfaction and Ho2: There is no significant difference between gender in the experience of occupational stress, the following two conclusions were drawn.

Significant 5% level ($p<0.05$), # Not Significant

1. There is no significant difference ($t=0.815$, $p=0.418$) in the overall job satisfaction between male and

female bank employees which means, the null hypothesis (H_0 1) was failed to reject, though male employees having slightly higher mean score of job satisfaction level as compared to their female counterpart.

2. There is no significant difference ($t=-1.19$, $p=0.237$) in the overall occupational stress between male and female bank employees, meaning which, the null hypothesis (H_0 2) was failed to reject.

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