

IMPACT OF STRESSORS ON JOB SATISFACTION

AN EMPIRICAL ANALYSIS

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PURPOSE

GLOBAL world today comprises of jobs and job conditions that are so strenuous that it is difficult for the employees to manage workplace and carry out other responsibilities easily. The job and environmental conditions are highly demanding and pose uncertainties and challenges for employees due to which stress arises. The purpose of the study is to analyse the factors affecting employees as stressors. Since the role given to an employee in the organisation is what is expected from him; such roles create various role stressors that have been identified in the study that affects the employees working in the public and private sector banks.

Design/Methodology/Approach: For research study, the data has been collected from middle level employees of top two banks selected on the basis of high turnover; public sector (SBI and PNB) and private sector banks (HDFC and ICICI) of Delhi State. A structured questionnaire based on five point Likert scale was used. The secondary data was collected through research publications, standard journals, periodicals, and web. A Stratified sampling method was used for the selection of sectors (public and private sectors) in the banking unit and also for selecting banks in each of these two sectors for the study. A random selection method was used for selecting bank branches from the selected bank organizations (both the sectors) for the study. The sample size for the study comprised of 480 (240 middle level respondents from each sector). The survey instrument was shown to be both reliable and valid. The stressors identified for this research study are role expectation conflict, role erosion and role isolation. For testing research hypothesis, Structural Equation Modelling (SEM) and Confirmatory Factor Analysis (CFA) have been used.

Findings: Statistics clearly shows that stress due to role expectation conflict (SRW= 0.77) is the highest. The employees feel contradictory expectations from all the levels (0.73). Role isolation created stress is having a standardised regression weight 0.67 is another stressor affecting employees at workplace resulting due to not enough involvement and collaboration of the employees (SRW=0.87) followed by role erosion. The hypothesis tested showed a significant and negative relationship between the role stressors and overall job satisfaction and a significant and positive relationship between the overall job satisfaction and overall job performance.

Research Limitations/Implications: The accuracy of the analysis is dependent on the accuracy of the data reported by selected organizations.

Practical Implications: The results of this study would help banking organisations to better understand the organisational stressors and its impact upon employee's job satisfaction. Academics can use the results to build models that would further expand the stress management domain.

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Originality/Value: *This study is probably the study in today's technologically changing environment that systematically determines the antecedents of stress having its impact upon satisfaction in the banking sector in India. It offers a beneficial source of information to banking organisations, which are still lagging far behind when it comes to stress management.*

Key Words: *Stressors, Job Satisfaction, Role Expectation Conflict, Role Erosion.*

Introduction

Global world today comprises of jobs and job conditions that are so strenuous that it is difficult for the employees to manage workplace and carry out other responsibilities easily. The job and environmental conditions are highly demanding and pose uncertainties and challenges for employees due to which stress arises. The workplace is one place after home that one can forget everything about household stress. And therefore, it is very important to have a stress free work place. An individual in the organization and everyone in this world want to accomplish goals (individual as well as organizational) in a state of mind that is free from all the tensions and strains. But in reality, such situations are found to be rare. There are factors causing tensions leading to stress. In other words, stress refers "to a state of deviation or variation from normal state due to unplanned or improperly designed system or work process resulting into failures and non – accomplishment of goals". Pareek (1993) "attributes stress to existing socio-economic complexity".

Reasons of Stress

There are various reasons to study stress at workplace such as globalisation, strategic alliances, technology causing techno stress, increased diversification of the workforce, etc. (Singh & Dhawan, 2013). Stressors at workplace could be many such as stress related different roles, relationship at workplace, role expectation conflict, role erosion, role isolation, organisational climate, etc., that compels one to study and analyse the stressors in the banking sector. The major reasons to study stress are harmful psychological and physiological effects on employees, creating a chain of tension spreading and affecting all the employees. Stress not only affects the individuals and their families but is considered to be the major cost to the organizations now days.

Definitions of Stress

Pestonjee (1992) defines "Stress as unavoidable in modern life". According to Harrison (1976), "stress is experienced when there is lack of fitness between a person and his/her environment, in case there is inability to cope with the constraints or demands encountered".

Robbins & Sanghi (2006) pointed out that "stress is a dynamic condition; it is created when an individual confronts an opportunity, constraint or demand for which the outcome is perceived to be both important and uncertain".

Stress at Organisations

In organisations, it is very important to understand that if one is having some pressure on mind then it is actually desired for good performance. But, it is only when this pressure continues for a long time having no break in between to relax, then it causes a tension and becomes a source of stress which can affect a person mentally as well as physically. This chain of stress, if not broken, can create various problems at workplace and house front also. So, therefore, one needs to understand the good and the bad stress. Good stress is one that actually motivates a person to do something, i.e. a positive stress and bad stress is a negative stress, keeps a person away from the work, workplace and relations. Organizational stress originates in organizational demands which are experienced by the individual. They emerge from different roles expected from them such as Role Expectation Conflict (REC) stress arise when employees experience conflicting expectations from different role senders. Role Isolation (RI) is characterized by a feeling that others do not reach us easily, indicative of the absence of strong

linkages of one's role with other roles. Role Erosion (RE) stressor means that when some important role is given to others and not to a person concerned. An organisation can use programs such as organizational levels Employee Assistance Programs (EAPs), stress intervention programs such as changing job design, leadership practice, organizational structure, training programs, etc., to reduce stress.

Review of Literature

Selye (1974) without stress there is no life; failure to react to a stressor is an indication of death.

Malta (2004) "Occupational stress is any discomfort which is felt and perceived at a personal level and triggered by instances, events or situations that are too intense and frequent in nature so as to exceed a person's coping capabilities and resources to handle them adequately."

Parikh & Taukari, (2004) The organizational stressors can be divided into four categories. (1) Working conditions (shift work and week-end work), inadequate remuneration, working hours, and safety at the work place. (2) Relationship at workplace. (3) Role conflict and Role ambiguity. (4) Organization structure and climate.

Peterson (1995) found the impact of role overload stressor on managers; and the impact of role conflict; role ambiguity, and role overload on industrial workers.

Burke, 1988, Nelson & Burke, 2000 A number of parameters at workplace related to role were found as strenuous such as role overload, role ambiguity, and role conflict.

House et al. (1970) found the organizational practices associate with role are goal conflict are inconsistency, delayed decisions, resulting into distorted and suppressed information breaking the chain of command.

Agarwala et al. (1979) found, that in general, role conflict is positively related with job related tension and work alleviation.

Miles and Perreault (1976) "found four categories of conflict related to role: 1. Intra-sender role conflict 2. Inter sender role conflict. 3. Person- role conflict; and 4.Role overload". The results showed that job stress is related with the individual factors, interpersonal and structural factors. (Source: academicjournals.org)

Buunk et al. (1998) stated that a role related conflict arises when it is difficult to meet the role expectations and job demands that are mutually not compatible.

Caplan & Jones (1964) stated that due to the peers who are supporting subordinates and, in turn, employees supporting superior-subordinate relationships have a negative relation with role conflict.

Buck, (1972) has observed that both manager and workers who felt that they were under pressure reported that their superior always ruled with an iron hand and rarely tried out or allowed participation in decision making. Managers under stress also reported that their superiors never allowed participation in decision making. Managers who were under stress also reported that their superiors never allowed them to work the way they thought best.

Objectives of the Study

The main objective of the study is to analyze the stressors in the banking sector and its impact on overall job satisfaction and overall job performance.

1. To study the relationship between the role stressors (role expectation conflict, role erosion and role isolation) and overall job satisfaction.
2. To study the effect of overall job satisfaction and overall job performance.

Hypotheses of the Study

The following are the hypotheses of the study:

- **HO1:** There is no significant effect of role stressors (role expectation conflict, role erosion and role isolation) on overall job satisfaction
- **HA1:** There is a significant effect of role stressors (role expectation conflict, role erosion and role isolation) on overall job satisfaction
- **H02:** There is no significant effect of overall job satisfaction on overall job performance.
- **HA2:** There is a significant effect of overall job satisfaction on overall job performance.

Research Methodology

Data Collection

For research study, the data has been collected from middle level employees of top two banks; selected on the basis of high turnover; public sector (SBI and PNB) and private sector (HDFC and ICICI) of Delhi State. A structured questionnaire based on five point Likert scale was used. The secondary data was collected through research publications, standard journals, periodicals, and web. The sample size for the study comprised of 480 (240 middle level respondents from each sector).

Statistical Method

For testing research hypothesis, Structural Equation Modelling (SEM) and Confirmatory Factor Analysis (CFA) have been used. The structural model was specified by running the individual items of every construct involved in the study using CFA which has its own measurement and is validated and accepted before modelling the structural model. Descriptive statistics have also been used in the study.

Reliability Statistics

Reliability statistics of scales used for the study are tested by using Cronbach's alpha test and Guttman Split-Half Coefficient and results are found acceptable.

Table No. 1

Scale	Cronbach's Alpha	Split Half Method	No. of Items
Stressors Scale	0.951	0.928	50
Assessing Measurement Model Reliability and Validity			
Confirmatory Factor Analysis			
Stressors	Cronbach's Alpha	Composite Reliability	Average Variance Extracted
Role Expectation Conflict	0.848	0.852	0.538
Role Erosion	0.849	0.853	0.541
Role Isolation	0.841	0.835	0.504

The above table comprising of the constructs shows reliability > 0.8 and Average Variance Extracted (AVE) > 0.5 which is considered to be highly acceptable.

Model Fit Summary of Constructs
Role Expectation Conflict (REC)

Table No. 2: Models Fit Summary

Estimates	GFI	AGFI	CFI	NFI	RMSEA	LO 90
Observed	0.996	0.988	1.000	0.995	0.007	0.000
Standard	0.80 d" value < 0.90		0.90 d" value < 0.95		0.05 < value d" 0.08	

Role Erosion

Table No. 3: Models Fit Summary

Estimates	GFI	AGFI	CFI	NFI	RMSEA	LO 90
Observed	0.995	0.985	0.999	0.994	0.023	0.0008
Standard	0.80 d" value < 0.90		0.90 d" value < 0.95		0.05 < value d" 0.08	

Role Isolation

Table No. 4: Models Fit Summary

Estimates	GFI	AGFI	CFI	NFI	RMSEA	LO 90
Observed	0.963	0.883	0.957	0.952	0.131	0.098
Standard	0.80 d" value < 0.90		0.90 d" value < 0.95		0.05 < value d" 0.08	

All the above statistical values (GFI, CFI, RMSEA) are under acceptable limit and the model is fit for role expectation conflict, role erosion and role isolation.

Measurement Model

The Role Expectation Conflict construct, Role Erosion construct and Role Isolation construct is measured with the help of five measured variables, five residual, and one latent variable. All the regression weights are high and significant. Hence the construct validity is ensured and can be concluded that the construct significantly explains the variables. Goodness of fit statistics produced by AMOS software was used to evaluate whether or not the measurement model fit the data. Standardized factor loadings of all the indicator variables of both the constructs are >0.70. All factor loadings and correlations between measurement error terms are statistically significant at p d" 0.05 as they should be.

Measurement Model for stressors (Role Expectation Conflict, Role Erosion, Role Isolation)

Standardized factor loadings of all the indicator variables are within the range of 0.650 to 0.941 (>0.50). All factor loadings and correlations between measurement error terms are statistically significant at p d" 0.05 as they should be.

Table No. 5: Model Fit Summary

GFI	AGFI	CFI	NFI	RMSEA	LO90
0.839	0.819	0.915	0.889	0.076	0.068

The measurement model of different stressors related to role shows excellent fit to the obtained data in terms of all the selected goodness-of-fit statistics.

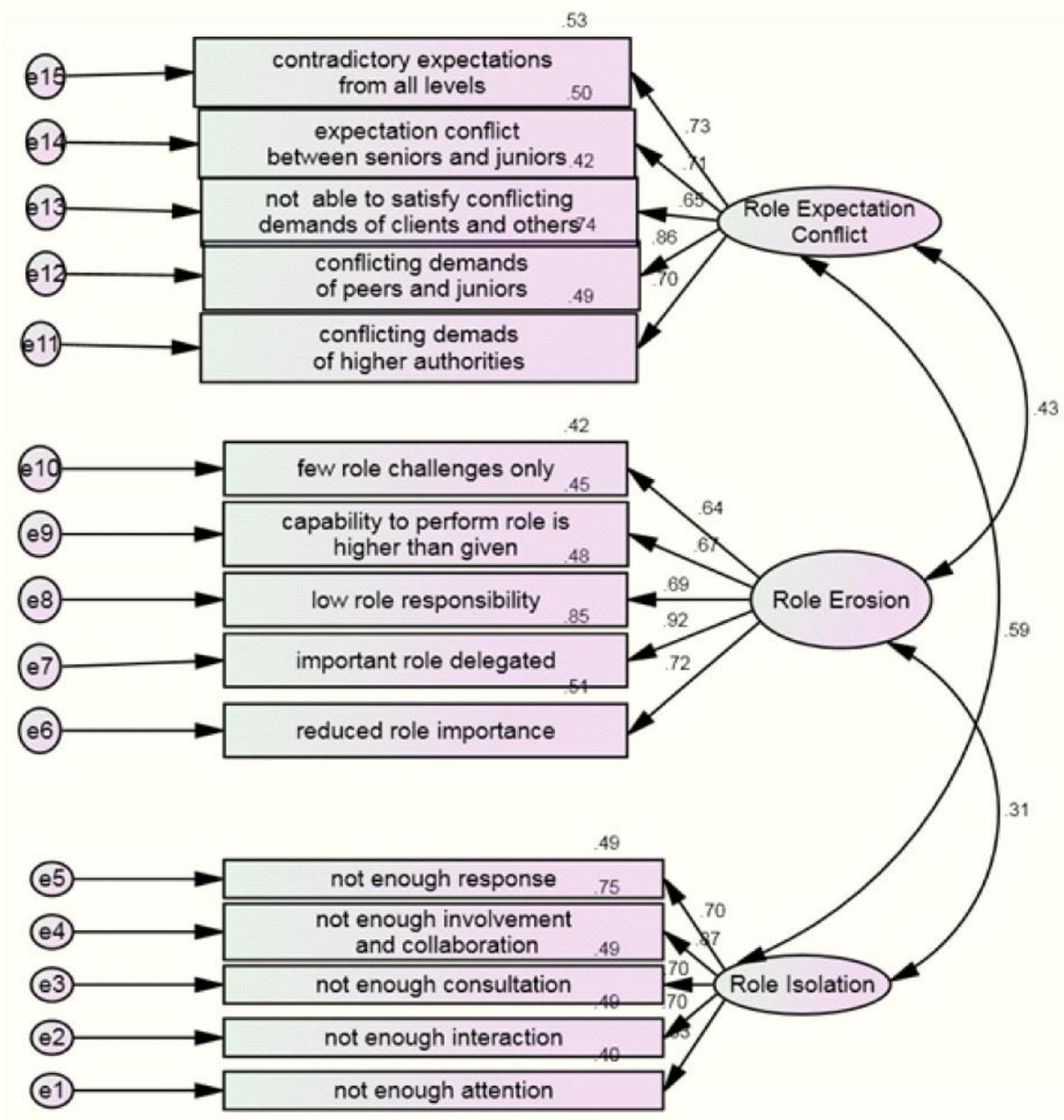


Figure 1

Structural Equation Modeling

The structural model shows the impact of stressors on overall job satisfaction and overall job performance. The following table shows the model fit statistics and all the values are within the acceptable range clearly indicative of the fact that model is fit.

Table No. 6

GFI	AGFI	CFI	NFI	RMSEA	LO90
0.910	0.880	0.903	0.831	0.047	0.045

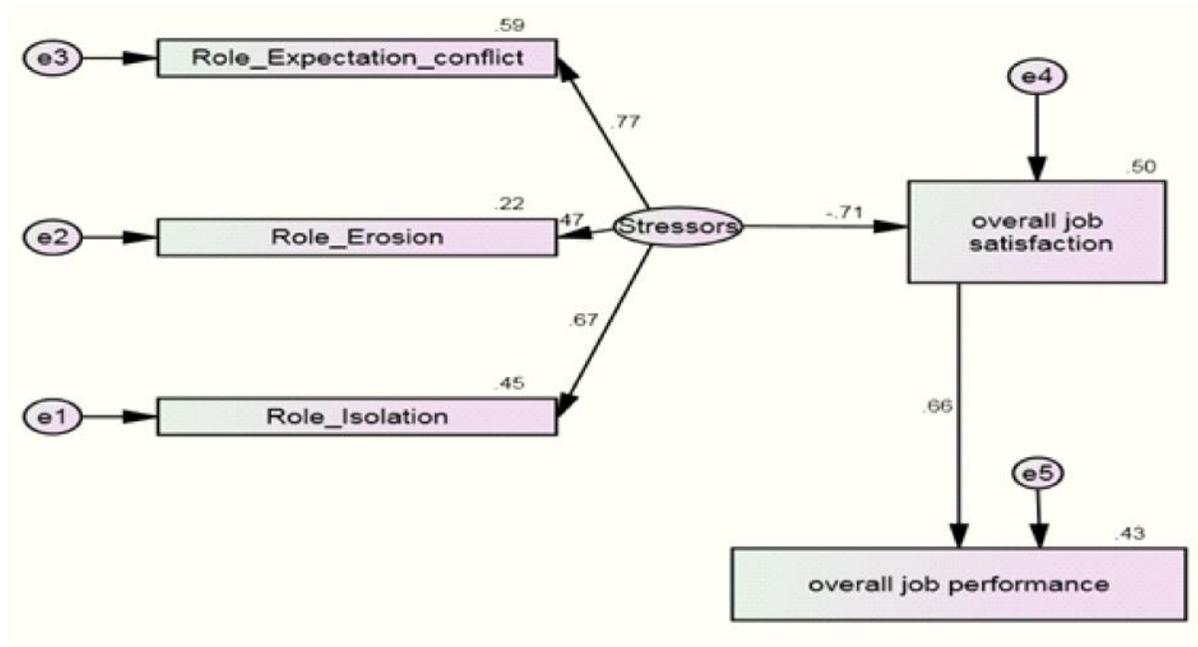


Figure 2

Assessing Structural Model Relationships and Testing Hypothesis

Checking the critical ratio of standardized regression weight of each indicator and structural path between variables demonstrates that all factor loadings of latent constructs and structural paths from stressors to overall job satisfaction are significant at $p < 0.05$.

Table No. 7: Regression Weights

		Estimate	S.E	C.R	P	Label
JS ←	Stressors	-0.496	0.042	-11.8	0.014	par_13

Table No. 8: Standardized Regression Weight

JS ←	Stressors	-0.708
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Testing Hypotheses

H01: There is no significant effect of role stressors (role expectation conflict, role erosion and role isolation) on overall job satisfaction

According to the model, role stressors (role expectation conflict, role erosion and role isolation) have significant negative effect on overall job satisfaction as shown by standardised regression weight of 0.38 and $p < 0.05$. Thus, the first null hypothesis that there is no significant effect of role stressors on overall job satisfaction is rejected and alternative hypothesis is accepted that there is a significant effect of role stressors on overall job satisfaction.

H02: There is no significant effect of overall job satisfaction on overall job performance.

The SEM model of stressors, overall job satisfaction and overall job performance shows that the overall job satisfaction contributes 50% to the overall job performance. It is estimated from the

squared multiple correlation that the predictors of overall job satisfaction and overall job performance explain 50 percent and 43 percent of its variance respectively. Overall Job performance relation with overall job satisfaction is found to be positive which means that higher overall job satisfaction would result in higher overall job performance. There seem to be a positive and significant correlation between overall job satisfaction and overall job performance. Thus, the null hypothesis that there is no significant effect of overall job satisfaction on overall job performance is rejected and alternative hypothesis is accepted.

Major Findings and Discussions

- Role stressors have a negative relation with overall job satisfaction.
- There is a significant effect of role expectation conflict, role erosion and role isolation on overall job satisfaction of the employees working in the banking sector.
- Out of the role stressors, role expectation conflict (SRW= 0.77) is the highest.
- Role isolation standardized regression weight 0.67 is another stressor affecting employees at workplace followed by role erosion.
- Overall Job satisfaction has a positive effect on overall job performance. Positive and direct correlation signifies higher overall job satisfaction results in high overall job performance and vice-versa. Jamal (2007) “explored that at a conceptual level, four types of relationships were proposed to exist between the measures of job stress and job performance. One is a negative linear relationship, when productivity decreases with stress (distress). Productivity can also increase as a consequence of stress, thereby implying a positive linear relationship between the two. Thirdly, there could be a U-shaped or a curvilinear relationship wherein, mild stress could increase the productivity initially up to a peak and then it declines as the person descends into a state of distress. Alternately, there need not be any quantifiable relationship between the two”.
- Overall Job satisfaction is affected by stressors at workplace and in turn affects the overall job performance. Srivastava (1983) “attempted to explore the stress performance (production) relationship. It was observed that employees who maintained a constantly high level of production experienced less role stress as compared with low production capacity”.
- There is found a significant relationship between the overall job satisfaction and overall job performance. Beehr, Jex, Stacy & Murray (2000) found “the relationship between occupational stressors and the performance of employees of an organization as well as it can affect the employees psychologically”.

Conclusions

Stress cannot be avoided by anyone in today's time because of various workplace pressures and time bound to finish the task on time. The only way is to accept the way things are going on and try to adjust according to those situations. On the part of organisations, it is very important that role must be clear to the employees and there must be one superior for one subordinate. Many superiors can pose problems and stress arises as to the completion of the task i.e., whose work an employee should complete first and soon, which gives rise to role expectation conflict and sometimes role may also get eroded and person feels isolated. Because role expectation conflict is found to be the highest out of other stressors followed by role isolation, so employees should be made clear initially that from whom he is suppose to answer for the job given to him. This particular research was intended to analyse the effect of role stress in banking sector as also to see its effect on overall job satisfaction and overall job performance. The study shows a significant and negative effect of stressors (role expectation conflict, role erosion and role isolation) on overall job satisfaction and consequently a positive effect on overall job performance.

Recommendations

- To enforce planned development of the work environment.
- Conflicting demands from peers and juniors ($r_{rw}=0.86$) and contradictory expectations from all the levels (0.73) must be reduced if not eliminated fully because completing a task coming from all the levels is a difficult task. There has to be defined line and authority system as to who is responsible to whom.
- The clarity of roles and responsibilities assigned to executives and overall physical working condition in the organizational set up must be improved.
- An effort of the organization must be towards the factors that focus on aspects that increases overall job performance. Because overall job satisfaction is negatively related with stress.
- Employees also should not feel isolated in terms of not giving them enough involvement and collaboration in the work. For this, the distribution of the work is such that they keep on meeting with authorities for discussions and suggestions and also the participation from employees should be encouraged.
- Stress coping techniques from management side should be introduced such as dedicated training institutes, developing cordial relations at workplace, arranging family picnics, trips, etc.

Limitations of the Study

- Primary data has been collected through structured questionnaire method and is subject to the common limitations of the most behavioral studies.
- The research paper includes the limitations inherent in sampling technique.
- Public and private sector banks from Delhi only have been included; other states can be included for a wider study.
- Two banks from each public and private sector taken up for the study could also be a limitation for this paper.
- More sectors and more banks could have been added.
- Only three aspects related to stress have been included, more parameters can be added.

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