

## **Job Satisfaction and Job Stress among Bank Employees in**

### **Rajshahi City: A Field Study**

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#### **ABSTRACT**

The study focuses on exploring the job satisfaction and job stress of bank employees. The sample of the study comprised of respondents selected purposively. Job Satisfaction Scale (Abdul Khaleque, 1995) and Occupation Stress Index (Md. Abdul Latif and Sabina Sultana) were used for data collection. Results revealed that two-third of the participants are satisfied with their jobs and almost one-third of the bank employees have low job stress. The result also revealed that there is no significant correlation between job stress and job satisfaction.

**Keywords:** *Job satisfaction, Job stress, Bank employees*

**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 conform. 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. Job satisfaction is a unique concept (Rollison et al., 1998), 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 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 off 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.

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Stress is an adaptive response to a situation that is perceived as challenging, loss or threatening to the well-being of the person. Stress is the non-specific response of the body to any demand made upon the mind and body. It is a subjective experience which is determined by some internal and external environmental factors. Risk factors for stress-related illnesses are a mixture of personal, interpersonal, and social, hopelessness, extreme fear or anger, and cynicism or distrust of others. Job stress is a situation in which some characteristics of the work situation are thought to cause deterioration of psychological or physical health, or to cause risk factors. Job stress is the outcome of various organizational and individual stressors. The organizational stressors or characteristics, which cause stress, are role conflict, ambiguity, overload and task demand. At its best, the presence of job stress can be a motivator that urges the individual to strive for excellence. However, excess amounts of job stress can lead to a lack of productivity, a loss of confidence, and the inability to perform routine tasks. As with other forms of tension, job stress can eventually affect both physical and emotional well being if not managed effectively. As a result, quality employees lose their enthusiasm for their work and eventually withdraw from the company. More satisfied workers are less likely to leave their employer (Clark, 2001), have lower rates of absenteeism (Clegg, 1983) and have higher productivity (Mangione and Quinn, 1975). Some internal factors of job stress may be poor working condition, shift work, long working time travel, risk, salary, person-job mismatch, new technology, and work over under load. A study showed that job stress is higher for the employees dissatisfied with their jobs than the satisfied ones (Rahman and Sorcar, 1990). It is also showed in another study that a positive correlation is found between job satisfaction and job performance which in agreement with the popular 'human relations' view that a satisfied worker is a more productive worker.(Haque,1992). Both satisfaction with pay and job security are the most important job satisfaction categories for determining future quits, while satisfaction with promotion opportunities is not a significant factor (Clark, 2001). Job stress also depends on gender and personality. In a study, where results show that as compared to male workers greater number of female workers consider their job stressful. The result also revealed that the female workers reported comparatively more health complaints than the male workers (Wadud, 1996).

Banking sector of Bangladesh is one of the major sectors and it contributes significantly to the national economy. The sector comprises a number of banks in various categories. The major profitability of bank depends on the performance of the employees. So, employee's satisfaction and lower stress regarding their job is important.

### **OBJECTIVES OF THE STUDY**

The broad objective of the study was to investigate the job satisfaction and job stress of bank employees in Bangladesh.

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

The bank sector of Bangladesh 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.

### ***Hypotheses of the Study***

H1: Bank employees have higher job satisfaction as compared to job stress.

H2: There is a negative correlation between job satisfaction and job stress.

## **METHODS**

### ***Sample***

A total of 80 respondents constituted the sample of the study. The respondents were selected purposively for this study. The target groups were the bank employees of Rajshahi city. The selected banks were South East Bank Limited, Islami Bank Bangladesh Limited, Trust Bank, Pubali Bank, First Security Islami Bank, National Bank Limited, Janata Bank, Bank Asia, NCC Bank, Eastern Bank and Prime Bank. At first a form was set for collecting the personal information of the participants such as name, age, educational qualification, occupation, monthly income etc and after that the main instruments 'Job Satisfaction Scale' and 'Occupation Stress Index' were administered on the sample.

### ***Instruments***

The following measures were used to collect data of the present study: (1) Personal information form (PIF), (2) Job Satisfaction Scale (JSS) and (3) Occupation Stress Index (OSI).

**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.

**Job Satisfaction Scale (JSS):** The Original version of job satisfaction scale was in English Language, which was developed by Bray Field- Rothe (1955). To measure the employee's job satisfaction, Bengali version of 18 items job satisfaction scale was used by Abdul Khaleque (1995). In scale consists of 18 items, among which are 9 positive and 9 negative items. For every item have 5 possibility answers. For positive item, score 1 indicates 'Strongly Disagree', score 2, 'disagree', score, 3 'undecided' score 4, agree and score 5, 'strongly agree'. For negative items scoring was in reverse order. The sum of scores of all items was total score of the scale for an individual. The lowest score is 18, highest score is 90 and neutral point is 54. Higher score

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indicates more satisfaction with their job. The reliability and validity of Bray Field-Rothe scale are .87 and .93 respectively

**Occupational Stress Index (OSI):** Occupational Stress index (OSI) purposes to measure the extent of stress which employees perceive from various constituents and conditions of their jobs. The original version of the Index was in English Language, which was developed at Banaras Hindu University, India. In the present study, we have used Bengali version of the index translated by Md. Abdul Latif and Sabina Sultana, Department of Psychology, University of Rajshahi, Bangladesh. The scale, consists of 46 items among which are 28 'True-Keyed' and 18 were 'False-Keyed' and each of which is rated on a Five point scale.

### *Procedure of Data Collection*

In this research study, confidentiality was maintained and all participants were assured that the information only be used as a field study to see the job satisfaction and job stress among the Bank employees. Furthermore, the purpose of the study was cleared to participants before to the survey being conducted. Job satisfaction scale was in 5 point and 9 items indicated positive attitude, 9 items negative attitudes. The employees asked to rate the given symptoms in the 5 possible answer on which 'strongly True', 'True,' 'Neutral,' 'False' and 'strongly False' options were given. For the positive attitude of 9 items these 5 possibly answer was denoted by 5,4,3,2,1. On the other hand for the negative attitudes of 9 items 5 possibly answer was denoted as 1,2,3,4 and 5. The employees also asked to rate the given symptoms in the OSI of 5 possible answer on which 'strongly disagree', 'Disagree', 'Undecided', 'Agree', 'strongly agree'. For the 28 'true-keyed' the 5 possible answer was denoted by 1,2,3,4,5 and For the 18 'false-keyed' denoted by 5,4,3,2,1. Data of all participants were collected from different government and private banks. The investigator was able to establish rapport with the participants. As a result, the samples gave answer correctly with sincerity.

### *Scoring*

*The score range of JSS and OSI are as follows-*

**Table 1: The score range of JSS**

| Score range | Dissatisfied/Satisfied |
|-------------|------------------------|
| Below 54    | Dissatisfied           |
| Above 54    | Satisfied              |

*Table 2: The score range of OSI*

| Score   | Levels of occupational stress |
|---------|-------------------------------|
| 46-127  | Low                           |
| 128-127 | Moderate                      |
| 151-230 | High                          |

## RESULTS AND DISCUSSION

*Table 3: The number of satisfied and dissatisfied employees with their Corresponding percentages (N=80).*

| Job satisfaction | Number | Percentage |
|------------------|--------|------------|
| Dissatisfied     | 20     | 25%        |
| Satisfied        | 60     | 75%        |

The above table shows that, the scores of 20 respondents of the samples were below 54, that indicates dissatisfaction range of Job and the corresponding percentage was 25%. 60 of the respondents of samples were scored above 54 that indicate satisfaction range of job and the corresponding percentage was 75%. The table shows that two-third of the employees are satisfied with their jobs.

*Table 4: The Score of job stress and corresponding percentage (N= 80).*

| Score range        | Number | Percentage |
|--------------------|--------|------------|
| Low (46-127)       | 61     | 76.25%     |
| Moderate (128-150) | 16     | 20%        |
| High (151-230)     | 3      | 3.75%      |

The above table shows that the scores of 61 respondents of the samples were (46-127) that was the “Low” range of occupational stress or Job stress. That is 76.25% employees have lower job stress. On the other hand, 3.75% employees have high job stress and 20% of the employees have moderate job stress.

*Table 5: The mean score and standard deviation of job satisfaction and job stress among bank employee*

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| Variable         | Mean   | Std. Deviation | Number |
|------------------|--------|----------------|--------|
| Job Satisfaction | 62.40  | 9.62           | 80     |
| Job Stress       | 110.40 | 5.47           | 80     |

From table-5 it is seen that the mean score and standard deviation of job satisfaction is 62.40 and 9.62, respectively. On the other side, the mean score and standard deviation of job stress are 110.40 and 5.47, respectively.

**Table 6 Correlations between job satisfaction and job stress among bank employee**

| Variable         | Job satisfaction | Job stress |
|------------------|------------------|------------|
| Job satisfaction |                  |            |
| Job stress       |                  | -.051      |

\* \*Correlation is significant at the 0.05 level (2-tailed).

The above table shows that the coefficient of correlation is -.051. This indicates that, negative correlation exists between job satisfaction and job stress is very weak and thus not significant. So, there are no significant correlation between job satisfaction and job stress.

The overall result indicates that most of the bank employees of Rajshahi city are satisfied with their jobs. It can be inferred from the result that bank employees of Bangladesh have better satisfaction level with their jobs. Along with this, it can be inferred that they have low job stress though few of them have high stress level related to their jobs.

Unfortunately, due to time and costs issues, this study could not be conducted over a large part of the country. In spite of some limitation of the study, the results found from the study will provide valuable and significant information to the people, further researchers and knowledge seekers of Bangladesh. Thus, this study would provide an insight to take necessary steps to improve the satisfaction level

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