



# A study on the relationship between job stress and job satisfaction among public sector bank employees in Palakkad district

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**Abstract:** *The banking sector in Kerala is a vital component in the economic infrastructure. Kerala state has a diverse and dynamic economy; the banking industry plays a crucial role in supporting the economic activities and also to contribute overall development of the state. The main object of the study is to investigate the relationship between job stress and job satisfaction among public sector bank employees in Palakkad District. The study aims to provide insights into the challenges faced by bank employees and their impact on overall job satisfaction. A sample size of 78 public sector bank employees was selected by stratified sampling method. The finding of the study reveals that there is a significant relationship between job stressors and job satisfaction levels among bank employees. The study also identifies the coping mechanism adopted by employees to mitigate stress and enhance job satisfaction. The insights gained from this study may inform management strategies to improve the working conditions, create positive organisational culture and also to enhance the job satisfaction among bank employees in Palakkad District.*

**Key Words:** *banking, economic activity, public sector banks, job satisfaction, job stress.*

## 1. INTRODUCTION :

The banking sector, as a crucial component of the financial infrastructure, plays a vital role in the economic development of the state. Public sector banks are financial institutions that are owned and operated by government of a country. The efficiency of bank employees in their roles is the key factors that influence the overall performance of different sectors. In the dynamic environment of the banking sector, job satisfaction of employees plays a crucial role in organisational success. Public sector banks, being pivotal institutions, face challenges that can significantly influence their satisfaction and performance. Public sector banks being a financial institution provides financial services and maintaining economic stability. However, the demanding nature of the banking industry often places considerable stress on employees. Job stress can lead to various negative consequences includes decreased job satisfaction, reduced productivity and even long term health issues. Public sector banks have a broader aim just beyond profit making. They were also entrusted with fulfilling social and developmental objectives such as financial inclusion, rural development and support economic development. Examples of public sector banks include State Bank of India, Punjab National Bank etc.

Job Satisfaction is a positive feeling of mind towards job. In the works of Newsstrom (2007), "Job Satisfaction is a set of favourable or unfavourable feelings and emotions with which employees' view their work". Employees' performance may vary with regard to satisfaction or dissatisfaction. For example, some employees may feel a strong sense of accomplishment in their jobs while others may not. Job satisfaction refers to the extent to which employees find emotions in their work. It is subjective in nature and it is a multifaceted concept. Job satisfaction is influenced by different factors and it can have a significant impact on the overall performance of employees. The physical and social aspects of the workplace including the office atmosphere, relationships with co workers and supervisors play an important role in job satisfaction. If employees have high levels of job satisfaction, it leads to increased motivation,



commitment to the organisation and overall productivity. Low job satisfaction can lead to labour turn over, absenteeism and decreased performance.

Stress is a general response of the body on any psychological or environmental emotion. The twenty first century is commonly called the century of stress because there will not be a single person without stress. All walks of life peoples face stress in one or other way. Several factors are responsible to create stress in an individual. The ability to keep balance with the stress depends upon the capacity of individuals to adjust with the situation. Job stress refers to the physical and emotional strain that arises from pressure and the challenges related with one's job and work environment. There are different factors that lead to job stress. Some of them are excessive workloads, job insecurity, interpersonal conflicts etc. Job stress has adverse effects on both physical and mental health leading to conditions such as anxiety, depression, and health issues. Job stress can also impact on job performance, job satisfaction, and also contribute to increased absenteeism and labour turn over.

## **2. LITERATURE REVIEW:**

Ling et al. (2014) in their study, "A study on role stress and job satisfaction among bank employees in Kota Kinabalu, Sabah", examine association between role stress and job satisfaction and moderating effect of gender and position level on their association. The research study indicated that role stress and job satisfaction shares a negative relation and 80% variation in job satisfaction arise due to role stress. It also showed that role stress among female staff effects job satisfaction in significant manner than male staff and association between these two is not effected by position level.

Mittal and Bhakar (2018) in their study, 'Examining the Impact of Role Overload on Job Stress, Job Satisfaction and Job Performance-A study among Married Working Women in Banking Sector', evaluated job performance, job stress, role overload, job satisfaction and also identify relationship among these variables by taking role overload as independent variable and other three as dependent variables. The results show that job stress and job performance are positively influenced by role overload whereas job satisfaction is negatively influenced. The study also found that with the increase in role overload, a person's performance increases to a little extent since an assured amount of stress improves performance but also expansion in dissatisfaction.

Garg & Sidhu (2019) in their study, 'Job Stress and its Impact on Employees' Job satisfaction- An Investigation of Banking Sector in Haryana', examine the level of job stress and its effect on job satisfaction of employees working in different banks in Haryana. The Occupational Stress Index and job satisfaction scale were used as tools for the study. They arrived at the conclusion that employees working in different banks are in stress but to an extent they were satisfied with their jobs. The study also reveals that there was significant negative correlation between job stress and job satisfaction.

## **3. MATERIALS:**

### **Scope of the study**

The study limited to public sector bank employees from Palakkad district. From different public sector banks, Only SBI considered for this study. The insights gained from this study may inform management strategies to improve the working conditions, create positive organisational culture and also to enhance the job satisfaction among bank employees in Palakkad District.

### **Objectives of the Study**

1. To study the relationship between Job Stress and Job Satisfaction among Public Sector Bank Employees in Palakkad District
2. To analyze the dimensions of occupational stress and job satisfaction among employees on the basis of demographic variables.

### **Hypotheses of the study**

- H1: There is significant relation between job stress and job satisfaction among public sector bank employees in Palakkad district.
- H2: There is significant difference in the Job stress of Public Sector Bank Employees based on Gender
- H3: There is significant difference in the Job Satisfaction level of Public Sector Bank Employees based on Gender
- H4: There is significant association between Job Satisfaction and category of employment of public sector bank Employees in Palakkad District



H5: There is significant association between job stress and category of employment of public sector bank Employees in Palakkad District

**4. Research Methodology:**

The study is based on both primary and secondary data. Primary data were collected from public sector bank employees through a structured questionnaire with sections on demographics, job stress factors, and job satisfaction factors. The population of the study consists of different categories of employees of public sector banks includes managers, clerks, and officers. The sample size of the study was 78 employees of public sector banks. Stratified sampling method was used to collect the primary data. The data collected for the purpose of research is hence analysed using SPSS.

**Data Analysis and Interpretation**

	N	Minimum	Maximum	Mean	Std. Deviation
Gender of respondents	78	1	2	1.58	.497
Marital Status of respondents	78	1	2	1.24	.432
Age of Respondents	78	1	4	2.41	.673
Category of Employment	78	1	4	2.35	.699
Monthly income of respondents	78	1	4	2.49	.734
Valid N (list wise)	78				

Source: Primary Data

Table 1 shows the descriptive statistics related to demographic variables of the respondents.

	N	Minimum	Maximum	Mean	Std. Deviation
workload is light	78	1	3	1.49	.552
suffer from physical ailments due my job	78	2	4	3.47	.768
social Habits changed due to my job	78	2	5	3.95	.318
unable to concentrate on things properly	78	3	5	3.82	.619
lost my weight since joining this job	78	1	5	3.17	.918
working environment of my organisation is irritative and suffocative	78	2	5	3.85	.854
get enough time to relax at my job	78	1	4	2.15	.884
social life is affected my present job	78	1	5	3.00	1.044
working environment is stressful	78	1	5	3.83	.828
Valid N (list wise)	78				

Source: Primary Data

Table 2 Shows the descriptive statistics related to Job Stress of employees among public sector banks.

	N	Minimum	Maximum	Mean	Std. Deviation
job is repetitive and boring	78	1	5	3.35	.880
have a positive attitude towards my job	78	1	5	2.87	1.109
satisfied with the policies of the organisation	78	1	4	1.82	.752
provided the opportunity to make decisions	78	1	3	1.77	.643



Intend to leave the organisation as soon as possible	78	1	3	1.63	.561
satisfied with the power and prestige in the job	78	1	4	1.88	.853
satisfied with my fellow workers	78	2	4	3.12	.738
satisfied with the training on technological changes	78	2	5	3.45	.816
Valid N (list wise)	78				

Source: Primary Data

Table 3 shows the descriptive statistics related to Job Satisfaction of employees among public sector banks.

H1: There is significant relation between job stress and job satisfaction among public Sector bank employees in Palakkad district

		Job Stress	Job Satisfaction
Job Stress	Pearson Correlation	1	-.232*
	Sig. (2-tailed)		.041
	N	78	78
Job Satisfaction	Pearson Correlation	-.232*	1
	Sig. (2-tailed)	.041	
	N	78	78

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

Source: Primary Data

Table 4 shows the result of correlation between Job Stress and Job satisfaction of public sector bank employees in Palakkad district. Correlation is significant and negatively correlated. That means there is a negative correlation between job stress and job satisfaction among public sector bank employees in Palakkad district.

H2: There is significant difference in the Job Satisfaction level of Public Sector Bank Employees based on Gender

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Job Stress	Equal variances assumed	.054	.818	-2.645	76	.010	-1.45051	.54838	-2.54270	-.35831
	Equal variances not assumed			-2.625	67.080	.011	-1.45051	.55266	-2.55360	-.34741

Source: Primary Data

Table 5 shows the result of independence sample test. The F value was not support and the null hypothesis accepted, that means there is no significant difference in the stress level of Public Sector Bank Employees based on Gender.

H3: There is significant difference in the Job Satisfaction level of Public Sector Bank Employees based on Gender



**Table 6: Independent Samples Test**

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Job satisfaction	Equal variances assumed	1.231	.271	1.438	76	.154	.87273	.60675	-.33572	2.08118
	Equal variances not assumed			1.423	66.353	.159	.87273	.61312	-.35129	2.09675

Source: Primary Data

Table 6 shows the result of independence sample test. The F value was not support and the null hypothesis was accepted, that means there is no significant difference in the Job Satisfaction level of Public Sector Bank Employees based on Gender.

H4: There is significant association between job stress and category of employment of Public sector bank employees in Palakkad District

**Table 7: Test Statistics**

	Category of Employment	Job Stress
Chi-Square	44.974 <sup>a</sup>	20.436 <sup>b</sup>
df	3	10
Asymp. Sig.	.000	.025
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 19.5.		
b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 7.1.		

Source: Primary Data

Table 7 shows the test result based on Chi-Square method. The p - value is less than 0.05 and support the alternative hypothesis. This means that there is association between job stress and category of employment. That means the stress level is different at different category of employment like manager, officer, clerk etc.

H5: There is significant association between job stress and category of employment of Public sector bank employees in Palakkad District

**Table 8: Test Statistics**

	Category of Employment	Job satisfaction
Chi-Square	44.974 <sup>a</sup>	27.231 <sup>b</sup>
df	3	11
Asymp. Sig.	.000	.004
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 19.5.		
b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 6.5.		

Source: Primary Data

Table 8 shows the test result based on Chi-Square method. The p - value is less than 0.05 and support the alternative hypothesis. This means that there is association between job satisfaction and category of employment. That means the job satisfaction level is different at different category of employment like manager, officer, clerk etc.

**5. Findings of the study :**

- There is a negative significant correlation between job stress and job satisfaction among public sector bank employees in Palakkad district.
- There is no significant difference in the stress level of Public Sector Bank Employees based on Gender.
- There is no significant difference in the Job Satisfaction level of Public Sector Bank Employees based on Gender.
- There is association between job stress and category of employment. That means the stress level is different at different category of employment like manager, officer, clerk etc.
- There is association between job satisfaction and category of employment. That means the job satisfaction level is different at different category of employment like manager, officer, clerk etc.

**6. CONCLUSION :**

The findings of the study may highlight the need for organisations to address the stressors within the workplace. The negative relationship between job stress and job satisfaction means that if the job stress increases, job satisfaction tends to decrease, and vice versa. The association between job stress and category of employment highlights that the stress levels vary across different job roles in public sector banks. Likewise the satisfaction levels also vary for different jobs. By promoting a healthy job environment with addressing to specific needs, organisations can contribute to the well being and job satisfaction and reduce the job stress of employees.

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