

ORGANIZATIONAL ROLE STRESS AND JOB SATISFACTION IN PUBLIC AND PRIVATE BANK EMPLOYEES OF PAKISTAN

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ABSTRACT

The aim of the study was to see the relationship between organizational role stress and job satisfaction in public and private bank employees. It was hypothesized there would be a relationship between organizational role stress and job satisfaction in public and private bank employees. The sample comprised of 150 managers, operation managers and cashiers (M age=33. 9, SD=6. 15) selected from different public and private banks of Lahore. Perceived Stress Scale (Cohen, Mermelstein & Kamarck, 1983) and Job Satisfaction Survey (Spector, 1994) were used to measure role stress and job satisfaction. Results demonstrated a significant negative relationship between organization role stress and job satisfaction. The results of the current study will help in diminishing stress related to role (job) of bankers and promoting job satisfaction in them which would increase their productivity.

KEYWORDS

Role stress, Job Satisfaction, Employees of banking sector

INTRODUCTION

The purpose of present study is to investigate the relationship between organizational role stress and job satisfaction in public and private bank employees. In an organization, an individual's role stress refers to the stress formed by the combined expectations of an individual's behavior from all circles. While facing role stress, an individual may produce unfavourable behavior to an organization, such as performance reduction, job burnout, and resignation, which deserve to be taken seriously. In regard to the relationship between role stress and job satisfaction, found that the tension at work caused by role ambiguity, role conflict, and role overload has a significant negative correlation with job satisfaction (Waters & Ussery, 2007).

The term stress was first used by Selye describing stress as the force, pressure, or strain exerted upon a material object or person which resist these forces and attempt to maintain its original state. Role stress is a stress, people experienced within their role (job) in an organization, is a condition which happens when one realizes the pressure on them or requirements of situation are wider than they can handle, and if these requirements are huge and continue for a long period of time without any interval, mental, physical or behavioral problems may occur (Waters & Ussery, 2007).

Stress is dynamic state whereby the masses are faced with an opportunity, obstacle, constraints or demand regarding what one desires and the implication of which is considered to be uncertain, negative, terrifying and important (Robbins, 2004). Behr and Newman define role stress as a situation arising from the reaction of people towards their tasks and results in changes that compel individuals to cope and adjust and disrupt their normal performance. (Pfeffer, 1992). When a person is confronted with a situation which poses a threat, and perceives that she or he does not have the capability or resources to handle the stressors, the imbalance that results at that point in time is termed as stress (Luthan, 2005).

Psychologists, sociologists and empirical researchers have conceptualized role stress from different perspectives (Kahn, Lazarus, Hardy & Conway, 2008). Hardy and Conway (1999) classified the dimensions of role stress specifically for healthcare professionals. These dimensions are role conflict, role ambiguity, role overload, role incompetence or over-qualification and role incongruity. Role conflict is defined in terms of the dimensions of compatibility-incompatibility in the requirements of the role (job) and employee's capability. Role ambiguity is the predictability of the outcome to one's behaviour and the existence or clarity of behavioural requirements, often in terms of inputs from the environment, which would serve to guide behaviour and provide knowledge that the behaviour is appropriate (Rizzo et al., 2002). Role conflict and ambiguity are significantly related to job stress, organizational commitment, job satisfaction and intentions to leave profession (Rosse & Rosse, 2008).

Job satisfaction is a measure of the degree to which the employee is satisfied and happy with the job. Job satisfaction is higher when a person feels that he or she has control over the way a given task is accomplished. It is a most frequently studied variable in organizational behaviour research, and also a central variable in both research and theory of organizational phenomena ranging from job design to supervision (Spector, 1997). Job satisfaction may be defined as 'the pleasurable emotional state resulting from the appraisal of one's job as achieving or facilitating the achievement of one's job values'. It is considered as a multidimensional construct involving for example, perceptions about work content, relationships with co-workers and supervisors, job control, job security, rewards, career opportunities, promotion and advancement, physical work environment, customers and feelings such as self accomplishment and self-advancement.

Sjogren (2005) found that working circumstances (working schedule, management and relationships with co-workers), salary and professional development were the overriding reasons

both for leaving and considering a return. Earnings, working hours, working atmosphere, workplace socialization, independence, organizational control, and participation in training schemes are all work-related factors shown to be affecting job satisfaction (Agho, Mueller, & Price, 1993; Arthur, Edens, Bell, & Bennett, 2003; Georgellis & Lange, 2007).

In giving watchful thought to the relationship between role stress and job satisfaction, found that the stress at work brought on by role conflict, role ambiguity and work overload has a noteworthy negative relationship with job satisfaction. Holdsworth and Cartwright (2003) stated in a recent study on Empowerment, stress and job satisfaction they concluded that job satisfaction is one of the job sources. According to the study, if an individual is frustrated with the penning of the affiliation, this frustration completes in one of the wellsprings of job satisfaction. As per a few studies illustrated that there is a strong negative connection between occupational stress and job satisfaction (Sweeney, 2009).

Beehr and Newman (2004) in their study Organizational role stress characterize the unsafe physical and passionate reactions that emerge when the trouble of work don't match the labourer's capabilities, assets, or needs.

Nadia and Ayub (2011) in a study described relationship between work motivation and job satisfaction explored numerous factors related to job satisfaction among bank managers. The findings of the study proposed that there was a positive correlation between work motivation and job satisfaction. Furthermore, there was a significant gender difference on the variable of work motivation and job satisfaction.

In two qualitative studies carried out in Taiwan by demonstrated role ambiguity and role conflict developed as normal encounters throughout the first year of practice as a medical attendant authority. Review studies found that the more work-related stressors were under-planning contradicting cravings from therapeutic and nursing divisions (Wu, 2002).

According to some other studies (Johnson, Cooper, Cartwright, Donald, Taylor & Millet, 2005; & Munro; 2006) employees with low occupational stress have more job satisfaction than employees with high work-related stress.

Based on above literature review, the primary aims of the current study are twofold. One, the study attempts to explore the relationship between organizational role stress and job satisfaction in public and private bank employees. Two, the study also looks at public and private bank employees' differences, in terms of organizational role stress and job satisfaction. And discuss the determinants of role stress and assess how they can reduce among public and private employees. Coming to the rationale of this study requires investigating role stress that promotes dissatisfaction in public and private employees of banking sector.

OBJECTIVES

The objectives of the current study are:

- To explore the relationship of organizational role stress and job satisfaction in public and private organizations.
- To discover differences in the level of role stress and job satisfaction between the workers of Public and Private Sector Banks.
- To find out the factors triggering organizational role stress in public and private banking sector employees

HYPOTHESES

Following are the hypotheses of the study

1. There is likely to be relationship between organizational role stress and job satisfaction.
2. There are likely to be differences in role stress among employees of public and private banks.
3. There are likely to be differences in job satisfaction among employees of public and private banks
4. Bank employees differ significantly in role stress and job satisfaction with respect to their designations.
5. Bankers with more work experience are likely to be more stressed with their role (job).
6. Bankers with more work experience are likely to be more satisfied with their jobs.

METHOD

SAMPLE

Between group research design was used to compare the difference in the level of organizational role stress and job satisfaction among the employees of public and private banks. The sample comprised of 150 managers, operational managers and cashiers with the age range of (25-45). Sample was collected from different public and private banks of Lahore e.g. National bank, The bank of Punjab, Habib bank, Meezan bank, Silk bank, Bank Alfalah following the non probability purposive sampling technique. While taking sample the following criteria were kept in consideration. The age ranged between 25-45 years with the qualification of masters. Below the age of 25 year, above 45 years and physically handicapped participants were excluded.

Table 1: Descriptive of Demographic Variables (N=150)

Variables	M (SD)	f (%)
Age	33.9 (6.15)	
Education		
MA		62(41.3)
MBA		88(58.7)
Family System		
Joint		102(68.0)
Nuclear		48(32.0)
Marital Status		
Single		53(35.0)
Married		97(64.7)
Designation		
Managers		37(24.7)
Operation Managers		75(50.0)
Cashiers		3(25.3)
Banks		
Public		81(54.0)
Private		69(46.0)
Work Experience		
1-5 years		33(22.0)
6-10 years		64(51.9)
11-15 years		39(26.0)

ASSESSMENT MEASURES

Demographic Information Questionnaire. Demographic information questionnaire was used to get information about age, designation, family system, marital status, education and work experience.

Perceived Stress Scale. The Perceived Stress Scale, PSS is a 10-item self report measure that measures persons' assessment of the unpleasantness of the circumstances in the previous month of their lives (Cohen, 1983). Response categories are 0 = Never 1 = Almost Never 2 = Sometimes 3 = Fairly Often 4 = Very Often. Things 4, 5, 7, and 8 are the decidedly expressed items. Scores extended from 0 to 40, with higher scores appearing stress. Alpha coefficient for this scale was .78.

Job Satisfaction Survey. The Job Satisfaction Survey, JSS is a 36, nine subscales to assess worker disposition about the occupation and parts of the job. Each subscale is assessed with four items, and a total score is computed from all items. The nine subscales are Pay, Supervision, Contingent Rewards (performance based rewards), Co-workers, Promotion, Fringe Benefits, Communication, Nature of Work, and Operating Procedures (required rules and procedures). Response categories are 1= Disagree very much, 2= Disagree moderately, 3= Disagree slightly, 4= Agree slightly, 5= Agree moderately, 6= Agree very much. The internal consistency of Job Satisfaction Survey assessed by Cronbach alpha was .91.

ETHICAL CONSIDERATIONS

To initiate the study, prior permission for the tool was taken from the author via e-mail; permission letter was signed by the supervisor to collect the data. Accurate information was provided to the organization to obtain organizational approval. Participants were fully informed about the purpose of the research, the procedure, their right to decline to participate and to withdraw from the research once participation has begun. Rights of individuals to privacy, confidentiality and self-determination were facilitated.

PROCEDURE

Formal permission was taken from banking sector to collect data. Participants were informed about the nature and purpose of the study and were ensured of privacy regarding their identity. A selection criterion was identified with the help of bank manager. Participants were explained the purpose of the research, their concerns were answered. They were also informed about their right of withdrawal from the study. Informed consent was distributed among the participants and they were given the questionnaire to fill it up. Participants were given instructions to fill the questionnaire. The data was collected in banking settings. None of the participant declined to complete the questionnaire. The participants needed half an hour to complete the questionnaire. All of the 150 participants of different public and private banks completed their questionnaire.

RESULTS

Pearson product moment correlation was used to assess relationship of role stress and job satisfaction. The sample comprised of 150 managers, operational managers and cashiers with the age range of (25-45).

Table 2: Table showing correlation between role stress and job satisfaction (N=150)

	Role Stress	M	S.D
Job Satisfaction	-.18*	3.66	0.38
M	1.81		
S.D	0.37		

Note. *p<.05

Table 2 demonstrated results there was significant negative relationship between role stress and job satisfaction. Higher level of role stress will decrease the level of job satisfaction of the bank employees.

Table 3: Independent sample t-test for public and private banks differences in role stress and job satisfaction (N=150)

<i>Variables</i>	<i>Public banks</i>		<i>Private banks</i>		<i>t</i>	<i>P</i>	<i>95% CI</i>		<i>Cohen's d</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			<i>LL</i>	<i>UL</i>	
Role Stress	1.81	.32	1.80	.42	.81	.85	-.11	.13	0.02
Job Satisfaction	3.60	.32	3.74	.43	-2.12	.03	.26	.01	0.36

Note. p<.01

Results in Table 3 revealed that no significant difference was found regarding role stress in public and private sector banks which indicates that employees of both public and private banks feel same level of role stress in their organization. Significant difference existed between employees of public sectors banks and private sector banks regarding job satisfaction. The workers of private banks are more satisfied to their employments as contrasted with public sector banks.

Table 4: Table showing ANOVA among sample (managers, operation managers and cashiers) on the basis of role stress (N=150)

Role Stress	M	S.D	F	P
Managers	1.81	0.41	0.31	0.73
Operation Managers	1.79	0.31		
Cashiers	1.85	0.45		

Note. M=Mean, S.D= Standard deviation

Results in Table 4 showed there was no significant difference among managers, operation managers and cashiers regarding role stress, which demonstrated that employees of both public and private banking sector with different designations experience equal level of stress.

Table 5: Table showing ANOVA among sample (managers, operation managers and cashiers) on the basis of Job satisfaction (N=150)

Job Satisfaction	M	S.D	F	P
Managers	3.72	0.44	3.58	0.03
Operation Managers	3.59	0.35		
Cashiers	3.77	0.38		

Note. M=Mean, S.D= Standard deviation

Results in Table 5 showed that the level of job satisfaction was significant among managers, operation managers and cashiers, which showed bank employees with different designations experience different level of job satisfaction.

Table 6: Comparison among three designations of bank employees on job satisfaction (N=150)

					95% Confidence Interval	
(I) Designation	(J) Designation	Mean Difference(I-J)	SE	<i>p</i>	Lower bound	Upper bound

Manager	OP	.02	.07	.79	-.12	.17
OP	Cashier	-.05	.07	.43	-.17	.12
Cashier	Manager	.03	.08	.65	-.13	.21

Note. S.E= Standard Error, OP= Operation manager

Post-hoc was applied and the analysis revealed that mean differences were statistically significant. Job satisfaction was significantly different among cashiers than other groups.

Table 7: Table showing ANOVA on work experience of managers, operation managers and cashiers on the basis of role stress (N=150)

Role Stress	M	S.D	F	P
Work experience (1-5 years)	1.79	0.42	0.33	0.72
(6-10 years)	1.84	0.33		
(11-15 years)	1.78	0.39		

Note. M=Mean, S.D= Standard deviation

Results in Table 7 showed there was no significant difference among work experience of bank employees regarding role stress.

Table 8: Table showing ANOVA on work experience of managers, operation managers and cashiers on the basis of Job satisfaction (N=150)

Job Satisfaction	M	S.D	F	P
Work experience (1-5 years)	3.63	0.29	29.22	.001
(6-10 years)	3.57	0.26		
(11-15 years)	4.26	0.61		

Note. M=Mean, S.D= Standard deviation

Results in Table 8 revealed that the level of job satisfaction was significant among bank employees with more work experience. Means differences showed in the post hoc table.

Table 9: Comparison among work experience of bank employees on job satisfaction (N=150)

(I) Work experience	(J) Work experience	Mean Difference(I-J)	SE	p	95% Confidence Interval	
					Lower bound	Upper bound
1	2	-.04	.06	.76	-.20	.10
2	3	.06	.10	.81	-.18	.31
3	1	-.01	.10	.48	-.26	.23

Note. S.E= Standard Error, Work experience 1= (1-5 years), 2= (6-10 years), 3= (11-15)

Post-hoc was applied and the analysis revealed that mean differences were statistically significant. Findings revealed that bank employees with more work experience were more satisfied with their job.

DISCUSSION

The present study was conducted to find out relationship between organizational role stress and job satisfaction in public and private bank employees. It was hypothesized that there is likely to be a relationship between role stress and job satisfaction. There are likely to be differences in regards to role stress and job satisfaction among employees of public and private banks.

The findings of the present study supported the hypothesis as negative relationship was found between role stress and job satisfaction. Findings are consistent to the study of (Blegen, 2008), who found that role conflict and role stress were negatively related to job satisfaction. As there are various basics inside the work environment that may be assigned stressors. Excessive workload, unhealthy working environment, insufficient resources, conflict between home and work demands, lack of professional respect, lack of promotion chances, inadequate pay and benefits, domestic problems, and marital problems are the major causes of role stress (Cooper, 2001).

The findings can also be supported by one described by Robbins (2004) inverse relationship exists between role stress and job satisfaction. The impact of stress on job satisfaction is far most straight forward. Job related stress tends to decrease general job satisfaction (Brown, 2001).

Researchers found that bring down the stress it expands the job s satisfaction so both these are contrarily corresponding one another as to the results both role stress and Job satisfaction is adversely related (Ivancevich & Donnelly, 2002).

Individuals under excessive stress tend to find their jobs less satisfying. Some of their intrinsic or extrinsic needs may be let down or not met sufficiently. As per many studies in the literature (Caplan 2001; Keller, 2009), the findings of the present study also reveal the same. These subjects with lower job satisfaction were found to experience more stress in the form workload, role conflict and physical environment compared to those with higher job satisfaction. Due to the intense competition in telecom industry, organizations are exerting more and more pressure on employees in order to compete each other and contradicting demands, excessive workload and physical working conditions causes role stress that decreases employee's job satisfaction.

Rose (2003) contemplated that the stress in work environment diminishes the suggestion of workers to perform better in jobs with the growing level of stress the specialists instinct unsettle and his inclination to work well likewise diminishes. In banks there is no time bind so employees need to work for more hours as contrasted with different a employment which is additionally a reason of concern. Stress identifying with the employees' role in the affiliation consolidates commitment in regards to lives, role conflict, and role ambiguity (Sutherland & Cooper, 2000). Different sources may create from relationship with co-conspirators or supervision, disillusionment with profession improvement open doors, and an absence of employer strength (Parker & Decotiis, 1999). The structure of the affiliation itself can in like manner be a wellspring of stress for specialists.

The present research found no significant differences on role stress among employees of public and private banks which indicated they experience same level of stress regarding their jobs. The main reason of the present findings is that both public and private bank employees have equal number of tasks to perform. Findings revealed significant differences among employees of public and private banks. The workers of private banks are more satisfied to their occupations/jobs as contrasted with public banks. Findings were consistent to the study of (Kahn, 2008) which showed that private sector employees have high level of job satisfaction as compared to private sector employees. There could be many reasons of the present finding private sector employees' are profoundly paid as compared to public sector employees. They are provided with a lot of health safety facilities, fringe benefits and bonuses over the period of time.

The present research found no significant difference in role stress with respect to designation and working experience of the employees working in banking sector. While significant differences were found in job satisfaction among bankers with different designations, cashiers were found to be more satisfied with their job than bankers with other designations. The research findings were inconsistent with that of Golding, Resnik and Croby (2001). There could be several reasons for the present study with respect to cashier's satisfaction. Managers and operation managers are less satisfied to their role (job) because they have to perform lot of duties than cashiers. Several

researches described further reasons of their dissatisfaction are: disagreement with administration, constrained open doors for progression, absence of distinguishment, deficient compensation and profits, exhausted with their employment. Managers face many stresses in their jobs. They are the front line and are expected to get it done at whatever cost. These stresses, as well as the dysfunction prevalent in many organizations (poor communication, inadequate resources and conflicting agendas) are key contributors to manager dissatisfaction.

Results of the present study revealed that employees of banking sector with more working experience were satisfied to their organization. These findings are consistent with those obtained by Hussain (2007) reflected the importance of education and experience as the determinant of job satisfaction. The important findings of this research were persons with more experience in the profession were more satisfied. This research also indicated that employees were overall satisfied with their jobs

It is generally observed that there is not much available in literature regarding relationship of role stress and job satisfaction. Expectedly only significant relationship was found between role stress and job satisfaction in public and private banks. It is concluded public and private bank employees have same level of stress regarding their (roles). While private banks' employees have high level of job satisfaction as compared to public banks. No significant differences were found on role stress regarding designations and work experience of bank employees. While employees with more work experiences have high level of job satisfaction. Bank is essential organization of every state. It is also the backbone of economy. In terms of amounts and working conditions, banks are comparatively better than any other organization. The results of the current study will help in diminishing stress related to role (job) of bankers and promoting job satisfaction in them which would increase their productivity.

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