

Investigating the Causes of Job Stress: A Study on Banking Sector of Bahawalpur, Pakistan

Muhammad Rizwan

Lecturer, Department of Management Sciences

The Islamia University of Bahawalpur, Pakistan

E-mail: rizwan.arshad@iub.edu.pk

Muhammad Ali Raza, Muhammad Abdul Mateen, Faisal Tehseen, Muhammad Shahaid
Farooq, Amajad Javed, Sharjeel Javed

MS Scholars, Department of Management Sciences

The Islamia University of Bahawalpur, Pakistan

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Abstract

The goal of this research is to uncover the roots and outcomes of job stress on the employees' performance in banking sector Bahawalpur, Pakistan. Job stress has a vital importance and has become a key challenge for the organizations because of its strapping impact on the performance of an individual as well as of the organization. The purpose of this study is to search out relationship of job stress which is our depended variable with independent variables such as role conflict, role ambiguity, work overload, work family conflict. Our research is descriptive in nature and we use questionnaire method for collection of data. The data was collected from 150 employees of the banks. So our study reveals that job stress has a significant positive relationship with the independent variables, role conflict, work overload and work family conflict and has no relationship with role ambiguity.

Keywords: Job stress, role conflict, role ambiguity, work overload, work family conflict

1. Introduction

The word “stress” first used in physics and then it become the part of psychology. Hobfull(1989) defines this term as “when people starts to oppose external environment or forces also by following them”. Moreover Keinan (1997) further defined that “The term stress refers to the interaction between the person and the environment”.

Furthermore Kahn and Byosiere (1992) explored job stress frequent effect of role conflict, role ambiguity and work overload. In addition Bedeian et. al., (1988) argued that work-family conflict also results as job stress. Such factors have always a negative impact on employees, psychologically and physically.

Due to massive amount Job stress has become a major challenge for the organizations d. So now a day’s employee’s behavior is significantly affected by the job stress. Due to their major role in running the organizations effectively and successfully, It is clear and understood that employees are the most important assets for the organizations, so cannot be treated like machines. It is clear that employees who works stress free environment are more productive and proves to be valued assets for an organization but when the organizations are not committed with their employees stress, this results in increased absenteeism, turnover, work ineffectiveness and usually legal financial damages.

Similarly McGrath (1976) defined job stress as a“ condition in which employees are need to fulfill the duties that exceed the person’s ability and the resources which are required to perform these duties, under the situation where there is a huge difference between rewards and the demand for fulfilling the duties”. In addition to that Walonick (1993) further explained that job stress is the major issue of the employees for the organizations in both developed and the developing countries and become a massive challenge for employer mostly in developing nations where the employer doesn’t provide much attention and weight to the employee stress. So a lot of factors are there that works as job stressors such as role conflict, role ambiguity, work overload and work family conflict and their consequences are work ineffectiveness, absenteeism and in extreme, turnover. All these factors make jobs more difficult to perform and results in negative behavior at work, employees involved in theft and aggression.

Hole et, al(2001) describes that consequently, it is important to measure the economic impact of job stress because this assessment would have a major impact on management decisions. Most of the organizations have no estimation that how much employees’ job stress costs them each year.

Due to job stress, employees in the workplace not only become unproductive and unmotivated but it’s also a reason other mental and physical diseases. So the impact of stress on cost and productivity is extensive to the organization, yet it is not given much importance.

Selye (1956) pointed out that does not always involve negative consequences, actually up to some extent it can improve employee’s performance but it become an issue that needs proper attention. So in short job is a observable fact of today’s world that may express itself differently, and affect workers differently, in different working environments. When we study

job stress in different situations and environments it creates better understanding of the problem and also helps analyze how to reduce its negative impact on employee's job performance. The purpose of this article is to describe job stress in the context of banking sector and the factors that contribute to stress within that organization.

So this article explores implication drawn for understanding stress in the workplace. First, in the literature review that follows, the notions of job stress, reasons of job stress like role conflict, role ambiguity, work overload, work-family conflict and their consequences will be examined.

2. Literature Review:

Most of the organizations are facing the key challenges that are strongly impacting the performance of individuals and as well as organizations themselves. Employees are the most valued capital or assets for an organization but more often employees are facing the stress in their jobs which increase the negative consequences such as low motivation, turnover which is directly loss for the organization and the employees who exists, stress impact on their health and psychological condition and these condition also effect on their behaviors and productively of the organization (Enough Workplace Stress: Organizing for Change, 2003).

The problem of job stress arise because of differences between employee jobs demand and amount of control over gathering these demand, are destructively of employee physical and emotional responses(Workplace Stress - General, 2008).

2.1 Role conflict

Kahn and Byosiere(1992)defines “Role conflict is incompatibly role expectation in organization, in the context of the differences between co-worker and supervisors according to their job duties Perceive which results in role conflict”. Whenever employees are expected to perform two or more roles that are not feasible or complicated, this creates role expectations, that leads t0 role conflict, which ultimately results in job stress. Kahn et al., (1964) were the first to research on the relationship between role conflict and job stress. After that various researches have been done inveterate the negative impact of role conflict on job stress. This relationship is identified by researchers as “role stress” (Kahnet et. al).

Therefore the first hypotheses in this study would be:

H1: Role conflict will be positively related to job stress.

2.2 Role Ambiguity

Role ambiguity expresses when role expectations are not clear because of limited information. The employee does not know where to direct his or her efforts (Beehr and Bhagat, 1985; Rizzo et al., 1970).

Spector (1997) defines “role ambiguity is the amount of certainty that employees has about their duties and responsibilities are” (p. 39) .

Moreover Beehr et al. (1976), Cordes& Dougherty (1993), Cooper (1991), Dyer & Quine

(1998) and Ursprung(1986) further elaborates role ambiguity as whenever employees faces lacks of information about the requirements of their role, how those roles are performed and their evaluation procedures. In addition, Jackson & Schuler (1985) and Muchinsky (1997) that role ambiguity results in job stress which leads to negative emotions of employees as lack of self-confidence and dissatisfaction which results in employees and employer's hope toward hopelessness.

H2: Role ambiguity will be positively related to job-stress.

2.3 Work overload

Work overload is defined as “inappropriateness between the role also required the time and demand” (Rizzo et al., 1970). Newton and Keenan, (1987)emphasize only the dimension of time is the main basis for role overload. At very start role work overload was think to be part of role conflict, so issue of capability, resources and time, all were put under the different definitions of role conflict by different authors (Conley and Woosley, 2000; Kahn and Byosiere, 1992). But Now a days work overload is differentiated from role conflict (Glisson et al., 2006; Kahn and Byosiere, 1992).

Globalization, technological advancements and hyper competition have increase organizations expectations and work pressure on employees to meet competition, so employees are required to perform multiple tasks more efficiently, all these factors takes the form of work overload that results in the form of stress (Cascio,1995; Quick, 1997). Moreover Greenhaus et al., (1987) asserted that intense work load lowers employees psychological intention to the job , time limits and work overload results in job stress (Miller & Ellis, 1990;Eugene, 1999).

H3: Work overload will be positively related to job-stress.

2.4 Work-family conflict

Greenhaus&Beutell (1985) defines work-family conflict as “a inter role clash between the job work and family roles, which are commonly divergent” (p. 77).

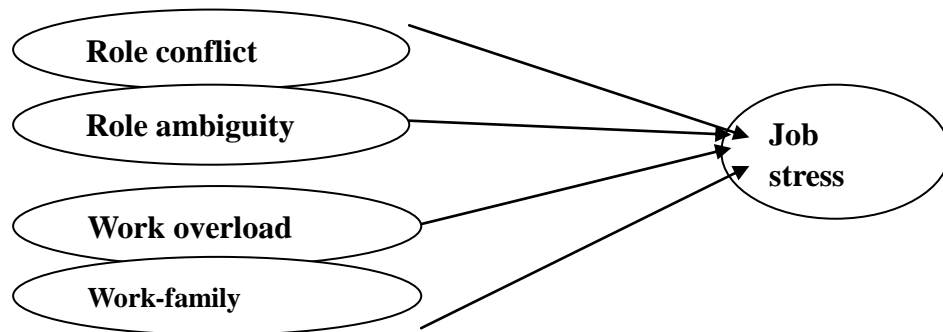
Allen et al. (2000) described the relation between work-family conflict and job stress through an analysis, so they found that work-family conflict was significantly linked with job stress, which results in strain, poor performance, aggression, absenteeism and increase in turnover.

As a result, study defined a positive association between work-family conflict and job stress.

After that Bedeian et al. (1988) and Netemeyer et al. (2004) agreed that there is a significant positive relationship between work-family conflict and job stress. So as per these researches, work-family conflict forecast job stress.

H4: Work-family conflict will be positively related to job stress.

3. Model:



4. Methodology

This research is descriptive in nature which describes the phenomenon of job stress. The aim of this research is to determine the association between role conflict, role ambiguity, work overload, work- family conflict and job stress which results in increase absenteeism, turnover, poor performance and directly effects employees working behavior. This study serves to address the hot issue as how the job stress will direct the employee towards working behavior.

4.1 Sample

So in order conduct the research on job stress banking sector is selected. This research is a cross sectional study. The data was collected through questionnaire from different banks of Bahawalpur. The questionnaire was distributed among middle level management having a designation of OG-I, OG-II and OG-III of different banks. The sample size in this study was 150 employees. The obtained data was analyzed through SPSS version 16. Both inferential and differential statistical methods were used. The research utilizes a non-profitability sampling technique that is convenience sampling.

4.2 Instruments and Measures

Close-ended questionnaire forms were developed and then filled by target sample, for the sake of collecting data for the study as a survey instrument. The main focus of the study is to analyze relationship of different variables which cause and results for job stress. So collected the information about the different characteristics of the respondents that can be used to understand the causes and consequences.

The survey was based on two sections,. Section one consist of personal information about gender, age, income, education, status. Section two includes information about latent variables that are essential for the study. These variables consist of role conflict, role ambiguity, work overload and work-family conflict. This section of the study is developed based on the past literature and already used measurement scales.

The scales of the study are adapted from the past literature and published studies. The scales of job stress and work overload are taken from Higgins and Duxdury (1992). Next, the scales of role conflict and role ambiguity are took from Johnson and Stinson (1975). Then the, last

variable work-family conflict is taken from Kopelman et al., (1983).

4.3 Procedure

As this study is conducted on banking sector, the questionnaires are distributed among 200 respondents in different banks of Bahawalpur. Before giving the questionnaire, the purpose of study and questions were explained to the respondents so they can easily fill the questionnaire with relevant responses. Only the 150 questionnaires were selected and the rest of the questionnaire were not included due to incomplete and invalid responses. After that these questionnaire were coded and entered into SPSS sheet for further analysis.

4.4 Reliability Analysis

Overall Cronbach's alpha of Job Stress questionnaire items were 0.829 that is more than acceptable and recommended value 0.50 by Nunnally (1970) and 0.60 by Moss et al. (1998). This shows that all the 24 items were reliable and valid to measure the opinions of employees towards Job Stress.

Table 1:

Scales	Items	Cronbach Alpha
Job Stress	05	.748
Role Conflict	05	.698
Role Ambiguity	04	.632
Work overload	05	.644
Work-family conflict	05	.692

5. Hypotheses Testing

5.1 Profile of the Respondents

Personal and demographic information such as gender, age, income, education level, status are presented in the following table 2:

Table 2:

Variables	Category	Frequency	Percentage
Gender	Male	113	75.3
	Female	37	24.7
Age	15-20 years	2	1.3
	20-25 Years	58	38.7
	25-30 Years	46	30.7
	30-35 Years	17	11.3
	35-40 Years	15	10.0
	Above 40 Years	12	8.0
Income	Below 15000	13	8.7
	15000-25000	71	47.3
	25000-35000	33	22.0
	35000-45000	27	18.0
	45000-55000	2	1.3
	Above 55000	4	2.7
Education	Matriculation	1	.7
	Inter	9	6.0
	Bachelor	51	34.0
	Master	83	55.3
	MS / M. Phil	6	4.0

Status	Student	0	0
	Employed	150	100
	Businessman	0	0

5.2 Hypotheses Testing

5.2.1 Role Conflict and Job Stress

According to the results of the study, variable Role Conflict has a significant positive relationship with Job Stress. Specifically, the Role Conflict has a significant positive relationship with ($\beta=.516$) and ($p < 0.001$). That means the Role Conflict contribute more than 51% to Job Stress. Results of the current study validate the H1.

5.2.2 Role Ambiguity and Job Stress

While in view of that significant positive relation between Role Ambiguity and Job Stress, but the results of the current study shows no significant relationship between these two variables with ($\beta=.029$) and ($p > 0.05$). Based on this result, we reject H2 and conclude that the study did not find significant relationship of Role Ambiguity with Job Stress.

5.2.3 Work overload and Job Stress

Regression Analysis of this model shows that there is a significant positive relationship of work overload with Job Stress with ($\beta=.111$) and ($p < 0.01$). The results suggest that Work overload contribute more than 11% to Job Stress. This result of study support to H3.

5.2.4 Work-family conflict and Job Stress

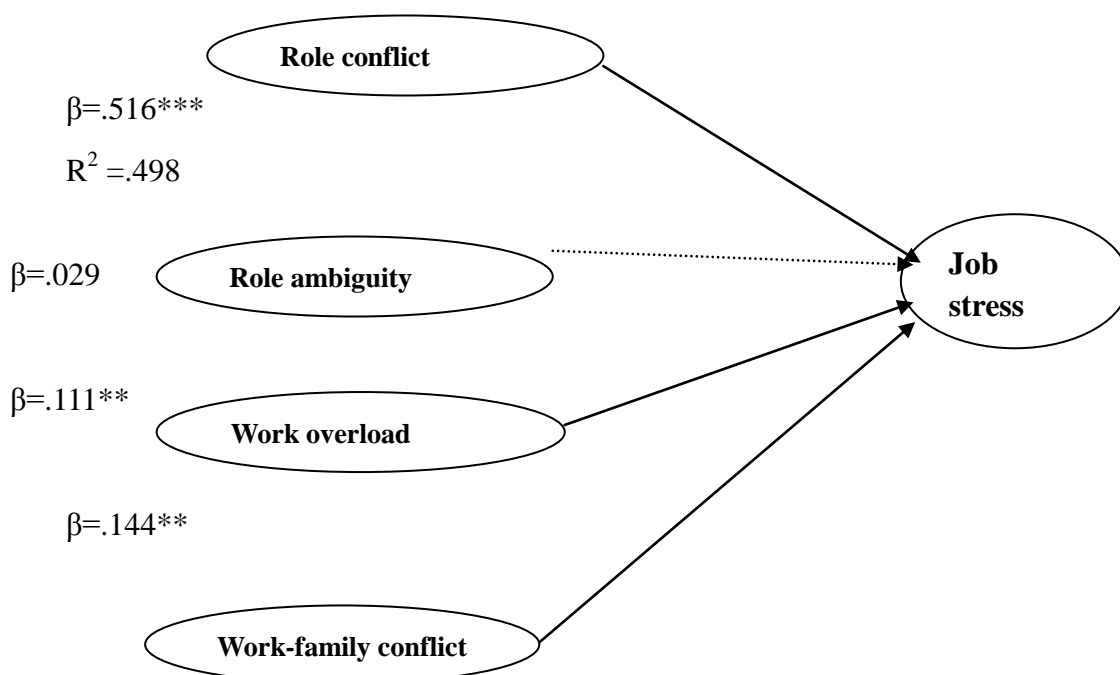
As per the results of the analysis, Work-family conflict has a significant positive relationship with Job Stress. Specifically, Work-family conflict has a significant positive relationship with ($\beta=.144$) and ($p < 0.01$). That means the Work-family conflict contribute more than 14% to Job Stress. Results of the current study validate the H4.

**Table3:
Co-efficient**

Model		Un-standardized Co-efficient		Standardized Coefficients	t	Sig.	Results
		B	Std. Error	Beta			
1	Mean job stress	.794	.273		2.914	.004	
	Mean Role conflict	.767	.067	.516	11.458	.000	Supported
	Mean Work overload	.114	.098	.111	2.145	.004	Supported
	Mean Work-family conflict	.153	.089	.144	2.596	.002	Supported
	Mean Role Ambiguity	.035	.072	.029	.480	.632	Not Supported

dependent Variable: Mean job stress

6. Research Model Results:



**p < 0.01; *p < 0.05
----- insignificant
————— significant

7. Discussion

As per above analysis the result conforms a significant positive relationship between role conflict and job stress. While between role ambiguity and job stress there were no significant direct relationship found.

The logical explanation is as follows, when the level of role conflict experienced by banking employees is high, then it will increase the job stress feeling among them. The increasing of job stress in employees will ultimately increase distress feeling. If these feelings continue then it will be increase the incident of job stress in the future. Preceding studies have shown that job stress always effect job satisfaction of employees (Probst and Brubaker, 2001), and their attitudes towards job such as commitment, trust, psychological and physical outcomes (Hellgren and Sverke, 2003; Kivimaki et al., 2000), individual outcome also (Driscoll and Beehr, 1994). A few studies have been identified that job stress swear resultsincrease job search behavior that leads to turnover (Adkins et al., 2001; Reisel and Banai, 2002) or performance issues (Probst and Brubaker, 2001).

Uncertain role expectation are the situations that cause conflict among employees and that will lead to role conflict. The conflict situations related to the accomplishment of their task will create the climate of stress that leads to the feelings of anxiety, confusion and feel like that, there is no guideline or cure which can help in completing tasks accurately and satisfactorily.

When the employees are dissatisfied with their role, experience feelings of aggression, distort reality and perform ineffectively (Rizzo et. al., 1970). Those situations will be more harmful when employees experienced stress in their job. The stress situations will lead to the emergence of discomfort, especially related to their job. Eventually, employees will experience strain at work. That increased of job stress on employees raises negative outcome such as poor performance, absenteeism, intention to leave and turnover.

Next, the “work overload” index, defined as “the inequality between the role demands and the quantity of time and resources to meet these demands” (Newton and Keenan, 1987). So work overload found to be considerably and absolutely related to job stress. The explanations for this are likely simple and clear, employees in banking organizations lack of requirements in performing their job, itself a stressful situation due to overlapping work demands.

Finally, the work-family conflict has significant positive relation with job stress. In addition to that Bellavia and Frone (2005) explains, currently work-family conflict is an escalating challenge for employees and more often for the organization. Balmforth and Gardner (2006) has also inveterate that work and family life can be integrated and can be harmonious. Frone(2003) identified that Some researchers recommended that through work-family facilitation and increasing cooperation work-family balance can be achieved.

The hypothesis of this study concludes that the relationship between role ambiguity and job stress is null, while role Conflict, work overload and work-family conflict with job stress has a significant positive relationship.

In many organizations, especially in banks employees are under over work pressure and they have routine to remain in the office long time after closing hours. In that case, if the workload is over, it is necessary that the organizations should hire more capable hands according to their organizations demand for employees so that their employees can live stress free and harmonious lives.

Moreover the organizations can also help employees to cope with job stress in the following ways:

By helping, finding and curing the symptoms of stress through psychological support, encouraging stress-reduction activities, relaxation exercise, counseling and organizing stress-reduction workshops, redefining and clarifying job specification and job description to reduce role conflict, work overload and work-family conflict. Organizations can also encourage decentralization to relax employees in achieving their tasks and goals.

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