



## OCCUPATIONAL STRESS AND JOB SATISFACTION OF BANK EMPLOYEES IN MANIPUR

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### ABSTRACT

*This paper discusses the occupational stress and job satisfaction of bank employees in Manipur. Data were collected from 370 employees (Males = 222) and (Females = 148). Randomly sampled from various bank branches in Imphal East, Imphal West, Ukhrul, and Senapati districts. This paper aims to study the demographic profile of bank employees in Manipur and compare the occupational stress and job satisfaction level experienced between genders. The study has shown that occupational stress is prevalent among bank employees. Regarding occupational stress experience, male employees experienced higher occupational stress levels than females, whereas job satisfaction levels were higher among female employees than male employees.*

**Keywords:** Occupational Stress, Job satisfaction, banking, bank employees.

### Introduction

Occupational stress can be termed as the harmful physical and emotional responses that occur when the job demands do not match the workers' capabilities, resources, or needs (NIOSH, 2002). Malhotra (2009) said that job stress occurs when the demands of work situations are more significant than one's resources to meet those demands. It is, therefore, an essential task for the management to deal effectively and prevent this suffering. Management has a great responsibility to fight against stress at work by identifying the suitable course of action and solve them. Improving stress prevention is a positive action that contributes to workers' better health and generates excellent organizational efficiency and performance (Sharmila & Poornima, 2012).

Job Satisfaction is the worker's attitude towards his occupation, reward which he gets social, organizational, and physical

characteristics of his work environment. Job satisfaction can be considered one aspect of life satisfaction; experiences on the job influence perceptions of the job and vice versa (Davis & Newstrom, 1989). Job satisfaction describes how contented an individual is with their job (Parvin & Kabir, 2011).

### Review of Literature

Bridget (2015) stated a significant difference between the respondents' marital status and individual stressors and between the respondents' marital status and organizational stressors. She found that educational qualifications had a significant effect on the different levels of group and organizational stress. Further, it was found that there was a positive association between age and organizational stress and also between monthly income and organizational stress.

Jahufer (2015) revealed a significant

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difference between gender and overall job satisfaction and the types of banks and overall job satisfaction, whereas there was no significant difference between the civil status and overall job satisfaction. Hence, overall job satisfaction for government and private, male and female employees were significantly different in the Ampara region of Sri Lanka

**Malik (2011)** found that occupational stress was higher among private bank employees than public bank employees. Among different occupational stress variables, role overload, role authority, role conflict, and lack of senior-level support contributed to occupational stress. Bank employees cannot afford the time to relax when they were faced with work variety, discrimination, favoritism, delegation, and conflicting tasks.

**Singh and Dhawan (2013)** found a significant effect of role stress on the employees' overall job satisfaction in the banking sector, and role stress was negatively related to overall job satisfaction. Inter-role distance, role stagnation, and role overload were some of the major causes of stress. It further revealed that the majority of employees faced severe stress-related ailments and a lot of psychological problems.

### Objectives

The objectives of the study are:

1. To study the demographic profile of bank employees in Manipur.
2. To compare the occupational stress and job satisfaction level experienced between genders.

### Results

**Table 1 Summary of Demographic Profiles (N=370)**

Variables	Group	Frequency	Percentage (%)
Gender	Male	222	60
	Female	148	40
	Others	0	0

### Hypotheses:

Ho1: There is no significant difference between genders in terms of the experience of occupational stress and job satisfaction.

Ho2: Demographic factors such as marital status, educational qualification, Location of a bank do not have any significant relationship in the experience of occupational stress and job satisfaction.

### Methods

An ex post-facto research design was used for this study. With the aid of structured questionnaires, data were collected from 370 employees who were randomly sampled from various bank branches in Imphal East, Imphal West, Ukhrul, and Senapati.

### Participants

A total of 370 employees are engaged in this study, out of which 222 are Male and 148 are female. One hundred nineteen are unmarried; the majority (224) are married, while the other seven are widowed or divorced. Educationally, most of the respondents are graduates (49.2%) and postgraduates (43%) whereas, 2.4% are from high school and 5.4% higher secondary.

### Tools of Analysis

The data gathered were codified and then administered using SPSS English Version 21.0 for data analysis. The following statistical tools were used to analyze research data Percentage analysis, Mean, Standard Deviation, t-test, and ANOVA.

<b>Religion</b>	Hindu	183	49.5
	Muslim	9	2.4
	Christianity	121	32.7
	Others	57	15.4
<b>Educational Qualification</b>	High School	9	2.4
	Higher Secondary	20	5.4
	Graduate	182	49.2
	Post Graduate	159	43
<b>Category</b>	General	125	33.8
	OBC	108	29.2
	SC	13	3.5
	ST	124	33.5
<b>Location of bank</b>	Urban	174	47
	Semi-Urban	112	30.3
	Rural	84	22.7
<b>Marital Status</b>	Unmarried	119	32.2
	Married	244	65.9
	Divorced	0	0
	Widowed	7	1.9

*Source: Computed from Primary Data*

The above Table exhibits the summary of the demographic profile of the respondents. The Table shows that most bank employees are Male (60%) whereas 40 % of the bank employees are female. Regarding the respondents' religion, 49.5% of the employees are Hindu, 2.4% Muslim, 32.7 Christianity, and 15.4%. The educational qualification information presented in the Table shows that most of the respondents are graduates (49.2%) and postgraduates (43%) whereas 2.4% are from high school and 5.4% higher secondary. The majority of the bank employees are married with 65.9%, 32.2% unmarried, and 1.9% are widowed/divorced. The banks' category revealed that 33.8% of the employees are from the general category, 29.2% from OBC, 3.5 % from S.C., and 33.5% are from S.T. category. It also shows that 47% of the banks' employees are from Urban, 30.3% from Semi-Urban and 22.7% from the rural area.

**Table 2 Descriptive Classification of Continuous Variables**

<b>Variables</b>	<b>Mean</b>	<b>S.D.</b>	<b>Minimum</b>	<b>Maximum</b>
<b>Age (in Years)</b>	35.408	7.850	23	59
<b>Working Experience</b>	7.975	7.282	1	35
<b>Monthly Income</b>	48818.454	20472.7595	7000	110000
<b>No. of Working Hours</b>	7.851	.843	6	10
<b>Leisure Time (in minutes)</b>	29.824	6.195	15	60
<b>No. of Family Members</b>	4.840	1.980	1	14
<b>No. of Dependants</b>	2.364	1.743	0	9

*Source: Computed from Primary Data*

The above Table showed the descriptive classification of age, working experience, monthly income, and no. of working hours, leisure time, family members, and no. of dependants. Regarding the bank employees' age, Table disclosed that the respondent's minimum age is 23, whereas 59 is the maximum age with a mean of 35.408 and S.D. of 7.850. The working experience showed that the employees had a minimum of 1 year working and a maximum of 35 years with 7.975 and S.D. of 7.282. The bank employees' monthly income showed a minimum of Rs.7000 and a maximum of Rs.110000 with the mean of 48818.454 and S.D. of 20472.759. The minimum no. of working hours is 6, and the maximum is 10, with the mean of 7.851 and S.D. of 843. The employees' leisure time showed a minimum of 15 minutes and a maximum of 60 minutes, with 29.824 and S.D. 6.195. Family members are shown in the Table a minimum of 1 and 14 members with 4.840 and S.D. 1.98. About 20 percent (n=77) of the respondents did not have any dependent, whereas the maximum no. of dependants is 9 with a mean score of 2.364 and S.D. 1.73.

**Table 3 Mean S.D. and T-Test of the Factors of Occupational Stress**

<b>Factors</b>	<b>Male</b>		<b>Female</b>		<b>T</b>	<b>p-value</b>
	<b>Mean</b>	<b>S.D.</b>	<b>Mean</b>	<b>S.D.</b>		
<b>Total OS</b>	98.0045	16.86344	97.8716	13.46261	.084	.933
<b>Total JS</b>	52.2252	8.68158	54.6554	6.24305	-3.130	.002*

*Source: Computed from Primary Data*

\*Significant at 5% level of significance

Table 3 shows the total scores of occupational stress and job satisfaction between genders. The result revealed that the contention of no significant difference holds regarding the total occupational stress between genders. Thus, a part of the null hypothesis (Ho1) concerning occupational stress experience was accepted. Whereas about the experience of job satisfaction between genders, there was a significant difference in the total job satisfaction between genders. In other words, a part of the null hypothesis (Ho1) about the experience of job satisfaction was rejected.

**Table 4 ANOVA of Occupational stress Factors with Marital Status**  
**Relationship between Marital Status and Occupational Stress Factors**

Factors		Sum of Squares	df	Mean Square	F	Sig.
Heavy Workload	Between Groups	72.419	2	36.209	4.421	.013*
	Within Groups	3005.692	367	8.190		
	Total	3078.111	369			
Administrative	Between Groups	32.405	2	16.203	.899	.408
	Within Groups	6611.162	367	18.014		
	Total	6643.568	369			
Inconvenient	Between Groups	16.801	2	8.400	.828	.438
	Within Groups	3721.697	367	10.141		
	Total	3738.497	369			
Technological	Between Groups	41.420	2	20.710	2.090	.125
	Within Groups	3635.823	367	9.907		
	Total	3677.243	369			
Customer Related	Between Groups	3.364	2	1.682	.195	.823
	Within Groups	3159.233	367	8.608		
	Total	3162.597	369			
Environmental	Between Groups	2.055	2	1.028	.350	.705
	Within Groups	1078.269	367	2.938		
	Total	1080.324	369			
Difficulty	Between Groups	22.538	2	11.269	2.419	.090
	Within Groups	1709.505	367	4.658		
	Total	1732.043	369			
Personal	Between Groups	31.254	2	15.627	5.664	.004*
	Within Groups	1012.573	367	2.759		
	Total	1043.827	369			
OSTotal	Between Groups	862.126	2	431.063	1.785	.169
	Within Groups	88628.999	367	241.496		
	Total	89491.124	369			

*Source: Computed from Primary Data*

\*Significant at 5% level of Significance

Different ANOVAs were conducted to investigate the differences in the scores of means across the four levels of marital status and the eight O.S. Scale dimensions. ANOVA results for Heavy Workload (2; 367) = 4.421,  $p = .013$  and Personal (2; 367) = 5.664,  $p = .004$  did not hold up to the proposition of no difference in the mean scores. Therefore, the null hypothesis (Ho2) is partially accepted and partially rejected.

**Table 5 ANOVA of Job Satisfaction Factors with Marital Status  
Relationship between Marital Status and Job Satisfaction Factors**

Factors		Sum of Squares	df	Mean Square	F	Sig.
Managerial	Between Groups	26.981	2	13.491	.744	.476
	Within Groups	6656.110	367	18.137		
	Total	6683.092	369			
Equity	Between Groups	15.721	2	7.861	.976	.378
	Within Groups	2956.376	367	8.056		
	Total	2972.097	369			
Benefits	Between Groups	4.692	2	2.346	.670	.512
	Within Groups	1285.419	367	3.503		
	Total	1290.111	369			
Opportunities	Between Groups	.301	2	.150	.105	.901
	Within Groups	526.229	367	1.434		
	Total	526.530	369			
JSTotal	Between Groups	86.971	2	43.485	.699	.498
	Within Groups	22823.627	367	62.190		
	Total	22910.597	369			

*Source: Computed from Primary Data*

*\*Significant at 5% level of Significance*

Different ANOVAs were conducted to investigate the differences in the scores of means across the four levels of marital status and the four dimensions of J.S. Scale. ANOVA results hold up to the proposition of no difference in the mean scores. Hence, the null hypothesis (Ho2) was failed to be rejected.

**Table 6 ANOVA of Occupational Stress Factors with Educational Qualification  
Relationship between Educational Qualification and Occupational Stress Factors**

Factors		Sum of Squares	df	Mean Square	F	Sig.
Heavy Workload	Between Groups	38.441	3	12.814	1.543	.203
	Within Groups	3039.670	366	8.305		
	Total	3078.111	369			
Administrative	Between Groups	46.829	3	15.610	.866	.459
	Within Groups	6596.738	366	18.024		
	Total	6643.568	369			
Inconvenient	Between Groups	57.619	3	19.206	1.910	.128
	Within Groups	3680.878	366	10.057		
	Total	3738.497	369			
Technological	Between Groups	42.257	3	14.086	1.418	.237
	Within Groups	3634.986	366	9.932		
	Total	3677.243	369			
Customer Related	Between Groups	19.553	3	6.518	.759	.518
	Within Groups	3143.044	366	8.588		
	Total	3162.597	369			
Environmental	Between Groups	31.495	3	10.498	3.663	.013*
	Within Groups	1048.830	366	2.866		
	Total	1080.324	369			
Difficulty	Between Groups	62.700	3	20.900	4.582	.004
	Within Groups	1669.344	366	4.561		
	Total	1732.043	369			
Personal	Between Groups	4.164	3	1.388	.489	.690
	Within Groups	1039.663	366	2.841		
	Total	1043.827	369			
OSTotal	Between Groups	345.762	3	115.254	.473	.701
	Within Groups	89145.362	366	243.567		
	Total	89491.124	369			

*Source: Computed from Primary Data*

*\*Significant at 5% level of Significance*

ANOVAs were conducted to investigate the differences in the scores of means across the four levels of educational qualification and the eight dimensions of O.S. Scale. ANOVA results for Environmental ( $F(3; 366) = 3.663, p = .013$ ) did not hold up to the proposition of no difference in the mean scores, whereas the rest of the factor's assumption of no difference in the mean scores irrespective of educational qualification holds; thus, the null hypothesis ( $H_0$ ) was accepted except for Environmental Factor.

**Table 7 ANOVA of Job Satisfaction with Educational Qualification  
Relationship between Educational Qualification and Job Satisfaction Factors**

Factors		Sum of Squares	df	Mean Square	F	Sig.
Managerial	Between Groups	75.450	3	25.150	1.393	.245
	Within Groups	6607.642	366	18.054		
	Total	6683.092	369			
Equity	Between Groups	103.752	3	34.584	4.413	.005*
	Within Groups	2868.345	366	7.837		
	Total	2972.097	369			
Benefits	Between Groups	18.406	3	6.135	1.766	.153
	Within Groups	1271.704	366	3.475		
	Total	1290.111	369			
Opportunities	Between Groups	.548	3	.183	.127	.944
	Within Groups	525.982	366	1.437		
	Total	526.530	369			
JSTotal	Between Groups	343.171	3	114.390	1.855	.137
	Within Groups	22567.427	366	61.660		
	Total	22910.597	369			

*Source: Computed from Primary Data*

*\*Significant at 5% level of Significance*

ANOVAs were conducted to investigate the differences in the scores of means across the four levels of educational qualification and the four dimensions of J.S. Scale. ANOVA results for Equity ( $F(3; 366) = 4.413, p = .005$ ) did not hold up to the proposition of no difference in the mean scores whereas the rest of the factor's assumption of no difference in the mean scores irrespective of educational qualification holds; thus, the null hypothesis ( $H_0$ ) was accepted except factor Equity.

**Table 8 ANOVA of Occupational Stress Factors with Location of Bank  
Relationship between Location of Bank and Occupational Stress Factors**

Factors		Sum of Squares	df	Mean Square	F	Sig.
Heavy Workload	Between Groups	119.788	2	59.894	7.430	.001*
	Within Groups	2958.323	367	8.061		
	Total	3078.111	369			
Administrative	Between Groups	31.591	2	15.796	.877	.417
	Within Groups	6611.976	367	18.016		
	Total	6643.568	369			
Inconvenient	Between Groups	96.296	2	48.148	4.852	.008*
	Within Groups	3642.201	367	9.924		
	Total	3738.497	369			
Technological	Between Groups	9.354	2	4.677	.468	.627
	Within Groups	3667.889	367	9.994		
	Total	3677.243	369			
Customer Related	Between Groups	41.051	2	20.525	2.413	.091
	Within Groups	3121.546	367	8.506		
	Total	3162.597	369			
Environmental	Between Groups	24.968	2	12.484	4.341	.014*
	Within Groups	1055.356	367	2.876		
	Total	1080.324	369			
Difficulty	Between Groups	10.342	2	5.171	1.102	.333
	Within Groups	1721.701	367	4.691		
	Total	1732.043	369			
Personal	Between Groups	2.097	2	1.049	.369	.691
	Within Groups	1041.730	367	2.839		
	Total	1043.827	369			
OSTotal	Between Groups	1202.754	2	601.377	2.500	.083
	Within Groups	88288.370	367	240.568		
	Total	89491.124	369			

*Source: Computed from Primary Data*

*\*Significant at 5% level of Significance*

ANOVAs were conducted to investigate the differences in the scores of means across the three levels of Location of bank and the eight dimensions of O.S. Scale. ANOVA results for Heavy Workload (2; 367) = 7.430, p = .001, Inconvenient (2; 367) = 4.852, p = .008 and Environmental (2; 367) = 4.341, p = .014 did not support the contention of no difference in the mean scores whereas the rest of the factor's assumption of no difference in their mean scores with different Location of bank holds; thus, a part of the null hypothesis (Ho2) was accepted.

**Table 9 ANOVA of Job Satisfaction Factors with Location of Bank Relationship between Location of Bank and Job Satisfaction Factors**

Factors		Sum of Squares	df	Mean Square	F	Sig.
Managerial	Between Groups	103.617	2	51.809	2.890	.057
	Within Groups	6579.475	367	17.928		
	Total	6683.092	369			
Equity	Between Groups	30.431	2	15.215	1.898	.151
	Within Groups	2941.667	367	8.015		
	Total	2972.097	369			
Benefits	Between Groups	43.130	2	21.565	6.347	.002*
	Within Groups	1246.980	367	3.398		
	Total	1290.111	369			
Opportunities	Between Groups	11.626	2	5.813	4.143	.017*
	Within Groups	514.904	367	1.403		
	Total	526.530	369			
JSTotal	Between Groups	238.054	2	119.027	1.927	.147
	Within Groups	22672.543	367	61.778		
	Total	22910.597	369			

*Source: Computed from Primary Data*

*\*Significant at 5% level of Significance*

ANOVAs were conducted to investigate the differences in the scores of means across the three levels of Location of bank and the four dimensions of J.S. Scale. ANOVA results for Benefits (2; 367) = 6.347, p = .002 and Opportunities (2; 367) = 4.143, p = .017 did not support the contention of no difference in the mean scores, whereas the rest of the factor's assumption of no difference in their mean scores

with different Location of bank holds true; thus, a part of the null hypothesis (Ho2) was accepted.

### Conclusions

The study in the experience of occupational stress and job satisfaction between genders revealed that the contention of no significant difference holds regarding the total

occupational stress between genders. Thus, a part of the null hypothesis (Ho1) about occupational stress experience was accepted. Whereas about the experience of job satisfaction between genders, there was a significant difference in the total job satisfaction between genders. In other words, a part of the null hypothesis (Ho1) about the experience of job satisfaction was rejected. About the experience of occupational stress and job satisfaction among demographic factors such as marital status, educational qualification, Location of the bank, the contention of no difference partly holds. Therefore, a part of the null hypothesis (Ho2) is rejected.

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