

Job stress and its impact on employee motivation: a study of a select commercial bank

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ABSTRACT: *Work stress has emerged as one of the important and focal areas for research in present day organizations. It is considered as an important phenomenon affecting the organizational health and health of its members. It affects the behaviour of employees of employees worship in the organizations. It has far reaching impact on motivation and satisfaction of employees. The productivity of employees and overall productivity of organization is affected by levels of stress and motivation. Researches provide solid evidence of problems caused by job stress. Stress causes various psychological problems like anger, depression, anxiety, irritability and tension and this influences the motivation of employees to a considerable extent. Enough research has not been done in the context of banking industry, because of certain peculiar features, like tight worship schedule, work load etc. the changing working scenario of banking industry, due to the sizeable increase in volume of banking business, competitive environment created due entry of new private sector and foreign banks, has increased the risk of stress among the employees worship this industry. It has also affected the motivation level of employees to a large extent. Therefore, in order to assess the job stress and its impact on motivation of employees in banking industry, the present study has been taken up. The study has been conducted on 400 employees, consisting of 200 officers and 200 clerks, randomly selected from different branches of the sample organization. The study revealed that clerical grade employees experience more stress than officers and there is strong relationship between job stress and employee motivation. On the basis of findings of the study the current payer puts forth some relevant suggestions and recommendations to improve overall job scenario in banking industry.*

Keywords: *Job stress, Employees Motivation, Productivity, Personal Growth.*

I. INTRODUCTION

The job stress is an increasing problem in present day organizations, it does not affect the employees work life only, but has far reaching impact on employees family life as well. Stress refers to the pressure or tension people feel in life. Schular. R. S. (1980) defines “Stress as a dynamic condition in which an individual is confronted with an opportunity, constraint or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important”. Selye (1979) defines it as “The non specific response of the body to any demand made upon it”. Stress leads to various Physiological, psychological and behavioural difficulties. It affects the health of employees. It causes various psychological problems like anger, depression, anxiety, irritability and tension. Job stress is the outcome of various organizational and individual stresses. Researches provide solid evidence that various organizational stresses like, Role conflict, Role ambiguity, Role overload, task demands etc. increase the level of stress. Job related stress can cause job related dissatisfaction and hence may also lead to lesser motivation of employees. Motivation is an effective instrument in the hands of management in inspiring the workforce. Is the core of the management. Dublin (1977) defines motivation as a “Complex of forces starting and keeping a person at work in an organization”. Dalton E. Farland (1974) defines motivation as “The way in which urges, desires, aspirations, striving or needs direct, control or explain the behaviour of human beings”. Motivation promotes job satisfaction and increases productivity. Robins (1988) defines motivation as “The willingness to exert high levels of efforts to reach organization goals, conditioned by the efforts ability to satisfy some individual needs”. Management can do its job effectively only through motivating people to work for the accomplishment of organizational objectives.

Keeping in view the effects of job stress and importance of motivation for organizational growth and growth of employees, this study is an attempt to explore job stress and employees motivation interface. The study has been conducted on one of the important banking organization, namely Jammu & Kashmir Bank Ltd. Operating in J&K State and having its branches is all other states of India. The study has been taken up with special reference to employees of Jammu’s Kashmir Bank Ltd. The bank plays an important role in the

development of J&K State, and control more than 70% of total Banking market in Kashmir valley. The bank provides employment to thousands of people directly or indirectly. Due to increase in the business of J&K Bank in multidimensional aspects and less job opportunities available in Kashmir valley the employees of the bank are more prone to stress caused by their job. A focused discussion with the management and employees of the bank helped to frame the following research to study “Job Stress and its impact on motivation of employees”.

II. OBJECTIVES OF RESEARCH STUDY

The various aspects of the employees have been studied in order to know the problem “job stress” its causes and consequences. The studies have focused on different aspects of the job stress like sources of stress, stress symptoms, stress management, etc. Despite the fact that the field is quite fertile for the researchers, not many comprehensive studies have been conducted to explore the job stress and employee’s motivation interface. No study has so far, been attempted on the subject in Kashmir valley. In order to fill up this vital gap in the existing field and make a modest contribution in this popular field, the present study has been undertaken in the banking industry in Kashmir valley with special reference to employees of Jammu and Kashmir bank limited, with following objectives.

- 1) To study the difference in job stress at different levels of management in J and K bank.
- 2) To study the relationship between employees motivation and job stress.

The study also focused on providing the following.

- 1) Broad based cognitive framework of the concepts of job stress & employee’s motivation.
- 2) Highlight the implications of the study for employees, management and academicians etc, and
- 3) Identify the possibilities of further research in the field.

HYPOTHESIS OF STUDY

The present study has been undertaken with the following hypothesis.

1) **Null Hypothesis: H₀:** There is no difference between stress experienced by the employees at different levels of management.

Alternative Hypothesis: H₁: There is a significant difference between stress experienced by employees at different levels of management.

2) **Null Hypothesis: H₀:** There is no relationship between employees’ motivation and job stress.

Alternative Hypothesis: H₁: There is strong relationship between employees’ motivation and job stress.

RESEARCH METHODOLOGY AND SOURCES OF DATA

The study has been confined to one banking organisation namely Jammu and Kashmir bank limited, having its branch network spread all over India. For the convenience of the researcher, the sample size of **400** employees has been selected from this organisation from the geographical location of Kashmir valley only. The bank employs, in aggregate around **3400** employees in Kashmir valley that constitute the universe for the study. Keeping in view the nature, objectives, hypothesis and characteristics of the population, the sample has been distributed in the following manner.

Cadre	Officers	200
	Clerks	200
	Total	400

Both primary and secondary sources have been used for the data collection. Besides discussions and deliberations with the concerned employees, a well-designed questionnaire has been used for the study. The questionnaire prepared for the purpose constitutes the primary source of data. The questionnaire was divided into three parts. Part-I was further subdivided into two parts viz, A, & B each containing 20 statements. Part-I (A) of the questionnaire contained the statements used to measure the job stress. Part-I (B) of the questionnaire contained the statements regarding employee’s motivation. Part-II of the questionnaire has been provided with the space to be used by the employees to write their suggestions towards the development of human resources and coping strategies for stress and means to increase employee motivation in the Banking industry. Part-II of the questionnaire has been devised to deal with the personal and economic background of the respondents. Since the statements of the part-I of the questionnaire were qualitative, they were quantified on a five-point scale using likert-type technique. All the statements used in the questionnaire were in negative sense and respondents for the study were asked to tick mark the appropriate box score on a five point continuum, (**from 1 = Strongly Agree; to, 5 = Strongly Disagree**).The questionnaire has been devised after carrying out the pilot study and due care has been taken to make it compatible for the study. The comprehensive secondary data related to the background of the organisation and other valuable information useful for the study has been collected through various journals, magazines, official records of the organisation. Apart from the descriptive statistics including

averages and standard deviation, the statistical tools used in this study to arrive at a dependable conclusion are independent sample t-test and paired sample t-test.

III. RESULTS AND DISCUSSIONS

Hypothesis 1. Comparison of stress score in officers and clerks:

Null Hypothesis H₀: There is no significant difference between stress experienced by employees at upper and lower level.

Alternative Hypothesis H₁: There is a significant difference between stress experienced by employees at upper and lower level.

Independent Sample t- Test to test case 1 of the study

Now we test if there is any significant difference between stress score in officers and clerks.

Group Statistics

Level		N	Mean	Std. Deviation	Std. Error Mean
Stress	Officers	200	2.7738	.74426	.05263
	Clerks	200	2.1045	.64514	.04562

Independent Samples Test To check difference In Stress Between Officers And Clerks

		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
Stress	Equal variances assumed	6.983	.009	9.609	398	.000	.66925	.06965	.53233	.80617
	Equal variances not assumed			9.609	390	.000	.66925	.06965	.53232	.80618

This is a comparison of stress score of employees between the two levels of employees i.e., officers and Clerical level. Analysis output concludes that there is a difference between the two levels with respect to their stress in job.

At 5% level of significance, computed **p** value from the sample is **0.00**, which is much smaller than **0.05** (level of significance). The calculated **t** value from the sample is **9.609** which is much higher than the table value (i.e., **2.326** for two tailed, **1.96** for one tailed). Thus, the null hypothesis is rejected. It can be concluded that there is significant difference in stress at officers and clerical level. Thus based on the mean values, (i.e., **2.7738** for officers and **2.1045** for clerks), it can be concluded employees at clerical level experience more stress than those at the officers level.

Case 2 Relationship between employee's motivation and job stress:

Null Hypothesis H₀: There is no significant relationship between employee's motivation and job stress.

Alternative Hypothesis H₁: There is a significant relationship between employee's motivation and job stress.

Paired sample t-test to know the relationship between employees motivation and job stress.

Now we test if there is any significant relationship between employee's motivation and job stress.

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Stress	2.4391	400	.77208	.03860
	Motivation	2.2573	400	.83089	.04154

Paired Samples Correlations

	N	Correlation	Sig.
Pair 1 Stress & Motivation	400	.738	.000

Paired Samples Test To Know The Relationship Between employees Motivation And Job Stress

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Stress & Motivation	.1819	.58308	.02915	.12456	.23919	6.238	399	.000

This hypothesis was meant to know the relationship between employees' motivation and job stress of employees. Paired sample t-test has been used to find out this relationship.

At 5% level of significance the computed **p** value from the sample is **0.000** which is much smaller than **0.05** (level of significance). The calculated **t** value from the sample is **6.238** which is higher than the table value (i.e., **2.326** for two tailed, **1.96** for one tailed). The null hypothesis is rejected. Paired sample correlation table shows the correlation of **0.738**, which shows the high level of relationship between employee's motivation and job stress. It can be concluded that there is significant relation. Therefore based on the mean values (i.e. **2.4391** for stress and **2.2573** for motivation) it can be concluded that higher the level of stress in employees lesser will be the motivation level.

MAJOR FINDINGS

The summary of the major findings of the study are as follows:

1. The data analysis clearly shows that the clerical grade employees are more prone to stress as compared to officers working in the organization. It further shows that there is a significant relationship between employee motivation and job stress. Higher level of job stress leads to lesser motivation and vice-versa.
2. Pay is the basic motivational factor for employees. Reasonable rate of pay increases motivational level of employees which is beneficial for organizations as well. Most of the employees of the sample organization feel that they are not able to satisfy their basic needs with the pay they get from their job.
3. Jobs providing scope for personal growth motivates personnel to work properly. A considerable percentage of the employees of sample organization feel that there is negligible scope for personal growth in their role.
4. Unfair promotional policy is another finding of the study. Employees of sample organization feel that the promotional policy adopted by their organization is unfair, which is a matter of concern for the organization.
5. Underutilization of abilities of employees emerges as another important finding of the study. The study shows that large number percentage of employees of the sample organization complaint that they are not in a position to utilize their abilities fully to prove themselves.
6. Recognition and status are important things people strive for. Most of the employees of the study organization claim that their job does not provide them proper recognition.
7. Rewards for the work worth rewarding are another important tool for increasing the motivational level of employees. Large numbers of employees feel that they are not rewarded for work worth rewarding.
8. Better and clear organizational policies lead to high productivity and satisfactory and motivated and dedicated employees. The employees of the study organization feel that the policies regarding various aspects of the job are not up to the mark, hence leading to less motivation.
9. Congenial and supportive work environment leads to higher level of satisfaction and motivation. The employees of the study organization perceive the work environment as suffocative and non-supportive; hence it emerges as one of the findings of the study.

10. Under utilization of knowledge and skills of employees is another important finding of the study.
11. Technological changes in banking sector have taken place at a very large speed from last two decades. The employees of the study organization are of the opinion that the knowledge about technological changes taking place in the banking sector is not satisfactory.

IV. SUGGESTIONS AND RECOMMENDATIONS.

1. Remuneration remains the main issue in every organization. The employees of the study organization feel that their remuneration policy is unfair, hence contribution to stress as well as lesser motivation levels. After the further investigation it was found that the employees of the sample organization get more salary than old private sector banks and public sector banks, but not more than new generation private sector banks. The reason behind this is the working hours and other organization related aspects. Also the changing life style of employees, which compels them to feel that they are underpaid. The management of the organization should make efforts to bring this imparity in balance.
2. During data analysis it was found that the employees are not satisfied with the overall policies of the organization. Policies regarding transfer, promotion and other aspects of the job are included over here. After the further enquiry it was found that the employees have very less information about the promotion procedure adopted by the organization and feel that the transfer policies are not transparent. It is recommended that the organization must educate the employees about the promotion policies and transfer policies must be followed strictly as per the norms laid down by the organization.
3. Under utilization of capabilities and knowledge of employee is another finding of the study. It is suggested that the organization must take the steps to ensure right person for the right job. It needs a very good exercise by the H.R. department of the organization.
4. In order to keep the employees on the track of success and retain them for the benefit of organization, the organization must chart out a proper career planning policy which ensures the employees about their career growth and recognition.
5. It is also recommended that the organization must establish proper performance appraisal system associated with reward system to increase the motivation level of employees.
6. It is also suggested that the management of organization must undertake stress audit at all levels of the organization to find out stressful areas of job to take necessary action for their elimination or overall improvement of job.
7. it is further recommended that the employees must use self assessment programmes to assess their work and to find out the areas they lack in. The organization must help them to improve such areas with best possible resources.
8. it is further recommended that the organization must establish a special employee's grievance handling cell with its branches at district level to redress grievances of employees. However, it should be noted that the coordinators at district level must be given proper authority to handle such grievances and refer critical problems to the head office for immediate solution.
9. In order to use knowledge, capabilities and skills of employees properly the organization must use job re-allocation. In this process the personnel department can take the help of branch heads to know about the knowledge, capabilities and special skills of employees and accordingly take steps to re-allocate the job as it deems fit for employees and interests of the organization.

V. CONCLUSION

It is evident from the analysis of the study that the clerical grade employees are more stressful as compared to officers of the organization. It is further concluded that increased level of stress leads to decrease in motivation level of employees. Lesser scope for personal growth, under utilization of abilities, uncongenial working environment, ambiguous organizational policies are other findings leading to stress and lesser motivation of employees. Therefore, in order to increase the motivation level of employees and to decrease the level of stress the organsation must consider the above suggestions and recommendations. Besides this the organization must chart out proper human resource development programmes aimed at overall development of employees working in the organization.

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