

Job Satisfaction, Occupational Stress and Work Motivation: A Comparative Analysis among the Banking and Academic Sector Professionals

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Abstract: *Employees are increasingly recognising that work is infringing on their personal lives and they are not happy about it. Evidence indicates that balancing work and life demands now surpasses job security as an employee priority. They want a life as well as a job. The purpose of the study is to assess the occupational stress, job satisfaction and organisational commitment of employees belonging to two professions namely bank and academic industry professionals comprising of both private as well as private sector. The need was felt so as to aid the personnel to combat with various dimensions of occupation stress and job dissatisfaction and to inculcate feelings of organisational citizenship behaviour and commitment and reduce employee turnover costs and attrition which is on the rise these days.*

Keywords: *Job Satisfaction , Occupational Stress , Work Motivation , Demonetisation .*

Design and Methodology – *An attempt was made to study 120 bank employees each from private sector and public sector. Similarly, from the academic professionals 120 employees were taken from private as well as public sector of Kolkata following simple random sampling. The total sample size was 240. For this purpose the following scales were used-*

1. Job Satisfaction Questionnaire by Dr. B.C. Muthayya

2. The Occupational Stress Index by Dr. A. K. Shrivastava and Dr. A.P. Singh - It purports to measure the extent of stress which employees perceive in terms of 12 domains.

3. Work Motivation Questionnaire by K.G. Agarwal - This scale measures six factors of working motivation, i.e., dependence, organizational orientation, work group relations, psychological incentives, material incentives and job situation.

I. Introduction

Work attitudes are attitudes that worker have regarding their jobs. Work is a complete concept which has many characteristics or facets. An employee may possess different attitudes towards the different aspects of his/her job. Thus work attitudes are multidimensional. Work in the present study is considered in term of three dimensions; *Job satisfaction, Job stress, Work Motivation*. Job satisfaction is an attitudinal variable that reflects how people feel about their jobs overall as well as various aspects of them. Job satisfaction that refers to extent to which people like or dislike their jobs. According to Locke (1976) ⁽¹⁾ job satisfaction is a positive attitude resulting from the perception of one's job as fulfilling one's needs. There are three important dimensions of job satisfaction.

Today's successful organizations must foster innovation and master the art of change, or they will become candidates for extinction. An organizations employees can be the impetus for innovation and change or they can be a major stumbling block. The challenge for managers is to stimulate their employees' creativity and tolerance for change. Workers need to continually update their knowledge and skills to perform new job requirements. Employees are increasingly recognizing that work is infringing on their personal lives and they are not happy about it. Evidence indicates that balancing work and life demands now surpasses job security as an employee priority. They want "a life" as well as "a job".

The organization's productivity, turnover, absenteeism, and attrition rate depend on its employees. So the personality pattern and dynamics of the personnel along with his/her job satisfaction, job anxiety, work motivation, job involvement, organizational citizenship behaviour, job stress, organizational commitment and mental health are important parameters shaping the work productivity of the employee in turn contributing to the profit and progress of the firm.

There are a number of work-related attitudes that tap positive or negative evaluations that employees hold about aspects of their work environment. Some of them are—(1) Job Satisfaction (2) Occupational Stress and (3) Work Motivation.

(1) **Job satisfaction:** It describes a positive feeling about a job, resulting from an evaluation of its characteristics. A person with a high level of job satisfaction holds positive feelings about his/her job, while a dissatisfied person holds negative feelings.

People are, on average, satisfied with their jobs overall, with the work itself, and with their supervisors and co-workers. However, they tend to be less satisfied with their pay and with promotion opportunities. The major job-satisfaction facets (work, pay, promotion, co-workers), enjoying the work is almost always the one most strongly correlated with high levels of overall job satisfaction. Most people prefer work, i.e., challenging and stimulating over work that is predictable and routine. Thus, a great deal of individual differences is observed in terms of preferences for the respective nature of jobs which in turn reflects in their job satisfaction levels.

Managers should be interested in their employees attitudes and individual differences because they give warnings of potential problems and because they influence behaviour. Satisfied and committed employees, for instance, have lower rates of turnover, absenteeism, and withdrawal behaviours. They also perform better on the job. Evidence strongly suggests that whatever managers can do to improve attitudes will likely result in heightened organizational effectiveness.

(2) **Occupational Stress:** Occupational stress is defined to be a mental and physical condition that calls in a detrimental effect on the individual's productivity.

The employees who start to feel the 'pressure to perform' can get caught in a downward spiral of increasing effort to meet rising expectations with no increase in job satisfaction. Stress affects emotions and moods. At work, stressful daily events (e.g., an impending deadline, being reprimanded by your boss) negatively affect employees' moods.

The stress relating to job have become predominant feature of modern life, exerting for reaching affects on focal employees' behaviour and adjustment on as well as off the job.

Margolis and Kroes (1974) ⁽²⁾ defined job stress as a condition worth interacting with worker characteristics to disrupt psychological or physiological homeostasis. The different physical and psychological conditions at work act as potential stressors.

Some of the causal factors of occupational stress are - Role overload, Role ambiguity, Role conflict, Powerlessness, Poor peer relations, strenuous working conditions, etc.

The Stress Response Curve

To better understand the effects of stress to performance, Nixon, P. (1979) created the following graph of the stress performance curve explaining how stress affects performance in theoretical terms.

The Stress Response Curve

The curve shows that as the level of stress increases, the performance level also increases, to the point of eustress, or healthy tension. Near the point of fatigue, an identified area called the Comfort Zone indicates the range of stress levels that we can absolutely manage and facilitates good performance levels.

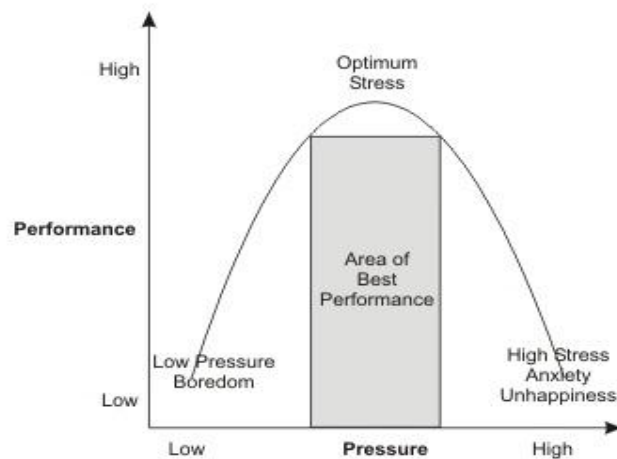
As stress begins to be perceived as overwhelming or excessive, the person reaches a fatigue point wherein the performance levels starts to decline. The ultimate end of overwhelming stress, called burnout, can be exhaustion, ill-health or breakdown.

Positive Effects

As shown by the graph, performance levels increase when stress management is effective. Stressors such as pressure and demands can facilitate better stress response and thus, higher levels of performance. For instance, a basketball player tries to run faster, shoot a three-point shot and succeeds in it because of the pressure he has obtained from the audience, the close scores and the tough opponents. Another example is the short but adequate deadline given to an employee, which motivates and encourages her to work actively and efficiently on the project assigned to her. Yet another instance is an approaching major examination which leads a college student to double time on studying and reviewing of lessons.

Negative Effects

When stress is perceived as uncontrollable or unmanageable, the person begins to experience a gradual to drastic decrease in performance levels, causing a decline in productivity and enthusiasm to respond to the stress. For instance, a very tight deadline is given to an office employee who has to take care of her four children at home and a sick mother at the hospital. This overwhelming mix of situations, if not managed carefully and totally, will result to a poor performance at work, bad relationships with other members of the family, ill health, and burnout.



The Inverted-U relationship between pressure and performance

The Inverted-U Model or the Yerkes-Dodson Law

Looking at the left side of the graph, you will notice that low pressure or low levels of stress results to a person's stress response as "boredom" or unchallenging. Even if the task is of great importance, in the absence of an appropriate level of pressure, attention and concentration to perform the task are significantly low.

On the other hand, extreme levels of pressure doesn't mean high performance levels; rather, it's the same as the result from low pressure – low performance levels due to "unhappiness" or negative feelings due to overwhelming stress.

However, there's a region called the "area of best performance". In this region, moderate pressure resulting to optimum stress or stress that is totally manageable leads to the highest level of performance.

(3) **Work Motivation** : "Movere is the latin word from which motivating origins ; it means to "to move" although it might say something about what motivation is. Muchinsky ,(1993) defines motivation as "Motivation is the individual's desire to demonstrate the behaviour and reflects willingness to expend effort " (Muchinsky,1993,p.23).

Motivation can be divided into two different types , extrinsic and intrinsic motivation. Extrinsic motivation refers to external factors, which can be measured in monetary terms such as salary and benefits (Aronson , Wilson & Akert ,2002). Intrinsic motivation refers to internal factors such as job satisfaction. The two factors are connected to each other and cannot be seen in isolation (Frey & Osterloh ,2002).

II. Literature review

Many studies have presented an association between job stress and various diseases. Stress results in the problems like changes in mood, disturbed sleep, headache, upset stomach, and disputes with the friends and family that rapidly grow and these problems are usually discussed in these studies. Usually, these initial symptoms of job stress can be observed easily. But it is not easy to observe the influence of job stress on incurable disorders because incurable disorders take more time to evolve and can be affected by many elements other than stress. However, stress plays a crucial role in various types of incurable health issues particularly heart diseases, musculoskeletal pains, and mental illness. Initial alarming symptoms of job stress are headache, sleeping disorder, lack of concentration, short temperament, disturbed stomach, lack of Job satisfaction, and low confidence (Sauter et al., 1999) ⁽⁸⁾.

Irritating behavior, depression, anxiety, unable to concentrate, sleeping disorder, tiredness, heart diseases, digestive system problems, headaches, high blood pressure, and muscular-skeleton problems are the diseases which result a result of stress. If the employees of an organization are suffering stress, this will ultimately affect the performance of an organization. It will also be risky for an organization to survive in the market (WHO, 2004) ⁽⁹⁾. Stress is the cause of many physical and psychological disorders. When the individual experiences stress, blood flows from the internal parts of the body and skin to the brain and muscles, fatty acids and cellulose are activated in the blood to supply energy, eyesight, and listening skill is enhanced and a person becomes alert. Normal physical support functions i.e. digestion, immune and curative systems are all weakened. This response to the stress is normal which develops when the stress is perceived by an individual but when the stress continues for a long time and it's severe and not properly managed, it will be a threat for the health of an individual. The immune system is disturbed as a result of the severe stress and the body is unable to function normally and becomes sensitive to various diseases and illness. Psychological diseases which result from job

stress badly influence both employee and employer. Depression, tension and other psychological diseases normally result in absence because of sickness, medical appointments and malfunction (Blaug, Kenyon and Lekhi, 2007)⁽¹⁰⁾. Toxic stress has more harmful effects as compared to the normal stress.

Stress at work affects the quality of life and brings negative changes to human nature both physically and mentally. Stress not only badly affects the health of an employee but also detracts the performance of an employee in an organization. Ulcer, weak immune system, rheumatoid arthritis and coronial heart diseases are the results of job stress (Cox, 1993)⁽¹¹⁾. Stress influences mental as well as physical health. University of London reported that stress is a major cause of cancer and heart disease as compared to smoking or cholesterol foods (Cryer, 1996)⁽¹²⁾.

Objectives :

1. To assess the **job satisfaction** of professionals belonging to Banking and Academic sector of job.
2. To assess the **occupational stress** of professionals belonging to Banking and Academic sector of job.
3. To assess the **Level of work motivation** of professionals belonging to Banking and Academic sector of job.
4. To suggest need based measures for maintaining a sound satisfaction, motivational level and adequate productivity in the organization with better stress management techniques.

Methodology

The methodology is based on primary collection of data. The study depends mainly on primary data collected through well framed and structured questionnaires to elicit the well considered points of the respondents. The study is confined to a few selected public and private sector banks and Academic Institutions in Kolkata.

Simple random sampling method has been used in the study to select the sample.

Rationale of the Study

Today's professional life has become more challenging than ever before. The employee needs to strike a balance between the personal and professional life. The organization demands more in items from its employees every minute in comparison to earlier times. So, it's very crucial for an employee to be extremely competent and focussed on work along with having a sound mental and physical health. This will help him to be more productive towards the firm. The personnel needs to have loyalty and commitment towards the organization, should be more involved in the activities of the organization. He/she should have low stress and anxiety towards her job and/or organization. This in turn will boost up the satisfaction level experienced by the employee. All these dimensions of job are influenced by certain personality as well as environmental factors as well. Ultimately this reflects how competent the personnel will be in his/her job as well as personal life.

This study is taken up for understanding some of the above mentioned organizational - job dimensions of professionals belonging to various job types like banks and Academic institutions.

This study will help in identifying the job stressors experienced by an employee along with the problems faced by him/her in the organizations and further help in improving the performance and productivity as well as enhance his/her mental and emotional health and happiness towards life. Further this will help him to strike a proper *work life balance by suggesting some of the best techniques to an efficient coping of job related stress.*

Variables

1.Job Satisfaction : It describes a positive feeling about a job, resulting from an evaluation of its characteristics. A person with a high level of job satisfaction holds positive feelings about his/her job, while a dissatisfied person holds negative feelings.

Job satisfaction is the level of contentment a person feels regarding his or her job. This feeling is mainly based on an individual's perception of satisfaction. Job satisfaction can be influenced by a person's ability to complete required tasks, the level of communication in an organization, and the way management treats employees.

Job satisfaction falls into two levels: affective job satisfaction and cognitive job satisfaction. Affective job satisfaction is a person's emotional feeling about the job as a whole. Cognitive job satisfaction is how satisfied employees feel concerning some aspect of their job, such as pay, hours, or benefits.

2.Occupational Stress: Occupational stress is defined to be a mental and physical condition that calls in a detrimental effect on the individual's productivity. The stress relating to job have become predominant feature of modern life, exerting for reaching affects on focal employees' behaviour and adjustment on as well as off the job.

3.Work Motivation - "Movere is the latin word from which motivating origins ; it means to "to move"all though it might say something about what motivation is.Muchinsky ,(1993) defines motivation as "Motivation is the individual's desire to demonstrate the behaviour and reflects willingness to expend effort".

Motivation can be divided into two different types , extrinsic and intrinsic motivation. Extrinsic motivation refers to external factors, which can be measured in monetary terms such as salary and benefits (Aronson ,

Wilson & Akert ,2002).Intrinsic motivation refers to internal factors such as job satisfaction.The two factors are connected to each other and cannot be seen in isolation .

Independent Variables

1. Type of Profession :

- a) Banks
- b) Academic Institutions

Hypotheses

HO₁: The pattern of job satisfaction experienced by banking professionals will not be different from employees of Academic sector.

HO₂: The pattern of occupational stress experienced by banking professionals will not be different from individuals belonging to the Academic sector.

HO₃: The pattern of work motivation possessed by banking professionals will not be different from that of professionals belonging to the Academic sector.

Tools

1.*Job Satisfaction Questionnaire by Dr. B.C. Muthayya (13)* - This scale is intended to measure the extent of job dissatisfaction among the administrative personnel engaged in the different job sectors. The item covers three broad aspects--(i) personnel, e.g., security; (ii) interpersonal, e.g., interaction with superior; (iii) job, e.g., pay.

2.*The Occupational Stress Index by Dr. A. K. Shrivastava andDr. A.P. Singh (14)* - It purports to measure the extent of stress which employees perceive arising from various constituent and conditions of their job. The items relate to components of job, such as, role over-load, strenuous working condition, etc.

3.*Work Motivation Questionnaire (WMQ) by K.G Agarwal – This scale measures six factors of working motivation, i.e ,dependence ,organizational orientation, work group relations , psychological incentives , material incentives and job situation.*

Samples

- 1. Bank
 - a. Private Sector (N=60);
 - b. Government Sector (N=60).
- 2. Academic Institutions
 - a. Private Sector (N=60);
 - b. Government Sector (N=60).

a. Collection of Data

The study depended mainly on primary data collected through a well-framed and structured questionnaires to elicit the pertinent point of the views of respondents. The study was confined to a few selected public and private sectors organizations from banking and academic professionals. Simple random sampling was used in the study and the selected sample size was (N=240).

The private sector banks covered were HDFC, Indusind Bank & Yes Bank. The govt sector banks covered SBI,Canara Bank & Bank of India.

The data for private academic instituitions was taken from Amity Global Business School, IIHM, Loreto College and the like .The data for government academics was collected from Asutosh College , Muralidhar Girls’ College and the like.

b. Statistical Analysis

Analysis of Data was carried out by using SPSS 16 Software.

| DATA t-test for equality of means (Bank vs. Academic) | | | | | | | | |
|--|----------|--------------|-------|----------------|-----------------|-----------------|---------------|-------------|
| Scale/Index | Sector | No. of Recs. | Mean | Std. Deviation | Std. Error Mean | Mean Difference | t-test Result | Remarks |
| RO | Bank | 120 | 21.79 | 5.256 | .480 | 6.733 | .000 | Significant |
| | Academic | 120 | 15.06 | 6.924 | .632 | 6.733 | | |
| RA | Bank | 120 | 10.81 | 4.163 | .380 | 3.192 | .000 | Significant |
| | Academic | 120 | 7.62 | 3.326 | .304 | 3.192 | | |
| RC | Bank | 120 | 11.63 | 6.231 | .569 | 4.842 | .000 | Significant |
| | Academic | 120 | 6.79 | 2.222 | .203 | 4.842 | | |

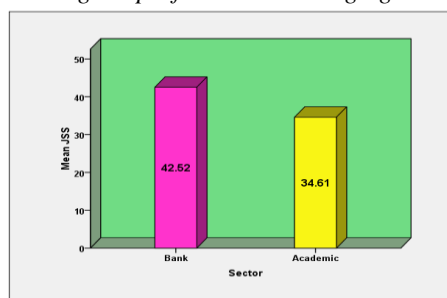
| | | | | | | | | |
|-----|----------|-----|--------|--------|-------|---------|------|-----------------|
| UP | Bank | 120 | 11.42 | 4.430 | .404 | 4.042 | .000 | Significant |
| | Academic | 120 | 7.38 | 4.491 | .410 | 4.042 | | |
| RP | Bank | 120 | 8.44 | 3.100 | .283 | -.233 | .575 | Non-Significant |
| | Academic | 120 | 8.68 | 3.339 | .305 | -.233 | | |
| U | Bank | 120 | 12.16 | 4.873 | .445 | 2.575 | .000 | Significant |
| | Academic | 120 | 9.58 | 3.720 | .340 | 2.575 | | |
| P | Bank | 120 | 9.38 | 3.333 | .304 | .392 | .315 | Non-Significant |
| | Academic | 120 | 8.98 | 2.660 | .243 | .392 | | |
| PR | Bank | 120 | 10.02 | 4.027 | .368 | 2.375 | .000 | Significant |
| | Academic | 120 | 7.64 | 4.066 | .371 | 2.375 | | |
| II | Bank | 120 | 8.77 | 3.294 | .301 | -1.550 | .000 | Significant |
| | Academic | 120 | 10.32 | 3.021 | .276 | -1.550 | | |
| LS | Bank | 120 | 10.92 | 3.705 | .338 | 2.375 | .000 | Significant |
| | Academic | 120 | 8.54 | 3.249 | .297 | 2.375 | | |
| WC | Bank | 120 | 15.43 | 3.991 | .364 | 8.100 | .000 | Significant |
| | Academic | 120 | 7.33 | 3.572 | .326 | 8.100 | | |
| UF | Bank | 120 | 6.54 | 2.456 | .224 | 1.158 | .000 | Significant |
| | Academic | 120 | 5.38 | 1.681 | .153 | 1.158 | | |
| JSS | Bank | 120 | 42.52 | 17.304 | 1.580 | 7.908 | .000 | Significant |
| | Academic | 120 | 34.61 | 15.989 | 1.460 | 7.908 | | |
| WMQ | Bank | 120 | 87.64 | 29.322 | 2.677 | -19.683 | .000 | Significant |
| | Academic | 120 | 107.33 | 19.563 | 1.786 | -19.683 | | |

Chart on descriptive statistics taking academics as a whole :

| VARIABLES | BANK | | ACADEMICS | |
|---|--------|-------|-----------|--------|
| | PVT. | GOVT. | PVT. | GOVT. |
| Role overload | 22.6 | 20.98 | 14.98 | 15.13 |
| Role Ambiguity | 11.15 | 10.47 | 7.05 | 8.18 |
| Role Conflict | 12.05 | 11.22 | 6.6 | 6.98 |
| Unreasonable group & political pressure | 7.58 | 15.25 | 5.35 | 9.4 |
| Responsibility for persons | 8.88 | 8 | 7.98 | 9.37 |
| Under-participation | 12.92 | 11.4 | 8.55 | 10.62 |
| Powerlessness | 11.8 | 6.95 | 8.87 | 9.1 |
| Poor peer relations | 9.22 | 10.82 | 6.4 | 8.88 |
| Intrinsic Impoverishment | 9.18 | 8.35 | 10.63 | 10 |
| Low Status | 11.65 | 10.18 | 8.15 | 8.93 |
| Strenuous Working condition | 15.12 | 15.73 | 6.07 | 8.58 |
| Unprofitability | 7.33 | 5.75 | 5.2 | 5.57 |
| Job Satisfaction | 50.75 | 34.28 | 41.05 | 28.17 |
| Work Motivation | 104.55 | 70.73 | 103.17 | 111.48 |

III. Findings

With regard to the **Job Satisfaction Scale** score, the score for bank private and government has been found out to be 50.75 and 34.28 respectively. In case of School private and government the scores are 32.65 and 22.65 respectively. And for college private and government the scores are 44.72 and 34.97 each. Thus it can be seen that job dissatisfaction is the maximum in case of employees of private banks whereas, job satisfaction is highest in case of employees of government school. *With regard to hypothesis testing a significant difference has been obtained for the domain of job satisfaction. Which states that there lies a significant difference in the level of job satisfaction experienced among the professionals belonging to the academic and banking sector.*

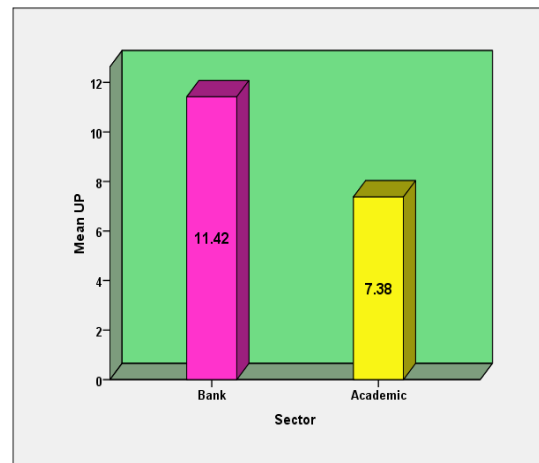
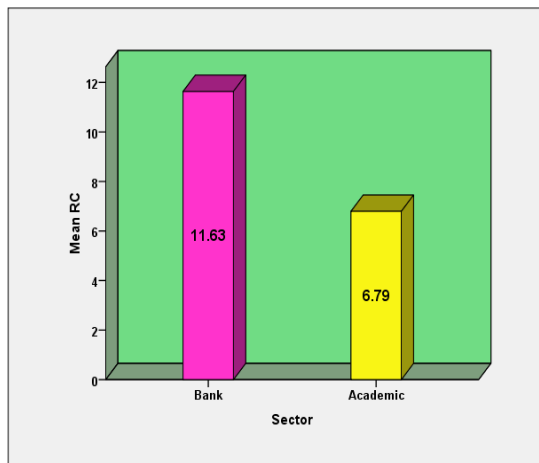
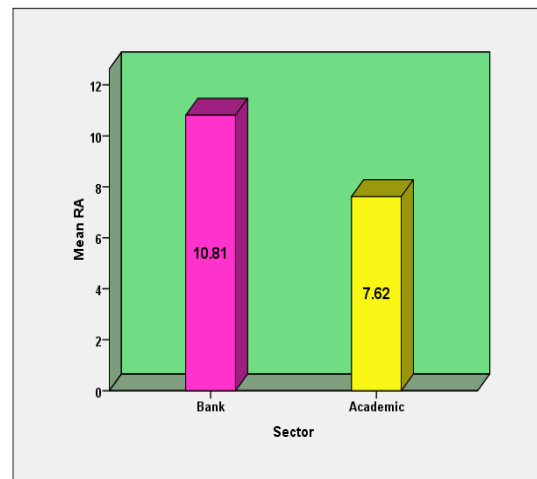
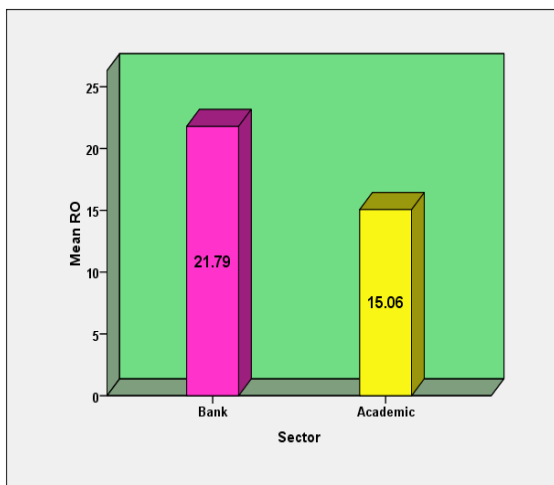


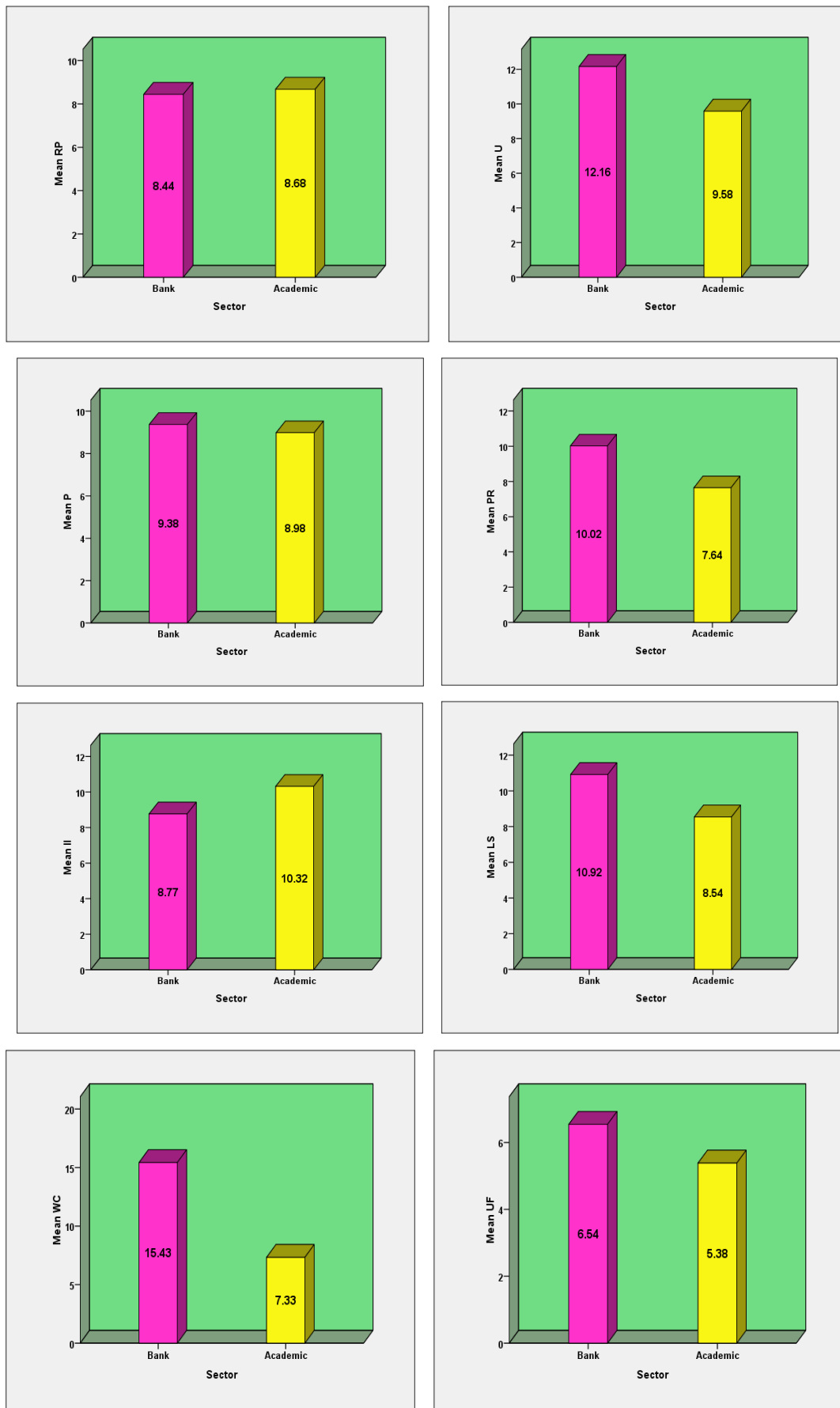
Similarly taking in to consideration the **Occupational Stress** variable having 12 determinants the following has been observed for the respective professions and sectors –

- **Role Overload (RO)**- The RO score for bank private and government has been found out to be 22.60 and 20.98 respectively. In case of School private and government the scores are 13.10 and 10.90 respectively. And for college private and government the scores are 15.67 and 17.63 each. *With regard to hypothesis testing a significant difference has been obtained for the domain of role overload. Which states that there lies a significant difference in the level of role overload experienced among the professionals belonging to the academic and banking sector.*
- **Role Ambiguity (RA)** - The RA score for bank private and government has been found out to be 11.15 and 10.47 respectively. In case of School private and government the scores are 7.22 and 6.63 respectively. And for college private and government the scores are 8.02 and 10.22 each. *With regard to hypothesis testing a significant difference has been obtained for the domain of role ambiguity. Which states that there lies a significant difference in the level of role ambiguity experienced among the professionals belonging to the academic and banking sector.*
- **Role conflict (RC)** - The RC score for bank private and government has been found out to be 12.05 and 11.22 respectively. In case of School private and government the scores are 6.90 and 6.27 respectively. And for college private and government the scores are 7.12 and 8.33 each. *With regard to hypothesis testing a significant difference has been obtained for the domain of role conflict. Which states that there lies a significant difference in the level of role conflict experienced among the professionals belonging to the academic and banking sector.*
- **Unreasonable group and political pressure (UP)** - The UP score for bank private and government has been found out to be 7.58 and 15.25 respectively. In case of School private and government the scores are 5.35 and 7.70 respectively. And for college private and government the scores are 5.58 and 9.95 each. *With regard to hypothesis testing a significant difference has been obtained for the domain of unreasonable group and political pressure. Which states that there lies a significant difference in the level of unreasonable group and political pressure experienced among the professionals belonging to the academic and banking sector.*
- **Responsibility for persons (RP)**- The RP score for bank private and government has been found out to be 8.88 and 8.00 respectively. In case of School private and government the scores are 7.37 and 7.90 respectively. And for college private and government the scores are 8.77 and 10.40 each. *With regard to hypothesis testing no significant difference has been obtained for the domain of responsibility for persons. Which states that there doesnot lie a significant difference in the level of job responsibility for persons experienced among the professionals belonging to the academic and banking sector.*
- **Underparticipation (U)** – The U score for bank private and government has been found out to be 12.92 and 11.40 respectively. In case of School private and government the scores are 8.77 and 10.87 respectively. And for college private and government the scores are 7.15 and 9.13 each. *With regard to hypothesis testing a significant difference has been obtained for the domain of underparticipation. Which states that there lies a significant difference in the level of underparticipation experienced among the professionals belonging to the academic and banking sector.*
- **Powerlessness (P)** – The P score for bank private and government has been found out to be 11.80 and 6.95 respectively. In case of School private and government the scores are 8.62 and 7.97 respectively. And for college private and government the scores are 8.68 and 9.83 each. *With regard to hypothesis testing no significant difference has been obtained for the domain of powerlessness. Which states that there doesnot lie a significant difference in the level of powerlessness experienced among the professionals belonging to the academic and banking sector.*
- **Poor peer relations (PR)**- The PR score for bank private and government has been found out to be 9.22 and 10.82 respectively. In case of School private and government the scores are 6.88 and 9.05 respectively. And for college private and government the scores are 5.52 and 7.70 each. *With regard to hypothesis testing a significant difference has been obtained for the domain of poor peer relations. Which states that there lies a significant difference in the level of poor peer relations experienced among the professionals belonging to the academic and banking sector.*
- **Intrinsic Impoverishment (II)** - The II score for bank private and government has been found out to be 9.18 and 8.35 respectively. In case of School private and government the scores are 10.95 and 11.32 respectively. And for college private and government the scores are 10.35 and 8.98 each. *With regard to hypothesis testing a significant difference has been obtained for the domain of intrinsic impoverishment. Which states that there lies a significant difference in the level of intrinsic impoverishment experienced among the professionals belonging to the academic and banking sector.*
- **Low Status (LS)** - The LS score for bank private and government has been found out to be 11.65 and 10.18 respectively. In case of School private and government the scores are 6.54 and 8.41 respectively. And for

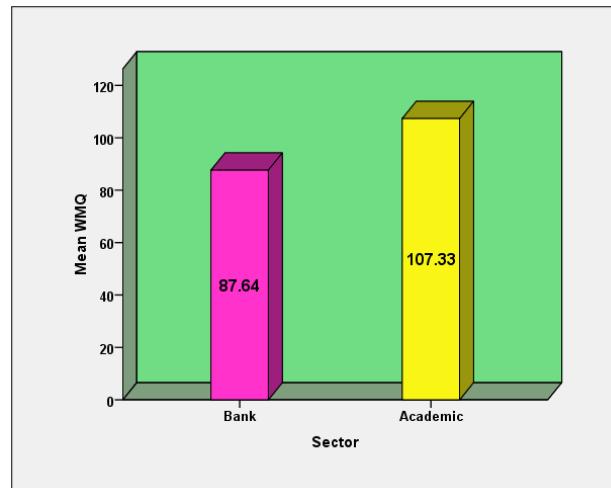
college private and government the scores are 8.03 and 7.43 each. With regard to hypothesis testing a significant difference has been obtained for the domain of low status. Which states that there lies a significant difference in the level of low status experienced among the professionals belonging to the academic and banking sector.

- **Working Condition (WC)** - The WC score for bank private and government has been found out to be 15.12 and 15.73 respectively. In case of School private and government the scores are 6.00 and 9.07 respectively. And for college private and government the scores are 6.00 and 8.08 each. With regard to hypothesis testing a significant difference has been obtained for the domain of working conditions. Which states that there lies a significant difference in the level of working conditions experienced among the professionals belonging to the academic and banking sector.
- **Unprofitability (UF)** – The UF score for bank private and government has been found out to be 7.33 and 5.75 respectively. In case of School private and government the scores are 5.33 and 6.43 respectively. And for college private and government the scores are 5.33 and 4.92 each. With regard to hypothesis testing a significant difference has been obtained for the domain of unprofitability. Which states that there lies a significant difference in the level of unprofitability experienced among the professionals belonging to the academic and banking sector.





With regard to the **Work Motivation** score, the score for bank private and government has been found out to be 104.55 and 70.73 respectively. In case of School private and government the scores are 102.53 and 111.87 respectively. And for college private and government the scores are 94.67 and 100.67 each. Thus it can be seen that work motivation is the maximum in case of employees of government schools (academic sector) and minimum in case of employees belonging to government banks (banking sector). *With regard to hypothesis testing a significant difference has been obtained for the domain of work motivation. Which states that there lies a significant difference in the level of work motivation experienced among the professionals belonging to the academic and banking sector.*



While considering academics as a whole one can see that in case of level occupational stress experienced the following has been noted –

- **Role Overload (RO)**- The RO score for academics private and government has been found out to be 14.98 and 15.13 respectively.
- **Role Ambiguity (RA)** - The RA score for academics private and government has been found out to be 7.05 and 8.18 respectively.
- **Role conflict (RC)** - The RC score for academics private and government has been found out to be 6.60 and 6.98 respectively.
- **Unreasonable group and political pressure (UP)** - The UP score for academics private and government has been found out to be 5.35 and 9.40 respectively.
- **Responsibility for persons (RP)**- The RP score for academics private and government has been found out to be 7.98 and 9.37 respectively.
- **Underparticipation (U)** – The U score for academics private and government has been found out to be 8.55 and 10.62 respectively.
- **Powerlessness (P)** – The P score for academics private and government has been found out to be 8.87 and 9.10 respectively.
- **Poor peer relation (PT)**- The PR score for academics private and government has been found out to be 6.40 and 8.88 respectively.
- **Intrinsic Impoverishment (II)** - The II score for academics private and government has been found out to be 10.63 and 10.00 respectively.
- **Low Status (LS)** - The LS score for academics private and government has been found out to be 8.15 and 8.93 respectively.
- **Working Condition (WC)** - The WC score for academics private and government has been found out to be 6.07 and 8.58 respectively.
- **Unprofitability(UF)** – The UF score for academics private and government has been found out to be 5.20 and 5.57 respectively.

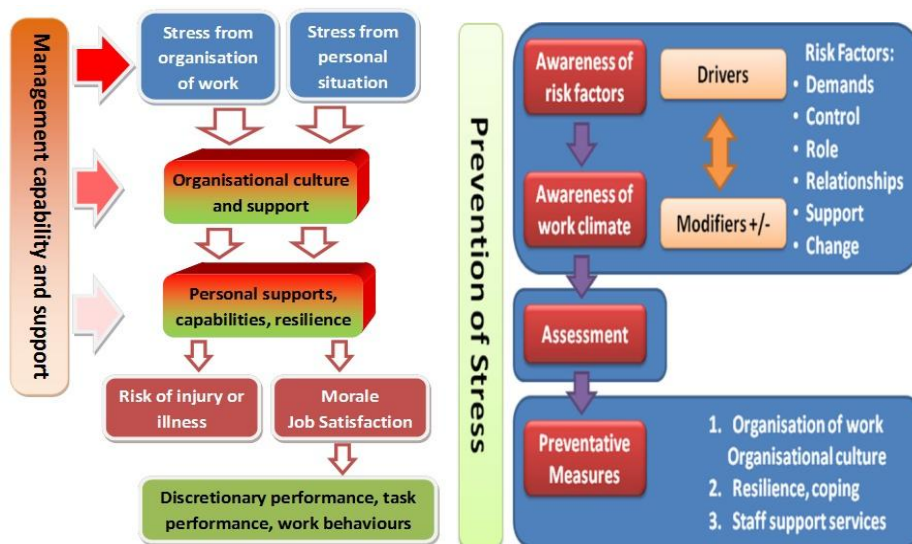
With regard to the **Job Satisfaction Scale** score, the score for academics private and government has been found out to be 41.05 and 28.17 respectively.

With regard to the **Work Motivation** score, the score for academics private and government has been found out to be 103.17 and 111.48 respectively.

IV. Discussion

Throwing some light onto the variable **job satisfaction**, one can see that the employees of government schools experience the maximum amount of job satisfaction. This is so because of the job security, least role ambiguity & role conflict and job anxiety experienced by them. The employees of the government schools along with having job security also rests in an environment which is not that competitive like that in a private bank. Highest quantum of job dissatisfaction is seen among the employees of private bank followed by employees of private colleges. Highest job dissatisfaction in them could be either because of the elements of the job or could be attributed to factors that are extrinsic to the work itself. Government bank, private school and government college seem to have moderate job satisfaction because of the nature of the job in these sectors.

As per the comparative chart analysis, it is seen that the private bank sector ranks highest across the dimensions of **occupational stress** in comparison to the other professions and the respective sectors. This particular sector is seen to be confronted with role overload, unprofitability, powerlessness, low status & unprofitability. Each of these dimensions sum up to give occupational stress to the employees. The other causes of this are lack of feedback from supervisors about their work, conflicts of authority and responsibility given to them. Fast growing banking sector is encountering increasing work load and its employees feel burdened because of work nature and overtime working hours. And hence there exists very little scope for work life balance among the employees which further worsens the condition. From the analysis of the comparative chart it is also seen that government banks, private schools, government schools and colleges may be said to experience moderate level of occupational stress which actually acts as eustress and can be adequately handled by the employees. And , hence we find highest amount of attrition and employee turnover costs in private banks & insurance companies.



Taking into consideration **work motivation** ,it can be inferred that work motivation is highest in case of government schools and least in case of government bank. This can be attributed to the subjective factors guiding an individual employee since motivation is an internal drive which one experiences. Work motivation has also been found to be high in sectors like private banks, private and government college. This may be because of the leadership style experienced ,the reward systems prevailing, the organizational climate and the structure of the work. With regard to Herzberg’s Two Factor Theory of Motivation job motivation in these stated sectors are high due to the presence of the satisfiers and absence of the dissatisfiers.

In considering academics on the whole as one single sector the following has been observed -

While considering **occupational stress** we can infer that academic profession as a whole faces lesser amount of role overload, role ambiguity, role conflict, powerlessness ,and poor peer relations in comparison to the other professions and sectors. But, this profession is relatively on a higher side while considering unreasonable group and political pressure. Especially in case of government academic institution this unreasonable political pressures are higher because of the interventions made by the unions and other interest groups which disrupts the normal functioning of the institution on the whole. Thus, one can infer that academics private as well as government is relatively less stressful than that of private bank.

In case of **job satisfaction**, the employees of academics private and government academic sector are less dissatisfied in comparison to the other professions and sectors. This is because of the nature of the job and

the less competitive market space. This is perhaps the only sector where ones' satisfaction increases with ones' age which can be attributed to both the intrinsic factors of the job and factors that are extrinsic to the job. ***Alongside with the extension of the retiring tenure of all the professionals from 60 years of age to 62 years ,working under the West Bengal Government payroll in the academic sector has further strengthened their sense of job security thereby boosting their sense of organisational commitment and citizenship.***

Which is however just the flip side for bank employees. The after effect and additional unanticipated workload amongst the professionals of the banking industry due to an macroeconomic policy termed as "***demonetisation***" and the governments subsequent plan of "***remonetisation***" has further stirred up the emotional and physical wellbeing of the professionals coming from the banking sector.

Bank managements are doing little to boost the morale of employees at branches who are meeting the hectic demands of demonetisation, handling angry customers in queues, making do with limited cash from currency chests, and forgoing year-end leave.

The old notes they are accepting and the entries in their books and accounts are subject to multi-layer monitoring. First, the bank's internal auditors are checking these and then supervisors from the Reserve Bank of India (RBI) are working on them. Sometimes, investigative agencies are sweeping in, demanding to check books and the cash stock. There is not much bank employees can do, but some words of encouragement from the management would have helped. What they get in reality is stern warnings from the management about the consequences should anything wrong be detected. As Axis Bank's name comes up almost every day, employees of other private sector banks are also stressed. In most cases, branches are manned by young employees, just a few years into their profession. Mostly management graduates, they were hired to push various products of banks. Experienced hands in cash and counters, for whom procedure and regulations were more important than business growth, have been fired as banks chased growth. Now those young and semi-experienced employees are finding themselves sitting behind counters and spending their evening sorting the paperwork.

The situation in public sector bank is even worse. Most of their branches in non-metro areas are manned by not more than five or six employees. According to the branch manager of a public sector bank in Uttarpara, West Bengal, there has been no word of encouragement from the management, but there is a threat that if any mistake is found, even unintentional, the employee and the branch manager will be taken to task. "Work is given to you, if you can't do it, you are inefficient. That's the veiled message," says the branch manager who does not wish to be named. The branch is run by six employees as most clerks have retired. In the initial days of demonetisation, the bank had taken the help of some retired staff, but the employees are on their own now. Banks are still not receiving enough cash from currency chests and branches have to ration whatever is available to customers waiting in queues. Most cash vending machines are dispensing only Rs 2,000 notes as the Rs 100 note is not returning to banks. Initially, there were some monetary incentives for overtime. Now that is gone. However, the work pressure has lessened considerably.

Senior bankers plead helplessness. "About 80-85 per cent of a bank's staff are employed in retail. They all are doing this job. How can we incentivise all?" says an executive director with a Mumbai-based public sector bank. The banker, however, adds the management regularly engages with employees.

As per findings the employees of the academic sectors are more **motivated** than other sectors. This can again be attributed to factors which have already been stated along with the intrinsic factors that drives an individual to go to work everyday.

Thus, in totality we can state that bank as a sector is prone to a higher level of occupational stress on the whole along with job anxiety. 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 results increase job search behavior that leads to turnover (Adkins et al., 2001; Reisel and Banai, 2002) or performance issues (Probst and Brubaker, 2001).

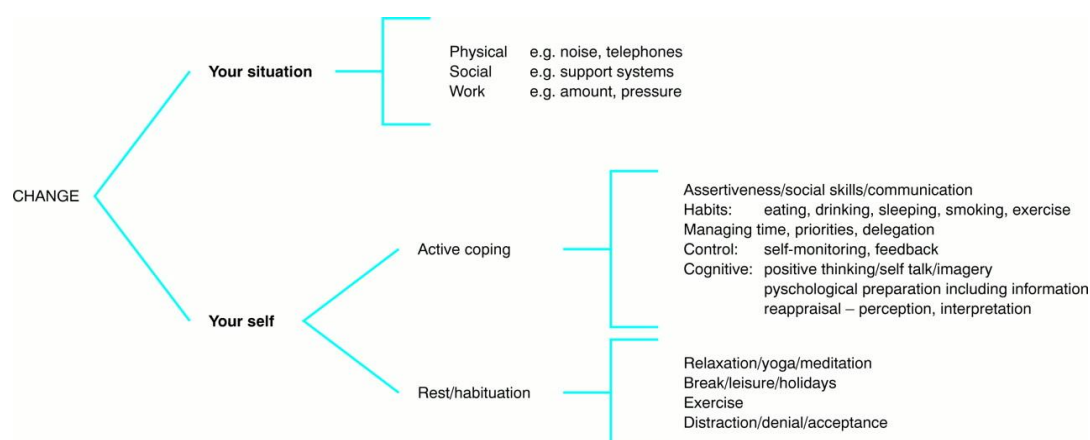
Uncertain role expectation are the situations that cause conflict among employees and that will lead to role conflict. The conflict situations related to the accomplishment of their task will create the climate of stress that leads to the feelings of anxiety, confusion and feel like that, there is no 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.

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. Occupational stress can be managed by individuals in the following way -



Most interventions to reduce the risk to health associated with stress in the workplace involve both individual and organisational approaches. Individual approaches include training and one-to-one psychology services—clinical, occupational, health or counseling. They should aim to change individual skills and resources and help the individual change their situation.

Training helps prevent stress through:

- becoming aware of the signs of stress
- using this to interrupt behaviour patterns when the stress reaction is just beginning. Stress usually builds up gradually. The more stress builds up, the more difficult it is to deal with
- analysing the situation and developing an active plan to minimise the stressors
- learning skills of active coping and relaxation, developing a lifestyle that creates a buffer against stress
- practising the above in low stress situations first to maximise chances of early success and boost self confidence and motivation to continue.

A wide variety of training courses may help in developing active coping techniques—for example, assertiveness, communications skills, time management, problem solving, and effective management. However, there are many sources of stress that the individual is likely to perceive as outside his or her power to change, such as the structure, management style or culture of the organisation. It is important to note that stress management approaches that concentrate on changing the individual without changing the sources of stress are of limited effectiveness, and may be counterproductive by masking these sources. For example, breathing deeply and thinking positively about a situation causing stress may make for a temporary feeling of well being, but will allow a damaging situation to continue, causing persistent stress and, probably, stress to others. The primary aim of the individual approach should be to develop people's skills and confidence to change their situation, not to help them adapt to and accept a stressful situation.

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