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**RESULTS & DISCUSSION** 

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- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

## CONTRIBUTIONS TO BOOKS

Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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 Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

## **CONFERENCE PAPERS**

• Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

## UNPUBLISHED DISSERTATIONS AND THESES

• Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, KurukshetraUniversity, Kurukshetra.

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## WEBSITES

• Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

## ORGANIZATIONAL ROLE STRESS AND JOB SATISFACTION IN BANK OFFICERS: A STUDY

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#### **ABSTRACT**

Modern complex organizations involve task specializations and human beings are placed in different organizational roles. Sometimes people who are placed in different jobs and roles may have a feeling of meaninglessness, powerlessness, and dissatisfaction. Consequently people may experience stress. Stress in general terms refers to the pressures people feel in life. It is a condition of strain on one's emotions, thought processes and physical conditions. Stress experienced at the work place may have an origin from role related factors. Stress is not necessarily bad in itself up to a moderate level as it enhances the motivation and performance of the individual; however, if stress is excessive, and prolongs over a long period of time it leads to dissatisfaction. It has been observed high stress reduces job satisfaction of the employees and hampers their growth in development. The present study examines the relationship between organizational role stress and job satisfaction amongst officers.

#### **KEYWORDS**

Complex organizations, Stress, Organizational Roles, Job satisfaction, Motivation, Performance.

#### INTRODUCTION

tress is anything that changes our physical, emotional or mental state while encountering various stimuli in our environment (Uma sekharan, 1989). Stress is a dynamic condition in which an individual is confronted with an opportunity, demand or resource related to what the individual desires and for which the outcome is perceived to be both uncertain and important(Cooper et.al.2002). In the organizational context, stress has been found to be experienced by employees during job insecurity, performance expectations, and technology changes, personal and family problems. A more generalized description is provided by Caplan et.al (1975) who suggests that stress is any characteristic of the job environment. Stress is a neutral word. The term "Distress" has a negative connotations and the term "Eustress" has a positive meaning.

The term Job satisfaction was first described by Hoppock(1935), who observed that job satisfaction is a combination of psychological, physiological and environmental circumstances that cause a person to say "I am satisfied with my job".

Job satisfaction is a person's attitude towards the job. Positive attitudes towards the job are equivalent to job satisfaction where as negative attitudes towards the job are equivalent to job dissatisfaction. However a more direct description is provided by Saiyadain (2007) who defines Job satisfaction as end state of feeling, the feeling that is experienced after a task is accomplished. This feeling could be positive or negative depending on the outcome of the task undertaken. Earliest studies on job satisfaction attempts to determine the general properties of satisfied and dissatisfied workers. Then there were attempts to correlate certain characteristics such as age, education, length of employment, performance, salary, abilities, marital status and sex with job satisfaction (D.M.Pastonjee, 1991).

## STRESS & JOB SATISFACTION: LITERATURE REVIEW

The relationship between stress and job satisfaction has been studied in a variety of professions. A study by Chung and Fong (1990) on general medical practitioners in Hongkong found that though the medical practitioners' job is considered as hard work, majority of them were generally satisfied with their work. Pestonjee(1973), in a review of job satisfaction studies, identified on- the –job as well as off- the-job factors. They consist of many intertwined job aspects like job and management areas and personal and social relations areas.

Finemann(1979), views stress as psychological response or state of negative effect characterized by a persistent and a high level of experienced anxiety or tension.

Srivastava(1991), in a sample of 300supervisory cadres at LIC, found significant positive correlation of various dimensions of role stress with the symptoms of mental ill health.

Raja Gopalan&Khandelwal(1999),in a sample of 120 engineering Executives total role stress had a positive correlation (0.28) with avoidance and negative correlation (-0.29) with approach coping style; both significant at (0.001) level.

Khan et.al,(1964) examined a sample of managers on series of personality variables such as extroversion vs introversion, flexibility vs. rigidity, inner vs outer directedness, open vs close mindedness with job stress. They also found in their study, those men who suffered from role ambiguity, experience lower job satisfaction, high-job related tension, greater futility and lower self confidence.

Harel (1964,) in his study has listed personal factors like age as the determinant of job satisfaction. Hence age of a person may be related to satisfaction and stress.

Chandraiah et.al. (2003) studied the effect of occupational stress on job satisfaction among 105 managers of different age groups and found a positive relationship between role stress and job satisfaction amongst old managers.

Morgolis, Krores & Quinn (1974) also found a number of significant relationships between indicators of physical and mental ill health with role ambiguity in their representative national sample (n=1496). The stress indicators related to the role ambiguity were, depressed mood, lowered self esteem, life dissatisfaction, low motivation to work and intention to leave the job

Udai Pareek has classified as many as 10 different Organizational Role Stresses which are described below.

- 1. Self Role Distance (SRD): This arises out of conflict between self concept and expectations from role as perceived by the role occupant.
- 2. Role Stagnation (RS): This is a feeling of stagnation and lack of growth in job because of few opportunities for learning and growth.
- 3. Inter Role Distance (RD): It is a conflict between ones organizational role and other roles.
- 4. Role Isolation (RI): A feeling of being isolated from channels of information and not being part of what is happening...
- 5. Role Ambiguity (RA): The individual is not clear about various expectations that people have from his role.

- 6. Role Expectation Conflict (REC): There may be conflicting demand by different role senders.
- 7. Role Erosion (RE): A decrease in one's level of responsibility or feeling of being fully not utilized.
- 8. Resource Inadequacy (RIn): This experienced when the resources required by role occupant for performing a role effectively are not available.
- 9. **Personal Inadequacy (PIn)**: The role occupant may feel that he does not have enough knowledge, skills, or training, or he has not had time to prepare for the assigned role.

#### **CONSEQUENCES OF ORGANIZATIONAL ROLE STRESSES**

These role stresses set a devastating environment for the individual and resulting physiological effects like high blood pressure and behavioral consequences like depression and withdrawal behavior. The manifest health effects could be stomach disorders and psychosomatic disorders. It has been observed that high stress reduces job satisfaction of the employees and hampers their growth in development. For instance (French&Caplan(1973) in a study of 205 Engineers and Scientists at NASA base, it was found that role ambiguity was significantly related to the low job satisfaction and to feelings of job related threat to one physical and mental well being.

## **OBJECTIVES**

The following are the objectives of the present study.

- 1. To measure the Organizational Role Stress and Job Satisfaction among officers in State Bank of India.
- 2. To examine the relationship between Organizational Role Stress and Job Satisfaction.
- 3. To draw the implications of the results of the study.
- 4. To understand the influence of organizational role stresses on employee job satisfaction.

#### **METHODOLOGY**

The following is the hypotheses and sample of the study.

#### **HYPOTHESES**

The following hypotheses are set up.

- 1. Organizational Role Stress and Job Satisfaction are negatively related.
- 2. Organizational Role Stress and Job Satisfaction vary with age.

#### SAMPLE

The study is carried out on one hundred Officers of a leading Public sector bank. The Officers having a minimum of 5 years of experience are included for the sample. The Officers are divided in to two age groups namely Officers below 35 years of age and Officers above 35 years of age.

#### RESEARCH INSTRUMENTS

The study is survey based .Two research instruments are used to collect the primary data from the respondents namely

- 1. Organizational Role Stress (ORS) Scale by Udai Pareek(1993).
- 2. Satisfaction-Dissatisfaction Employee Inventory (SD Employee Inventory) developed by D.M. Pastonjee(1973).

**OSR SCALE**: This scale contains fifty items. Each of the ten dimensions of role stress contains five items. It uses five pint scale (from 0 – 4). Thus for each dimension the minimum and maximum scores that respondent can get are 0 & 20.

**SD EMPLOYEE INVENTORY**: This inventory evaluates Job satisfaction in four dimensions. This scale contains a five point scale (from 0-4). Thus for each dimension the minimum and maximum scores that respondent can get are 0 & 20.

## **RESULT & DISCUSSION**

The present Study shows mean scores on role stress and Job satisfaction and does indicate the prominent stress and satisfaction dimensions of higher (above 35 years of age) and lower age group (below 35 years of age) of respondents.

TABLE - 1: AVERAGE SCORES OBTAINED BY BOTH AGE GROUPS ON VARIOUS ROLE STRESS DIMENSIONS

Role Stress Dimensions	Mean Stress Scores (Age below 35 Years)	Rank	Mean Stress Scores (Age above 35 Years)	Rank
Inter Role Distance	6.78	4.00	6.88	5.00
Role Stagnation	4.26	9.00	5.34	9.00
Role Expectation Conflict	4.86	8.00	6.64	6.00
Role Erosion	9.62	1.00	8.34	1.00
Role Overload	5.28	6.00	6.48	7.00
Role Isolation	6.98	3.00	7.34	3.00
Personal Inadequacy	7.76	2.00	7.58	2.00
Self Role Distance	5.34	5.00	5.88	8.00
Role Ambiguity	3.22	10.00	4.48	10.00
Resource Inadequacy	5.24	7.00	7.02	4.00
Total Role Stress	58.48		65.40	

The responses of all the respondents are added and divided by their number. The obtained value is the mean stress score for each of the ten dimensions of the ORS. The total sample of hundred was divided into categories age-wise namely above 35 years of age and below 35 years of age. For each dimension of ORS, the mean scores of the two groups are arrived at. These are ranked separately for two groups. Comparison is made for these two groups basing on the rank obtained by each of the dimensions.

Table-1 indicates that Role Erosion causes maximum stress (9.62 for the age group of below 35 years and 8.34 for the age group of above 35 years). Personal Inadequacy causes second (7.76 and 7.58 mean scores for age group of below 35 years respectively). Role Ambiguity causes minimum stress (3.22 & 4.48 mean scores for age group of below 35 years and above 35 years respectively). Role Ambiguity which is due to lack of information and understanding of the role causes least stress in Bank Officers because they have clearly defined roles and there is no conflict regarding expectations.

TABLE - 2: AVERAGE SCORES OBTAINED BY BOTH AGE GROUPS ON VARIOUS DIMENSIONS OF JOB SATISFACTION

Job Satisfaction Dimension	Mean Stress Scores (Age below 35 Years)	Rank	Mean Stress Scores (Age above 35 Years)	Rank
Job	15.30	3.00	14.36	1.00
Management / Supervision	15.52	1.00	13.82	6.00
Personal Adjustment	15.22	4.00	14.30	2.00
Social Relations	14.24	6.00	13.88	5.00
On the Job factors	15.41	2.00	14.09	3.00
Off the Job factors	14.78	5.00	14.09	3.00
Total	60.24		56.90	

In the Job satisfaction scale the response of all respondents are added and divided by their number. The obtained value is the mean satisfaction scores. The total sample of hundred is divided into age groups namely below 35 years of age and above 35 years. For each dimension of the satisfaction, the mean scores of the two groups are arrived at. These are ranked separately for the two groups. Comparison is made for the two groups basing on the rank obtained by each of the dimensions

The mean scores shown in table-2 indicates that Officers of higher age group are more satisfied with Job (14.36), Personal Adjustment (14.30) as compared to management (13.32), social relations (13.88); whereas the prominent areas of Satisfaction in lower age group are management (15.52) and Job (15.30) as compared to Personal Adjustment (15.22), and Social Relations (14.24). Thus Bank Officers who are young are most satisfied with management. The total satisfaction scores show that the Officers of both age groups vary in total satisfaction. Officers of lower age group are more satisfied (60.24) than higher age group (56.90).

If we carefully observe Tables 1 & 2 we find that the Officers of higher age group have higher role stress (65.40) and lower job satisfaction (56.90); whereas Officers of age group of below 35 years have lower Role stress (58.48) and higher job satisfaction (60.24). This proves the hypotheses: a) Higher the Role Stress, lower the Job Satisfaction and b) Role Stress vary with age.

TABLE - 3: AVERAGE SATISFACTION SCORES AND STANDARD DEVIATION OF DIFFERENT GROUPS SCORING HIGH, MODERATE AND LOW ON ROLE STRESS

Job Satisfaction	H S G (Mean)	(N = 0) SD	M S G (Mean)	(N = 0) SD	L S G (Mean)	(N = 0) SD	t
Job			13.50	3.20	15.83	2.31	4.09
Management			12.93	3.29	16.09	2.29	5.45
Personal Adjustment			13.28	3.24	16.05	3.17	4.30
Social Relations			13.40	2.89	15.70	2.46	4.26
On the Job			26.46	5.70	31.92	3.65	5.57
Off the Job			26.20	6.05	31.85	4.06	5.09
Total			52.48	10.05	63.85	6.74	3.69

For each dimension of ORS, Mean and Standard Deviation are computed separately. The values 'M + ISD' and 'M – ISD' are computed, Persons who crossed less than the value of 'M-ISD' are regarded as 'Low Scoring Group' (LSG) and persons who crossed above the value 'M+ISD' are regarded as 'High Scoring Group' (HSG). The group whose scores are between 'M-ISD' and 'M+ISD' are regarded as 'Medium Scoring Group' (MSG). Mean and Standard Deviation for MSG and LSG on each of the dimensions of Satisfaction – Dissatisfaction Inventory are calculated. T-test is calculated for all these dimensions and it is found that't's are significant.

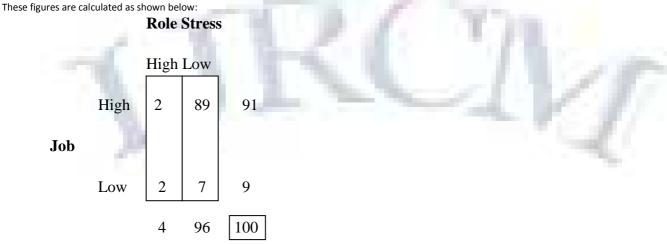
Table-3 indicates that there are no Officers experiencing high Role Stress, 45% experience moderate, whereas 55% experience low stress. The results show that Officers with low stress score better on Job Satisfaction as compared to those experiencing moderate stress.

TABLE - 4: CHI-SQUARE TEST FOR COMPARISON OF JOB SATISFACTION AND ROLE STRESS IN A '2 X 2' CONTINGENCY TABLE

Job Satisfaction		Role S	tress	X <sup>2</sup>	P
		High	Low		
Job	High	2	89	8.55	0.01
	Low	2	7		
Management	High	2	84	4.48	0.05
	Low	2	12		
Personal Adjustment	High	2	91	11.83	0.01
	Low	2	5		
Social Relations	High	4	89	3.13	NS
	Low	0	7		
On the Job	High	1	90	22.16	0.01
	Low	3	6		
Off the Job	High	3	91	2.66	NS
	Low	1	5		
Total	High	2	91	11.83	0.01
	Low	2	5		

## $^{\prime}2$ X $^{\prime}2$ contingency table – Chi – Square test:

Persons who scored higher than the mean of each dimension of SD Employee Inventory, constituted the high group and their counter parts as low group. Similar is the case with ORS Scale. Number of persons who scored high on ORS and SD Employee Inventory are identified. Similarly the number of persons who scored low on both the scales is identified. The number of persons who scored high on ORS; but low on SD Employee Inventory and vice versa is identified.



The numbers in the cells constitute the 'observed frequency' (f0), the expected frequency (fe) for each cell is computed in the following manner

(fe) for first cell.

		Job – C	RS			
(fe) for 1	st cell	(H <i>,</i>	H)	(4 x 91) / 100	=	3.64
(fe) for 2	! <sup>nd</sup> cell	(L <i>,</i>	H)	(4 x 9) / 100	=	0.36
(fe) for 3	s <sup>rd</sup> cell	(H,	L)	(96 x 91) / 100	=	87.36
(fe) for 4	<sup>th</sup> cell	(L,	L)	(96 x 9) / 100	=	8.64
	4St II			200		4.64
fo - fe	1 <sup>st</sup> cell			2.00 - 3.64	=	-1.64
	2 <sup>nd</sup> cell			2.00 - 0.36	=	1.64
	3 <sup>rd</sup> cell			89.00 - 87.36	=	1.64
	4 <sup>th</sup> cell			7.00 - 8.64	=	-1.64
$(fo - fe)^2 / fe$	1 <sup>st</sup> cell			$(-1.64)^2/3.64$	=	0.7389
	2 <sup>nd</sup> cell			$(1.64)^2 / 0.36$	=	7.4711
	3 <sup>rd</sup> cell			$(1.64)^2 / 7.36$	=	0.0308
	4 <sup>th</sup> cell			$(-1.64)^2 / 8.64$	=	0.3113

df = (r-1)(c-1) = (2-1)(2-1)

(Rows -1) (Column - 1)

 $X^2$  value = 0.7389 +7.4711 + 0.3113 = 8.5521.

Referring table E, it is found that for 1 df, the table value is 6.635 at 0.01 level of significance. Since the obtained value is higher than the table value, the X<sup>2</sup> is significant.

Table-4 reveals statistically significant X<sup>2</sup> on all the dimensions of Job satisfaction except social relations and off the job. This signifies that degree of stress (high or Low) has detrimental influence on almost all aspects of job satisfaction and total satisfaction. Pestonjee (1982) also found X<sup>2</sup> to be significant on all aspects of job satisfaction except social relations.

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TABLE-5: CORRELATION BETWEEN JOB SATISFACTION AND ROLE STRESS OF HIGHER AGE GROUP (ABOVE 35 YEARS)

HAG	Correlation (r)	P
Role Stress and Job Satisfaction	-0.66	-0.01

Coefficient of Correlation (r) is computed, for the overall scores on Job Satisfaction and Role Stress. Since N = 100, the 'df' is 'N - 2 = 100 - 2 = 98'. Referring 'Table E' for 98df, the value to be significant at 0.01 levels is 0.254. Since the obtained value 'r' is higher than the table value, the 'r' is significant. Similarly calculations are done for Table-6 and Table-7.

TABLE-6: CORRELATION BETWEEN JOB SATISFACTION AND ROLE STRESS OF LOWER AGE GROUP (BELOW 35 YEARS)

LAG	Correlation (r)	Р
Role Stress and Job Satisfaction	-0.50	-0.01

Both Table 5 and 6 indicate that inverse relationship between Role Stress and Job Satisfaction stands true for Officers of higher as well as lower age groups. This shows that low Role Stress results in high Job Satisfaction for Officers of all age groups.

TABLE-7: CORRELATION BETWEEN JOB SATISFACTION AND ROLE STRESS

	Correlation (r)	P
Role Stress and Job Satisfaction	-0.44	-0.01

This negative correlation between Role Stress and Job Satisfaction shows that Role Stress and Job Satisfaction are negatively related.

## CONCLUSION

The findings of the present study substance the results of the earlier studies quoted on Role Stress and Job Satisfaction. This Study clearly indicates that low Role Stress leads to higher Job Satisfaction in Bank Officers, irrespective of age. This low stress is because of nature of task in banking organization. As the work is peaceful and does not involve much conflict, Bank Officers are satisfied with their jobs. The little stress experienced is healthy and functional for psychological growth, achievement and development of new skills in the Officers.

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