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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.

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JOB STRESS AND JOB SATISFACTION IN THE COMMUNICATION SERVICE INDUSTRY: EVIDENCE FROM TECH MAHINDRA GHANA LTD.

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ABSTRACT

Modern workers find themselves in smaller organizations, with fewer people doing more work and feeling much less secured. As the economy becomes more global, competition gets more keener and managers survive on deadline targets, as workers receive programming instructions like robots, job stress and its related impact on employees is becoming a key issue of concern in modern organizations. To this end, the present study uses descriptive survey design and a sample size of 50 employees to investigate job stress and its effect on job satisfaction through the lens of Tech Mahindra Ghana Ltd. Our analysis reveals that the most outstanding causes of job stress in order of importance are: work overload, working overtime, rigid institutional policies, poor working conditions, poor job design and personal factors such as family problems. The analysis also points to the fact that job stress directly leads to job disastifaction among employees. One key issue of concern brought to light by our study is the fact that job stress is likely to lead to high labour turnover. Specifically, 82.98% of the respondents asserted that they are ever ready to quit their job solely as a result of job stress. Base on the findings, we recommend that the management of service companies should put in place measures to minimize if not completely eliminate the causes/sources of job stress among their employees in order to reduce its effect on productivity and labour turnover. More so, management should interact with workers on regular basis in order to keep abreast of their concerns so as to take measures to address them to boost the morale of workers.

JEL CLASSIFICATION

J28; J81; J53.

KEYWORDS

job satisfaction, job stress, labour productivity, labour turnover, Tech Mahindra Ghana Limited.

1.0 INTRODUCTION

tress is everywhere - across the language of our everyday lives, in scientific and socio-scientific analysis. It is as old as mankind and no one is immune to it. It is a complex universal code 'genetic' to everyone especially those in the world of work. Irrespective of how intelligent or privileged one is, he/she is most often challenged by frustrations, losses, work overloads, and conflicts. Stress is accordingly, inevitable in all human actions (Lahey, 2004). Stress is a subject hard to define and expound, and it is extraordinarily costly (Blaug et al. 2007). Its implications are not just the physical and psychological effects it poses on individuals, it also has an increasingly discouraging recorded statistics as one of the greatest opposition to organizational progress and development should management fail to apprehend, and/or overlook its full perspective. According to statistics from the American Psychological Association (APA), a startling twothirds of Americans say that work is a main source of stress in their lives. Roughly 30 percent of workers surveyed reported "extreme" stress levels. Each year, work-related stress results in the loss of nearly 13 million working days to UK employers at a cost of up to £12 billion (ILO, 2000). The consequences of stressrelated illnesses, from depression to heart disease, cost businesses an estimated \$200 to \$300 billion a year in physical lost to productivity world-wide (ILO, 2000). Rosen (2010) interprets stress as the non-specific response of the body to any perceived demand. Demand in this framework refers to the responsibilities or obligations of an individual. The response to stress is termed as non-specific because everyone has different reactions to stress. The question of who and what causes stress have up till now remained a standing debate. A number of situations have been mentioned in the literature as the causes of stress. Generally, they include financial worries, work overload, unemployment, relationships, parenting, balancing work and family, care-giving, health problems, losses, competitiveness, peer pressure, exams, and not having enough time (The Canadian Mental Health Association (CMHA), 2001). However, it is believed and/or known through observation that managers and employees most often cause stress themselves. For instance, through the introduction of 'frequent change' in the organization in an attempt to stay competitive, workers may have to learn new things all the time. Such behavioral and physical adjustments in pursuit of 'change' are thus seen as potential sources of stress (French et al., 1985, p. 707).

Maslach and Jackson (2011) noticed that in Ghana, for instance, private university lecturers have become highly stressful in recent times due to intense competition and the desire to achieve results to stay competitive as well as the quest to meet the standard set by the National Accreditation Board (NAB). Impressions from the literature suggest that previous studies on job stress in Ghana have focused on particular areas with different research questions and objectives. The banking sector has dominated in recent times. The health sector has had a level of attention, too. Stress is a broad, universal subject and it is only important that all possible areas are covered in an attempt to test existing literature and hypothesis by asking different questions in different environments in order to have a fair view for a fair conclusion on this debating subject. It is in the light of this that this study seeks to test the stress – job satisfaction nexus in the communication service industry through the lens of Tech Mahindra Ghana Ltd.

2.0 LITERATURE REVIEW

During the 1990s, a major restructuring of work was beginning to take place. Organizations dramatically 'downsized', 'flattened', and 'right-sized'. The result was redundancy, constant restructuring, and substantial organizational changes. Modern workers find themselves in smaller organizations, with fewer people doing more and feeling much less secured. That was not the beginning of stress; that was the beginning of a particular interest of the possible implications of stress, positive or negative. And that also began an argument that seems to have not even a basic definition let alone a possible conclusion. There is however, a universal understanding that a fundamental and dynamic shift is taking place in the world of work (Clarkin & Wynne, 2006). There is increasing evidence that employees are working in an atmosphere of anxiety and stress. New technology is adding to the burden of information overload and accelerating the pace of work (Bickford, 2005).

As the economy becomes more global, as competition gets more keener and companies battle to have their fair share of the market, as managers survive on deadline targets, as workers receive programming instructions like robots, as the customer believes without a bargain that he/she is always right, job stress gets a clearer, wider and a rather complex definition and analysis. The literature on the relationship between stress and job performance becomes understandably

extensive and diverse (Kavanagh, 2005). The concept of stress has been gaining more and more attention in the popular press as well as in professional literature in almost every field (Altmaier, 1983). Many have attributed the attention, causes and the effects of stress to what they called the third revolution or 'tidal wave'. Most experts have agreed, however, that the situation is a transformation from an industrial economy to information or knowledge based economy. Structural changes (downsizing, mergers, acquisitions and restructuring), changing social and working contexts and the introduction of new technology are all implicated in the concept of job stress (Clarkin and Wynne, 2006).

In the United Kingdom, the Department of Health and the Confederation of British Industry have estimated that 15 to 30 percent of workers experience some form of mental health problems during their working lives as result of job stress. A recent research from the Health and Safety Executive, HSE (2002) suggests that since 1995 the number of working days lost to stress, anxiety and depression in the UK has more than doubled. In 2001, more than 13 million days were lost because of stress, which affects one in five of all employees at a cost of up to £3.8 billion. Studies released by the ILO (2000) on mental health policies and programs affecting the workforces of Finland, Germany, Poland, United Kingdom and United States showed that the incidence of mental health problems is increasing. It reported that as many as one in 10 workers suffer from depression, anxiety, stress or burnout. In some cases, these problems lead to unemployment and hospitalization. The findings of the report included:

- Clinical depression has become one of the most common illnesses in the U.S affecting one in 10 working-age adults, resulting in a loss of approximately 200 million working days per year.
- More than 50 percent of the Finnish workforce experience some kind of stress-related symptoms, such as anxiety, depressive feelings, physical pain, social
 exclusion and sleep disorders. Seven percent of Finnish workers suffer from severe burnout, leading to exhaustion, cynicism and sharply reduced professional
 capacity. Mental health disorders are the leading cause of disability pensions in Finland.
- Depressive disorders in Germany account for almost seven percent of premature retirements, and depression-related work incapacity lasts about two-and-a-half times longer than incapacity due to other illnesses. The annual volume of production lost due to absenteeism related to mental health disorders is an estimated \$5 billion annually.
- Nearly three out of 10 employees experience mental health problems in the United Kingdom each year, and numerous studies show that work-related stress and the illnesses it causes are common.

Although several authors hypothesize a negative linear relationship between stress and performance, other evidence suggests that this relationship is actually an inverted U-shape. This "infamous" hypothesis suggests that individual performance on a given task will be lower at high and low levels of stress and optimal at moderate levels of stress. At moderate levels of stress, performance is likely to be improved by the presence of enough stimulation to keep the individual vigilant and alert, but not enough to divert or absorb his energy and focus. At low levels of stress, in contrast, activation and alertness may be too low to foster effective performance, while at high levels of stress, arousal is too high to be conducive to task performance. For example, high levels of stress can lead to emotional exhaustion, lower organizational commitment, and increased turnover intentions (Cropanzano, Rapp, and Bryne, 2003). In extreme cases, stress can lead to post-traumatic stress disorder (PTSD), a psychiatric illness that can interfere with life functioning. PTSD has a variety of symptoms, including flashbacks, difficulty sleeping, and social isolation. Stress has been known "to be the fuel the body uses to meet the challenges of our fast-paced modern life; for others, it is the aversive byproduct of such a life" (Altmaier, 1983). Stress has been associated with major life events, daily life hassles, and changes in life. Stress is created by excessive environmental and internal demands that need constant effort and adjustment.

The American Psychological Association in a study of selected employees in the USA reported that the top stressors for people in the workplace, in order of importance are: low salaries, heavy workloads, lack of opportunity for growth and advancement, unrealistic job expectations and job insecurity. According to this study, additional on-the-job stressors include lack of participation in decision-making, ineffective management style and unpleasant work environments that includes disruptive noise levels. All these factors adversely affect job performance among employees.

Cooper (2000) assertd that occupational stress is a well-known factor for low motivation and morale, decrease in performance, high turnover and frequent sick-leave, accidents, low organisational commitment, low quality products and services, poor internal communication and conflicts and low job satisfaction among employees. Franks (2002) argued that all work-related problems are connected directly or indirectly to stress and they affect overall organizational efficiency and employee effectiveness.

Stein & Rawson (2000) reported that higher levels of emotional exhaustion of employees are linked with less workplace support and lower levels of self-confidence concerning work-related skills. Farmer (2002) finds that the major stressors for workers working in clinics were organizational and client-related factors such as high workloads, staff shortages, unsupportive work relations, poor physical work conditions and difficult patients.

Nwankwo (2015) studied the causes and effects of job stress at Methodist University College, Ghana and reported that job stress is caused by several factors such as; work overload, overtime schedule, extra assignments, rigid policies, poor working conditions, poor job design and personal factors. Low morale, low commitment, poor performance, high labour turnover, low job satisfaction and work related conflicts were identified as the effects of job stress.

With the exception of Nwankwo (2015) majority of the literature on stress have focused on the causes of job stress and its effects on employee productivity. The present study therefore seeks to add more insight to the literature on job stress by emphasizing on how job stress affects employee job satisfaction in the communication service industry.

2.1 PROFILE OF TECH MAHINDRA GHANA LTD

Tech Mahindra Ghana Limited is part of the \$12.5 billion Mahindra Group with presence in over 100 countries where it employs more than 119,900 people. The company has been selected as a partner for setting up Bharti Airtel's call centres across its operation sites in Africa including Ghana. Outsourcing key operational functions by Airtel has been seen as key to right-cost, high quality and high-volume business model in helping to build on its subscriber base. The company has subsequently set up its base in Ghana with a conviction to concentrate and prioritise the development of Ghanaians in the area of customer service experience and providing more job opportunities to them.

Business Process Outsourcing (BPO) and other IT-enabled services have been one of the key elements in transforming the Indian economy and Tech Mahindra seeks to bring about similar transformation in Ghana in the near future. Setting up Tech Mahindra's operational presence in Ghana was a major stepping stone towards increasing its presence in West Africa and the Ghanaian market in particular.

The company is currently responsible for providing customer service and back office support for Airtel's operations in Ghana and is in talks with various companies across multiple domains to provide similar services. With a vast experience in servicing customers across various geographies, Tech Mahindra is uniquely positioned to deliver international standards of customer experience and is confident of increasing its client base in Ghana.

The company's local operations started in February 2011. It has been steadily increasing in staff strength haven filled over 150 job openings in the last six months bringing its headcount close to 300employees in 2015. The tremendous growth of the company in its few years of operation has presented young graduates and existing talents a promising future in their career development as customer service personnel.

3.0 METHODOLOGY

Based on the research objectives stated, this study uses descriptive survey design. According to Lokesh (1984) descriptive research studies are designed to obtain pertinent and precise information concerning the current status of a phenomenon and whenever possible to draw valid general conclusion from the facts discovered. The population of the study is made up of management staff, supervisors, technicians and customer service personnel of Tech Mahindra Ghana Lld. The different categories of staff members of the organization numbers to 300 employees and they form the population of the study.

Tech Mahindra as a customer service firm in the telecommunication industry runs a shift system for its employees so as to be able to attend to customers swiftly at all times. The visits to the company for data collection were made in day times and this made it difficult to meet workers who were on night duty. Owing to the difficulty in getting access to all the employees, the study uses non-probability sampling, precisely convenience non – probability sampling technique to select 50 employees drawn from different departments and of different ranks. Out of the 50 questionnaires distributed, 47 were returned representing 94% response rate. The team of field personnel visited the office of the company at random time periods and questionnaires were administered to employees who were available

and willing to participate in the study. Gyemibi et al (2011) argues that this sampling technique helps to reduce bias in sampling as the researcher has no a priory information of the respondents who will be selected.

Data for this study is primary in nature. Primary data collection took the form of questionnaire administration to each member in the sample. The self-administered mode of questionnaire administration was used as the respondents have higher education and could therefore respond to the questions on their own without any need for assistance. Both open-ended and close-ended questions were employed to solicit for information on job stress and its effect on job satisfaction from the respondents. The study employs descriptive statistics (graphs, charts and tables) to analyze the effect of job stress on job satisfaction. Both quantitative and qualitative methods were employed in the analysis of data. For the analysis of the quantitative aspects of the study, Statistical Package for Social Sciences (SPSS), version 20 was used. Since some aspects of the questionnaire were more of open ended questions which allowed respondents to express their views, there was the need for qualitative analysis alongside the quantitative analysis in the quest to fully address the research questions.

4.0 RESULTS AND DISCUSSION

4.1 DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

Some demographic characteristics such as gender, age, education, experience on the job, and marital status can influence the tendency of people to be stressed up on the job. The demographic characteristics of the respondents captured in this study are gender, age, marital status and the respondents' level of education.

4.1.1 GENDER OF RESPONDENTS

The results presented in table 1 (appendix 1) shows that males make up 53.2% of the respondents whereas female respondents constitute 46.8% of the sample. The statistics indicate that both genders were proportionally and fairly represented in the sample and this will help to capture the effect of job stress on job satisfaction on both males and females.

4.1.2 AGE OF RESPONDENTS

From the results in table 2 (appendix 1), 61.7% of the respondents are aged below 30 years and 34% are within the age range of 30-40 years. Two respondents did not respond to that question. The Analysis shows that a greater proportion of the staff of Tech Mahindra Ghana Ltd are young and energetic people who have active brains and the energy to work if they are satisfied with their job.

4.1.3 MARITAL STATUS OF RESPONDENTS

From figure 1 in appendix 2, only 8.7% of the respondents are married. 91.3% are single. This could have implications on the incidence of job stress among the 91.3% of the respondents who are not married as they do not have to worry about attending to marital duties after a busy day at work.

4.1.4 HIGHEST EDUCATIONAL QUALIFICATION OF RESPONDENTS

From figure 2 in appendix 2, 44 (93.6%) of the respondents have HND, Degree or a Post Graduate Degree. The remaining did not respond to the question on educational level. The analysis shows that the company has an educated workforce who can manage relatively complex task with little effort and thereby minimize job stress that comes about from managing difficult assignments at work.

4.2 STRESS ASSESSMENT

The key objective of the study is to find out the effect of job stress on job satisfaction. To make sure respondents had a clear understanding of what job stress is, they were asked about what constitutes job stress in their opinion. The views of the respondents on their knowledge of job stress have been presented in Table 3 (appendix 1).

The results of the field survey brought to light that the respondents who are mainly customer service personnel see job stress in three different ways - tiredness, frustration, and depression in order of significance. Siegrist (2001) reports that such emotional factors when experienced by workers tend to affect employees' performance and job satisfaction negatively. As shown in table 3, 61.7% of the respondents asserted that job stress is when you feel tired whiles going about your normal duties at work. 31.9% relate job stress to frustration of workers on the job whereas 4.3% claimed that job stress is when workers feel depressed at work. All the three factors stated by the respondents have the tendency to adversely affect the psychological, mental and emotional well-being of the employees and thereby result in low productivity (Brock & Grady, 2002).

The respondents were also asked about the factors that contribute to job stress and they identified factors such as work overload (0), working overtime (1), rigid policies (2), poor working conditions (3), poor job design (4) and personal factors (5). The analysis of the views of the respondents regarding the sources of stress at Tech Mahindra Ghana Ltd is presented in figure 3 depicted in appendix 2.

As shown on the chart, the most significant factor that leads to job stress at Tech Mahindra Ghana Ltd is work overload, followed by working overtime, rigid work policies among others. It can be inferred from the analysis that the employees of the company are probably given much more task than they can manage in a normal working day which leads to job stress and most likely affect their performance as well. This finding is not supported by Nwankwo (2015) who reported that personal factors such as family problems is the leading cause of stress among lecturers of Methodist University College, Ghana. It is however not surprising as teaching is a less stressful job as compared to customer service personnel who sometimes have to work on night shifts in order to attend to the needs of customers at all times.

In order to establish how severe, the issue of stress is in the company, respondents were asked how frequent they experience stress at work and the results is presented in table 4 (appendix 1). From the table, 29.8% of the respondents claimed that they always experience job stress and 70.2% said that they sometimes experience stress on the job. Overall, all the respondents acceded to the fact that their work is generally stressful and factors such as poor working conditions and lack of attention to the welfare needs of the workers tend to add up to their stress levels and adversely affect their job satisfaction and performance.

Regarding attempts by management to manage job stress, the respondents were asked how often the management of the company organizes stress management programs for the staff. The result of the findings to this question is presented in the figure 4 in appendix 2.

As seen from the chart, 82.96% of the respondents asserted that they have never witnessed a stress management program ever since they were employed in the company. The few (17.04%) who claimed to have witnessed such programs all agreed that the stress management programs organized by the company have not been effective. This finding must be of serious concern to management as stress is commonly pronounced in the firm based on the findings of this study.

The high stress levels if not managed properly can adversely affect productivity levels and growth potential of the firm.

One other key objective of this study is to find out if job stress directly leads to job dissatisfaction with a resulting effect on job performance. The views of respondents were sought on this issue and the analysis of the responses is presented in table 5 (appendix 1).

From Table 5, 66% of the respondents said that job stress directly leads to job dissatisfaction at all times. 27.7% claimed that they sometimes feel dissatisfied with their job as a result of the stressful nature of the job. Only 6.4% were of the view that job stress does not have any significant effect on job satisfaction. Overall, we can conclude from the analysis that job stress leads to job dissatisfaction in the firm. This finding is supported by Nwankwo (2015) who reported that job stress affect staff performance in terms of low morale, low commitment, poor performance, high turnover, low job satisfaction and excessive conflicts. According to the author, these stress-effect factors individually and collectively have a very strong effect on the overall corporate performance of a firm. The findings of Fisher *et al* (1990), Hoel *et al*. (2001) and Zigarmi and Houson (2007) are also in line with our findings regarding the effect of job stress on job satisfaction.

Anecdotal evidence suggests that jobs with excessive stress tend to have very high labour turnover with adverse effects on productivity through the frequent loss of experienced and highly skilled staff. To find more evidence on this hypothesis, we asked the respondents whether they sometimes feel like quitting their job solely as a result of stress experienced at work. The findings on this issue have been summarized in Figure 5 (appendix 2). As shown in the chart, 82.98% of the respondents asserted that they are ever ready to quit their job solely as a result of job stress. Only 17.02% claimed that they do not intend to leave the job as a result of its stressful nature. This finding is affirmed by Fisher *et al.* (1990) who reported that high turnover of staff is one of the major effects of job stress in the service sector.

5.0 CONCLUSION AND POLICY RECOMMENDATIONS

This study sought to find out the effect of job stress on job satisfaction in the communication service industry using Tech Mahindra Ghana Ltd as a case study. The main findings of the study are summarized as follows:

- Job stress results from factors such as work overload, working overtime, rigid policies, poor working conditions, poor job design and personal factors such as family problems.
- The study also finds that job stress directly leads to job dissatisfaction among employees.
- Job stress is likely to lead to high labour turnover as majority of the respondents who felt stressed up on the job asserted that they are ever ready to quit the job solely as a result of stress.

Base on the findings, we make the following recommendations:

- It is important for the management of service companies to put in place measures to minimize if not completely eliminate the causes/sources of job stress among the employees in order to reduce its effects on productivity and labour turnover. In this regard, management should organize stress management programmes for employees on regular basis.
- Management should interact with workers on regular basis in order to keep abreast of their concerns so as to take measures to address them to boost the morale of the workers. This can go a long way to increase productivity and enhance employee commitment to the firm. More so, management should take steps to improve the working conditions, particularly increase the base pay of workers to further motivate them.
- It is recommended that future studies on the stress-job satisfaction relationship be conducted in other industries such as mining, manufacturing and sales firms so as to provide all round evidence on the subject.

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APPENDIX

TABLE 1: GENDER OF RESPONDENTS

TABLE 1: GENERAL OF REST STREET						
Gender		Frequency	Percent	Valid Percent	Cumulative Percent	
	Male	25	53.2	53.2	53.2	
	Female	22	46.8	46.8	100.0	
	Total	47	100.0	100.0		

Source: Authors Estimation with Field Data, 2015

TABLE 2: AGE OF RESPONDENTS

Age		Frequency	Percent	Valid Percent	Cumulative Percent
	< 30	29	61.7	64.4	64.4
	30 - 40	16	34.0	35.6	100.0
	Total	45	95.7	100.0	
Missing	System	2	4.3		
Total		47	100.0		

Source: Authors Estimation with Field Data, 2015

TABLE 3: RESPONDENTS VIEW OF JOB STRESS

		Frequency	Percent	Valid Percent	Cumulative Percent
	Tiredness	29	61.7	63.0	63.0
Valid	Frustration	15	31.9	32.6	95.7
vallu	Depression	2	4.3	4.3	100.0
	Total	46	97.9	100.0	
Missing	System	1	2.1		
Total		47	100.0		

Source: Authors Estimation with Field Data, 2015

TABLE 4: HOW OFTEN RESPONDENTS EXPERIENCE STRESS AT WORK

_						
	•	Frequency	Percent	Valid Percent	Cumulative Percent	
	always	14	29.8	29.8	29.8	
	sometimes	33	70.2	70.2	100.0	
	Total	47	100.0	100.0		

Source: Authors Estimation with Field Data, 2015

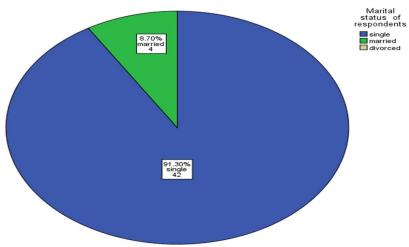
TABLE 5: EFFECT OF JOB STRESS ON JOB SATISFACTION

C	Does stress experienced at work lead to job dissatisfaction?						
		Frequency	Percent	Valid Percent	Cumulative Percent		
	yes	31	66.0	66.0	66.0		
	no	3	6.4	6.4	72.3		
	sometimes	13	27.7	27.7	100.0		
	Total	47	100.0	100.0			

Source: Authors Estimation with Field Data, 2015

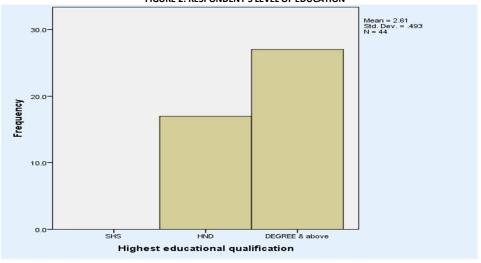
APPENDIX 2

FIGURE 4.1: MARITAL STATUS OF RESPONDENTS

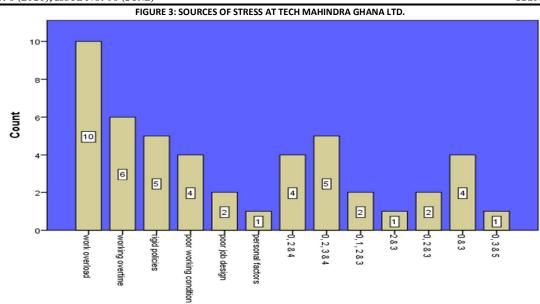


Source: Authors Estimation with Field Data, 2015

FIGURE 2: RESPONDENT'S LEVEL OF EDUCATION



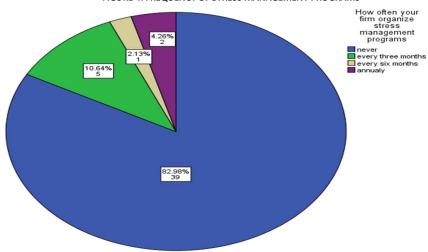
Source: Authors Estimation with Field Data, 2015



What factors make you stressed up at work?

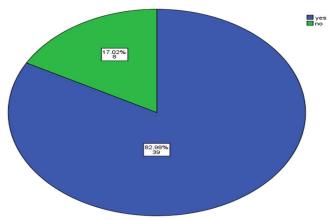
Source: Authors Estimation with Field Data, 2015





Source: Authors Estimation with Field Data, 2015

FIGURE 5: RESPONDENTS' READINESS TO QUIT THEIR JOB OWING TO JOB STRESS



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