

The Mediating Role of Job Stress in the Relationship between Job Stressors and Job Satisfaction

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Abstract

This research investigates the mediating role of Job stress in the relationship between job stressors and job satisfaction. This research targets the employees of banking sector in Abbottabad. In this study it has examined some determinants for job stress that are role conflict, workload pressure, work family conflict and role ambiguity for the job stress. As a sample 250 employees of different banks in Abbottabad have been taken. For collecting data a structured questionnaire was used. After collecting data from the questionnaires then by using statistical tests, correlation and regression analysis data was analyzed. The results show that employees of bank were generally satisfied from their prospective jobs but there were also found a moderate level of stress among employees. It revealed that all job stressors which are include in the study (role conflict, role workload, work family conflict and role ambiguity) had significant positive effects. The job stress of employees strongly and adversely can impact on job satisfaction because job stress and job satisfaction show strongly negative relationship from the results. Those bank employees who feel high level of job stress had result in low job satisfaction that's why it causes frustration.

Keywords: Role conflict, Job stress, Job satisfaction, Workload pressure, Work family conflict, Role ambiguity

1. Introduction

21st century is full of many issues and one of them is stress. If we look towards our society one thing which is most visible is stress which we cannot ignore. All people if we take it as a child or adult or may be men or women they are facing stress both in employment and unemployment. Everyone have their own way to face stress. As we know our life is full of challenges. Every day we face many different situations. Some situations give us inspiration but some situations results in challenges. But as we know nature of human some will boldly face these challenges but some will try to escape from these challenges. All this will not same for all but will vary from one person to another person. So all those challenges which cross these coping abilities of a person results in stress. Elizabeth Scott, PhD (Aug 2020) defined the Stress as a type of change which results in physical or emotional or psychological strain. So those things which require attention or action result in your body's response which is stress. In everyday living it become as an integral part. In modern life we cannot avoid stress. There are a lot of reasons which increase stress like in urban areas the growth of industries another reason is population growth and many others.

Additionally the banking employees may face some extra work to do other than their regular routine jobs. Which can result in the conflicts between routine work and extra work where time and energy insisted by numerous works becomes conflicting with each other. Input in one work makes it difficult for the employees to participate in another work and

give it proper time. (Duxbury and Higgins, 2005). Employees of the banking sector often face many inescapable effects of the work overload that are normally undesirable in nature. For instance, poor physical and mental health of the employee caused by the work overload leads to the absenteeism and low performance on the job. (Ivancevich et al., 2010). Overall if we see the effect of the work overload on the performance of the organizations it is considered the major strain on the profitability of the organization (Duxbury and Higgins, 2001), the impact on the other hand of such conflict and its matching appearance into work overload is growing many concerns. (Brown et al., 2005).

The fact that job stressors like work overload it reduces the persons ability to control the work environment. If the work environment of the employee is not controlled that means the employee losses the ability to work efficiently (Bhujan et al., 2009). Consistently, it has been noticed that the work overload has always have unfavorable impacts on the work force well-being. As a result employees always becomes more stressed, their mental and physical health decreases, also some other unwanted results of the work overload include lower organizational commitment and higher nonattendance due to prolonged illness (Mulki et al., 2005).

2. Literature Review

In this modern age where a lot of competition exist organization are looking for competitive advantage not the rival firms (Porter, 1985). In all this strategy or in this race the employers do not consider the financial loses because decreased in performance due to employees dissatisfaction and there also exist a high level of stress. (Antoniou et al., 2016).

1.1 2.1 Stress

In modern society the stress is unavoidable. It gives invasive presence everywhere in its workplace, technical reports, hundred of publications, research publications, books publication and dissertations which has addressed the causes of stress and its affects on organization as well as individual (Newton et al., 1995). Stress has a lot of difinitions according to working environment. It is basically a latin word stringere which means tension or pressure. In common English the word stress is basciallay the conditions which results in danger, hardship and tension (Tanudsintum, 2007). Job stress can also be defined as emotional states which are negative like frustration, depression and worry attributed to factors which are work related. For individual job stress will give behavioral, physical and psychological consequences. These concequences will be low job satisfaction, depression, absenteeism and anxiety (Antoniou et al., 2008). These consequences are in different shapes and forms which results costly to individual and organization (Nobile & McCormik, 2005). It can also be defined as reaction of a body to mental demand and physical demands or interaction between events and environmental forces (Bukti et al., 2009). The word stress can also be taken as a force which is placed on an object which causes bending, breaking and straining in physical science. It is also described as reaction of the body to placed on it may be these demands are unfavourable or may be favourable.

Those factors which causes stress is called are called as stressors(Ahmdi & Alireza, 2007). It is natural ability of a body which refers as patteredned, generalized and unconscious

mobilization. It can also be described as harmful and physical responses that happen when the needs of employees, resources and capabilities do not match with jobs requirement. So from the result of the definition stress may be chronic conditions which affect negatively overall wellbeing and performance of individual due to environment situations (Yahaya et al., 2009). Another reaction of job stress is the stress found in work or professional environment. It varies with every work environment. Any type of job which has ambiguity and high role conflict, low in variety and autonomy and present in any organization which provides very low supervision will result in high job stress (Khan et al., 2007).

2.1.1 Stress in Banking Industry

If we look to banking sector of Pakistan where the managers and employers don't realize handling of stress management creates negative influence on employees in their organizational practices. If the stress is of high level in an organization and if there is no managerial concern for the solution of results then a lot of skilled employees lost, reduce the productivity of employees and also lose of organization reputation. In these situations stress management techniques are required which are effective and immediate so that the productivity of employees enhance also gives job satisfaction to their work (Imtiaz & Ahmed, 2009). No one can eliminate stress factor from his life. Everyone have to face stress in any kind of job or any organization in which they are working. But if some one want to manage the stress it can be done through proper management practices. If the employees don't give attention to stressors then they have to face a lot number of problems like low performance, high turnover ratio and high job dissatisfaction (Bayraktar et al., 2017).

If an employee is facing a high workload then it is also a type of stress such as over time, performance pressure and extra burden on employee (Antoniou et al., 2016). (Rose, 2003) discussed that working for long hours working in high pressure will minimize the interest of workers and also their motivation which results in decreasing of their commitment to work. There is a negative relationship between job performance and the stress elements like work life balance, less administrative concerns and excessive workload among Pakistani bank workers (Shahid et al., 2011). There was also done a meta analysis in which they include about 35000 employees. This analysis also results a negative correlation among job performance of employee and work stressors which reduces the interest of workers regarding their assigned jobs which results in job dissatisfaction (Gilboa et al., 2008).

Job stressors have a lot of effects on employees of bank not only in the workplace but in daily lives too. But for last century there were no major changes in banking work but now it had been redesigned. This is done because there start a big competition in international and national banks, implementation of economic plans, institutional change and inflationary rates are reduced (Silva & Navarro, 2012). There are three social characteristics on qualifications and new requirements are based which are intensification of labor rhythm, unemployment and precariousness of work (Hantzaroula, 2015).

Bankers also have stress due to antecedents of stress. Due to stress organization performance is decreased, employee performance is decreased, absence because of health issues and high staff turnover. Stress is when someone feel pressure in his life (Islam et al., 2012). Workload

stress is reluctance to go for work and a constant pressure is feeling which associated with behavioral, physiological and psychological symptoms. So we can say that stress is emotional and physical responses that happen when the resources, needs of worker and capabilities don't match with job requirements and result in injury and poor health.

2.2 Job Satisfaction

Main definition of job satisfaction is the reaction of employee to work experiences, reactions to job, emotional state. So job satisfaction to be taken as emotional well being of employee or to indicate behavior the psychological health that affect functioning of organization. Job satisfaction is also related with job performance, life dissatisfaction and turnover. From last research we can suggest that job satisfaction can result in employee attitudes and performance. One of the criteria for making an organization healthy organization structure is job satisfaction. This is because if you want to make an organization so for that job satisfaction is important so that it results in production of good quality of workers and products. So we should enhance and maintain job satisfaction in order to establish workers of high quality, work itself and workplace (Yahaya et al ., 2009). Many employees like to have jobs with different tasks and allow them to show their abilities and also provide with autonomy. When employees have mentally challenging jobs they are much satisfied. According to research job satisfaction mainly depend on abilities of employees, knowledge and content of job.

Job satisfaction is also defined in many ways. But the most job satisfaction definition is that positive and pleasurable state which results in appraisal of a person job and its job experience (Locke, 1976). The psychological responses which are multidimensional also include in the job satisfaction so that responses have effective, cognitive and behavioral components (Hulin & Judge, 2003). This conceptualization about job satisfaction is tripartite which fit well to typical conceptualization of attitudes which are social (Eagley & Chaiken, 1993). Job satisfaction is actually the feeling of a person about his job and its different aspects (Spector, 1977). It is also feeling of person when he reward on his job. In prior research a lot of job satisfaction determinants has established. The reward system was introduced, centralization and power distribution and differences of individual like need of achievement and self esteem (Lankau & Scandura, 2002).

Job satisfaction is also defined as psychological disposition of people regarding their work and it involves numerous feelings or attitudes (Schultz, 1982). Job satisfaction is affective feelings or responses in a situation. Job satisfaction is result of appraisal of the worker which the needs of individual are fulfills by work environment. Job satisfaction is employee orientation which is affective to work in organization. Job satisfaction is feeling of a worker to experiences in the past, current expectations and available alternatives. Those variables which influence occupational performance have one least satisfactory element which is promotion for all workers. On occupational satisfaction the safety and salary have much influence. The first place in environment occupies by the safety in satisfaction factors but salary have no such influence on dissatisfaction. Workers of different scale in different way evaluate their salaries mainly depend on organization.

There are many studies about job satisfaction of employee which are related to satisfaction level of employee (Oshwiki, 2019). There are many studies about job satisfaction of bank employees mainly about factors affect job satisfaction. Still researchers think that it need more research on bank sector. There are many differences in condition of work, salaries paid and incentives which an organization offered which are different at different levels where job satisfaction is different among them. But job satisfaction study for employees of bank is remarkable. In career success it is an essential factor. This factor increase personal comfort as well as efficiency. If we take job satisfaction as internal factor so it is adaptation of emotions with employment conditions and with jobs. When an employee is happy from his job so he will be satisfied. If the job satisfaction is at low level so employee will change contrast and will enjoy the work. It is the measurement of employees psychological comfort. After too much investigation many disciplines like sociology, management sciences, psychology and economics it results that when an organization want better result then organization go for changes.

Many researches also think that job satisfaction affect behavior of labor market and work effort needs for work productivity. If someone want to sustain the market share then it is the responsibility of every organization to satisfy its workforce. Everyone need work place satisfaction (Bose, 2005). Mainly life satisfaction depends upon comfort job. No one can perform his role in full stress condition they need job satisfaction. In modern-day many employees face severe disadvantages which are dissatisfaction and employee turnover. Many employees change their workplace because of unfavorable and negative vibes from organization (Armstrong, 2006). It is total collection of beliefs and feelings that people think about their jobs which may go from satisfaction to extreme dissatisfaction. There are many reason if an employee want to connect with his job is work of their choice, salaries, and co-workers (George & Jones 2008). Job satisfaction has different opinion according to necessity. It can be compared to the motivation. It can be connecting to feelings of person after achievement may be qualitatively or quantitatively (Mullins, 2005).

There are many elements which have contribution to job satisfaction. Some important factors are nature of work, promotion chances, wage structure, nature of work and working conditions. Job satisfaction is mainly influence by the wages. There are two reasons of its importance the first one that a person needs are fulfilled by money and secondly pay is reflection of an organization to its workers. Employees want pay in the way which is fair, simple and according to their expectations. When the system of pay is fair, simple, individual skill level, based on job demands then it play a big role in job satisfaction. Nature of work is also very important. Employees like to have job according to their skills and abilities and want to have multiple tasks and waiting for the response from their organization that how they are doing it. But if there are too many challenges then it create frustration. If we take example of a government employee he must also want to have two or three promotion in his service. In private organization it may be more. If a supervisor give attention to their workers and make good relationships with them then it will increase job satisfaction in workers. Work group have also a great importance in job satisfaction because

it provides interaction with each other. Employees feel better when they have same employees of values and attitudes in their group.

3. Data and Methodology

Justification of the selection of methodologies that are used in the research are explained in this chapter. Methods that are used in this study for the data collection, selection of sample and the instruments that are used for the collection of the data and the methods of the reliability and validity of the instruments are also justified and explained in the chapter.

The main aim was to investigate about the awareness of the sketch of their jobs, their commitment and routines of the jobs. For that purpose, the following methodologies was adopted.

1.2 3.1. Population

the banking market of the Abbottabad is rapidly increasing with every new bank entering in the market for the business. These banks include both national and international banks of the Abbottabad region the research will be conducted from the banking sector employees of the Abbottabad. The target population includes all the employees of the sector.

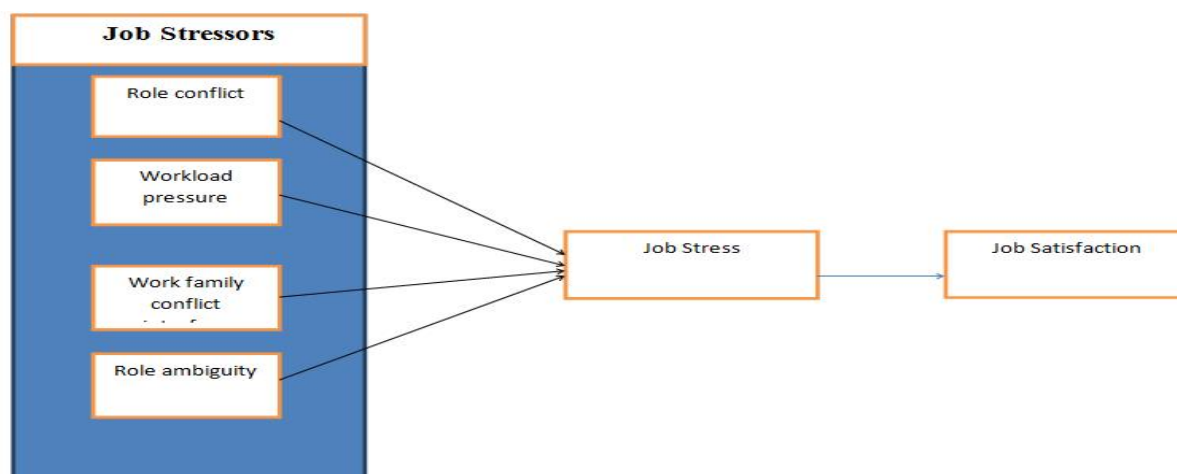
1.3 3.2. Data Collection

For the collection of the data of the study primary data collection method has been used for the research because no previous data was available at hand.

The questionnaire included total of 27 questions in these questions 2 questions are about the work overload, three questions are from role ambiguity, four questions are about the role conflicts, two questions is about home-work interface,two question job stress and last fourteen questions are about the job satisfaction. All the questions used in the questionnaire are in statement and are measured on the Likert scale.

1.4 3.3. Conceptual Framework

Figure 3.1



Based on; Ahsan *et al.*, (2009)

1.5 3.4.Measurement Scale

| Variables | No of items | References |
|----------------------|-------------|-----------------------------|
| Workload Pressure | 2 | Caliser et al., (2011) |
| Role Ambiguity | 3 | Calisiret <i>al.</i> (2011) |
| Role Conflict | 4 | Caliser et al., (2011) |
| Work Family Conflict | 2 | Caliser et al., (2011) |
| Job Stress | 2 | Caliser et al., (2011) |
| Job Satisfaction | 13 | Johnson and Sohi (2014) |

4. Data Analysis and Results

1.6 4.1.Descriptive statistics of Demographics

Table 4. 1: Descriptive Statistics of Respondents

| Demographics of respondents | | Frequency | % |
|-----------------------------|---------------------------|-----------|------|
| Gender | Male | 75 | 72.8 |
| | Female | 28 | 27.2 |
| Age | 20 Years to 30 Years | 47 | 45.6 |
| | 31 Years to 40 Years | 49 | 47.6 |
| | 41 Years to 50 Years | 7 | 6.8 |
| Education | Bachelors | 71 | 68.9 |
| | Masters/ Above | 32 | 31.1 |
| Marital status | Married | 50 | 48.5 |
| | Un Married | 53 | 41.5 |
| Monthly Income | 20K to 35K | 50 | 48.5 |
| | 36K to 50K | 27 | 26.2 |
| | 51K to 65K | 10 | 9.7 |
| | 66K Above | 16 | 15.5 |
| Designation | Bank Teller | 11 | 10.7 |
| | BTO | 15 | 14.6 |
| | CASHIER | 45 | 43.7 |
| | CRM | 7 | 6.8 |
| | Financial Advisor | 4 | 3.9 |
| | Investment Representative | 3 | 2.9 |
| | Loan Processor | 4 | 3.9 |
| | MTO | 14 | 13.6 |

1.7 4.2.Descriptive Statistics of Variables

Table 4. 2:Descriptive Statistics of Variables

| | N | Min | Max | Mean | SD |
|----------------------|-----|------|------|------|------|
| Role Conflict | 103 | 1.00 | 5.00 | 3.05 | .838 |
| Workload Pressure | 103 | 1.00 | 5.00 | 4.09 | .807 |
| Work Family Conflict | 103 | 1.00 | 5.00 | 3.50 | 1.04 |
| Role Ambiguity | 103 | 1.00 | 5.00 | 2.58 | .993 |
| Job Stress | 103 | 1.00 | 5.00 | 3.24 | .641 |
| Job Satisfaction | 103 | 1.00 | 5.00 | 3.11 | .636 |

4.3 Evaluation of the Hypothesis

There was a total of 9 hypothesis in this investigation, which are evaluated here. First the value of Cronbach Alpha is checked, which is given below.

4.3.1.Reliability Statistics

Table 4. 3: Reliability Statistics

| Variables | No of items | Cronbach Alpha |
|----------------------|-------------|----------------|
| Role Conflict | 4 | .793 |
| Workload Pressure | 2 | .765 |
| Work Family Conflict | 2 | .844 |
| Role Ambiguity | 3 | .729 |
| Job Stress | 2 | .844 |
| Job Satisfaction | 14 | .733 |

4.3.2.Correlation Analysis

Table 4. 4: Correlation Analysis

| | MeanWorkloadpressur | MeanRoleambiguity | MeanRoleConflict | Meanworkfamily | MeanJobStress | MeanJobSatisfaction |
|------------------------|---------------------|-------------------|------------------|----------------|---------------|---------------------|
| Workloadpressure | 1 | | | | | |
| MeanRoleambiguity | .169 | 1 | | | | |
| MeanRoleConflict | .271** | .628** | 1 | | | |
| MeanWorkfamilyconflict | .275** | .395** | .597** | 1 | | |
| MeanJobStress | .48 | .18 | .36 | .54 | 1 | |
| MeanJobSatisfaction | -.199* | -.197* | -.245* | -.309** | -.247* | 1 |

4.3.3.Regression Analysis

The value of the Cronbach alpha is greater than 50 % hence the results obtained are valid and can be used for generating results.

The hypothesis results obtained for this investigation can be seen below.

H1. There is a positive relation among role conflict and job stress.

Table 4. 5: Positive relation among role conflict and job stress.

| B | SE | Sig | t | R sq | Ad sq | F |
|---|----|-----|---|------|-------|---|
|---|----|-----|---|------|-------|---|

| | | | | | | |
|------|-------|-------|------|-------|-------|--------|
| 0.36 | 0.076 | 0.047 | 2.41 | 0.200 | 0.190 | 11.302 |
|------|-------|-------|------|-------|-------|--------|

The value of F obtained is greater than 1 and the significance is less than 0.05 which proves that the hypothesis is accepted, the value of t represents a positive relation among the variables.

H2. There is a positive relation among workload pressure and job stress

Table 4.6: Positive relation among workload pressure and job stress.

| B | SE | Sig | t | R sq | Ad sq | F |
|-------|-------|-------|------|-------|-------|--------|
| 0.480 | 0.079 | 0.041 | 2.61 | 0.390 | 0.370 | 10.283 |

The value of F obtained is greater than 1 and the significance is less than 0.05 which proves that the hypothesis is accepted, the value of t represents a positive relation among the variables.

H3. There is a positive relation among work family conflict and job stress.

Table 4.7: Positive relation among work family conflict and job stress.

| B | SE | Sig | t | R sq | Ad sq | F |
|-------|-------|-------|-------|------|-------|--------|
| 0.540 | 0.061 | 0.040 | 2.291 | 0.57 | 0.563 | 11.307 |

The value of F obtained is greater than 1 and the significance is less than 0.05 which proves that the hypothesis is accepted, the value of t represents a positive relation among the variables.

H4. There is a positive relation among role ambiguity and job stress.

Table 4.8: Positive relation among role ambiguity and job stress.

| B | SE | Sig | t | R sq | Ad sq | F |
|------|-------|-------|-------|-------|-------|-------|
| 0.18 | 0.064 | 0.045 | 2.274 | 0.463 | 0.420 | 7.832 |

The value of F obtained is greater than 1 and the significance is less than 0.05 which proves that the hypothesis is accepted, the value of t represents a positive relation among the variables.

H5. There is a negative relation among job stress and job satisfaction.

Table 4.9: negative relation among role job stress and job satisfaction.

| B | SE | Sig | t | R sq | Ad sq | F |
|--------|-------|-------|-------|-------|-------|--------|
| -0.247 | 0.096 | 0.011 | -2.57 | 0.262 | 0.252 | 17.638 |

The value of F obtained is greater than 1 and the significance is less than 0.05 which proves that the hypothesis is accepted, the value of t represents a negative relation among the variables.

H6. Job stress mediates the relationship between workload pressure and job satisfaction

Table 4.10: Direct relationship between workload pressure and job satisfaction.

| B | SE | Sig | t | R sq | Ad sq | F |
|--------|-------|-------|-------|-------|-------|--------|
| -0.147 | 0.077 | 0.044 | -2.04 | 0.140 | 0.130 | 12.772 |

Table 4.11: Job Stress as a mediator between workload pressure and job satisfaction.

| B | SE | Sig | t | R sq | Ad sq | F |
|--------|-------|-------|--------|-------|-------|--------|
| -0.158 | 0.075 | 0.037 | -2.113 | 0.102 | 0.084 | 11.778 |

The value of R-square is less than 20%, hence the variable is moderately fitting the model. The value of f obtained is greater than 1 and significance is greater than 0.05, due to which hypothesis is accepted.

H7. Job stress mediates the relationship between role conflict and job satisfaction.

Table 4.12: Direct relationship between role conflict and job satisfaction .

| B | SE | Sig | t | R sq | Ad sq | F |
|--------|-------|-------|--------|-------|-------|-------|
| -0.172 | 0.071 | 0.010 | -2.661 | 0.122 | 0.105 | 9.447 |

Table 4.13: Job Stress as a mediator between role conflict and job satisfaction

| B | SE | Sig | t | R sq | Ad sq | F |
|--------|-------|-------|-------|-------|-------|--------|
| -0.185 | 0.073 | 0.013 | -2.52 | 0.122 | 0.105 | 11.334 |

The value of R-square is less than 20%, hence the variable is moderately fitting the model. The value of f obtained is greater than 1 and significance is greater than 0.05, due to which hypothesis is accepted.

H8. Job stress mediates relationship between role ambiguity and job satisfaction.

Table 4.14: Direct relationship between role ambiguity and job satisfaction .

| β | SE | Sig | t | R sq | Ad sq | F |
|---------|-------|-------|--------|-------|-------|--------|
| -0.126 | 0.062 | 0.046 | -2.020 | 0.170 | 0.29 | 16.004 |

Table 4.15: Job Stress as a mediator between role ambiguity and job satisfaction

| β | SE | Sig | t | R sq | Ad sq | F |
|---------|-------|-------|--------|-------|-------|--------|
| -0.131 | 0.061 | 0.033 | -2.157 | 0.103 | 0.086 | 13.779 |

The value of R-square is less than 20%, hence the variable is moderately fitting the model. The value of f obtained is greater than 1 and significance is greater than 0.05, due to which hypothesis is accepted.

H9. Job stress as mediator between work family conflict and job satisfaction.

Table 4.16: Direct relationship between work family conflict and job satisfaction

| β | SE | Sig | t | R sq | Ad sq | F |
|---------|-------|-------|-------|------|-------|--------|
| -0.188 | 0.058 | 0.001 | -3.56 | 0.16 | 0.87 | 11.883 |

Table 4.17: Job Stress as a mediator between work family conflict and job satisfaction.

| β | SE | Sig | t | R sq | Ad sq | F |
|---------|-------|-------|-------|-------|-------|--------|
| -0.202 | 0.056 | 0.000 | -3.63 | 0.171 | 0.155 | 14.664 |

The value of R-square is less than 20%, hence the variable is moderately fitting the model. The value of f obtained is greater than 1 and significance is greater than 0.05, due to which hypothesis is accepted.

1.8 5. Conclusion and Discussion

This research study thinks on Impact of Work overload on job performance in the banking sector in District Abbottabad, Pakistan. The study will help the banking sector of Abbottabad District to craft policies that well concentrate on the motivation factors in the organizational situation. Consequently, these policies will improve efficiency in the banking sector of Pakistan. The study also provides a standard for the research studies implemented in the future. For the assigned research, the diagnostic tools will be utilized including the SPSS software for the quantitative analysis with the inclusion of regression and Cronbach alpha. Thus, the researcher will be able to understand the triggering factor that initiates the work overload and impacts of work overload on job performance. This also ensures the reliability and validity of the collected data and enhances the significance of the study. For the assigned research, the diagnostic tools will be utilized including the SPSS software for the quantitative analysis with the inclusion of regression and Cronbach alpha. Thus, the researcher will be able to understand the triggering factor that initiates the job stress and impacts of job stress on job satisfaction. This also ensures the reliability and validity of the collected data and enhances the significance of the study. The current study was centered only banking sectors of District Abbottabad due to lack of time and resources. In future it should be expanded to other businesses. In addition the target population of this research was only front line staff of the banking sectors, it should be performed by involving low level personnel too. Due to the limited sample size of the managerial staff of the banking sectors of District Abbottabad the findings of this research is less generalizable. Government and other private institutes such as hospitality industries, retailing services, hotel sectors, and educational industries may include in future research

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