The Factors Affecting Job Stress of Public Sector Banking Officers: A Study of People's Bank Head Office Employees

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1. Introduction

Employees in any kind of an organization have to deal with a range of tasks, duties and responsibilities. In order to accomplish their individual objectives and organizational objectives successfully, employees are required to possess a set of competencies and a required level of productivity. When doing their duties they have to face various level of stress. With the evolution of the concept of job stress, work load, working conditions, role ambiguity, management and peer support have become the more influential concepts. Researches in this field have uncovered many relationships between job stress and factors affecting job stress (Manjunatha & Renukamurthy 2017). The objective of this study was to investigate the nature of the relationship between job stress and factors affecting job stress and the nature of the impact of banking officer in the peoples' bank head office, Colombo. A sample consisting of 137 participants has taken into consideration and the analysis was conducted by using 137 questionnaires. A structured questionnaire has been used to collect primary data for the study. The univariate, bivariate and multivariate analysis were used to analyze primary data and the major finding of the study was that there is a positive relationship between job stress and work load and also role ambiguity of banking officers in the sample. Also there is a negative relationship between job stress and working conditions and also management and peer support of banking officers in the sample. Also there is a significant impact of work load, working conditions, role ambiguity and management and peer support on job stress.

Job stress is a frequent problem across over the occupations and it impacts directly on the job performance and also job satisfaction. There are two types of stress either positive or negative, depending on each Individual's view. Job stress gives a threat to physical health and also mental health. Job stress is a chronic disease that caused negatively affects an individual's performance. Job stress is directly related to performance. Job performance can be that activity in which an individual is able to do their task successfully (Oke & Dawson 2008).

There are a lot of financial institutions in Sri Lanka and they have been categorized into several types such as state banks, private banks and other financial institutions. Among them, State banks and private banks play a vital role in Sri Lankan economy. Furthermore, for this study I selected People's Bank, Head Office. There is a prominent and well reputed bank in Sri Lanka and this is licensed commercial bank. It supplies various kinds of financial services to the Sri Lankan community such as giving loans, accepting deposits and pawning services etc.

Banking sector is a very important field in Sri Lanka and it provides a huge contribution to the Sri Lankan economy. And also, the competition among the banks is rapidly increasing. Therefore, the bank officers have to work in a tight schedule and they have to deal with customers daily. Sometimes they have to work in weekends as well to cover their workload. So, bank officers work with a huge stress and it affects both their job performance as well as their job satisfaction.

According to lot of scholars, job stress is depending on the many factors. Some of them are salary, leadership, Role ambiguity, working conditions, job autonomy, Technology, safety and security, workload, responsibilities, management and peer support (Oke & Dawson 2008).

Working conditions refers to the working environment and all existing circumstances affecting labour in the workplace, including job hours, physical aspects, legal rights and responsibilities. Management and peer support is refers to permanent employees comprising the central and foundational group that provides the skills essential to the survival and growth of an organization. Core employees are supported in their work by contingent or peripheral employees.

Workload is defined as the number of tasks and obligations that you have to perform or complete within a specific amount of time. On the other hand, Work load is the amount of work that a person or organization has to do.

Role ambiguity is a confusing situation that emerges because of a vague job description where responsibilities and boundaries are not clearly defined. It is a circumstance where an individual doesn't understand adequately what his job actually is. However, this study gives priority to four factors affecting to job stress. These are Working Conditions, Work load, Role ambiguity, Management and peer support (Cooper & Marshall 1976).

Job Stress deals with human factors. The human beings are main resource of each organization. Therefore, fulfillment of their requirements becomes a major thing otherwise their satisfaction level may decrease. It may highly impact on the organization. Then identification of factors influence to the job performance becomes a requirement of today's industrial context. As well as, employee dissatisfaction has indirect cost to the organization. However, these studies are significant to two perspectives. Those are theoretical contribution and empirical contribution. Theoretical contribution is which contribution of the study to enhance the existing literature. Empirical contribution is which contribution made through the knowledge derived from investigation, observation, experimentation or experience. Under theoretical contribution, this study contributes to enhance the literature related to job stress and relationships between job stress and work load, working conditions, role ambiguities and management and peer support. So, under the empirical contribution, this study can be used to understand the relationship between the job stress and work load, working conditions, role ambiguities and management and peer support (Manjunatha & Renukamurthy 2017).

Organizations can follow this study to determine strategies within the organization. This study helps to engage in important behavioural modification within employees. Because in here examine the factors influencing the job stress. When considering about that information the organizations can change working environment within the organizations positively.

Followings are the objectives of the research study.
1. To find the relationship between the work load and job stress of the bank officers in the Peoples' bank Head office.

2. To find the relationship between the ambiguity and job stress of the bank officers in the Peoples' bank Head office.

3. To find the relationship between the working conditions and job stress of the bank officers in the Peoples' bank Head office
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4. To find the relationship between the management and peer support and job stress of the bank officers in the Peoples' bank Head office.

5. To find the present level of stress of the bank officers in the Peoples' bank Head office.

6. To find the most influencing factor on job stress of the banking officers in the Peoples' bank Head office.

7. To find the least influencing factor on job stress of the banking officers in the Peoples' bank Head office.

2. Problem of the study

The purpose of this research is to identify the relationship between Work load, Role ambiguity, Working Conditions and Management and peer support on job stress of the public sector banking officers in Colombo district. This study was designed to investigate the factors that affect employees" job stress in the People's bank - Head Office. They have more than 500 workforces in People's bank - Head Office. The success of the bank depends on the performance of the employees. Then performance of the employees determines by their job satisfaction. Job satisfaction is depending on the job stress. Then it has contributed to improve the income and living condition of the people. Most of the people join with the company after having idea about the job satisfaction of current employees. Therefore, it is important to investigate about the factors that affect to job stress of employees in People's bank - Head Office due to their large amount of workforce. There was no any general agreement which factors that affect to the employee's job stress in this bank. The problem of this study is **what are the factors affecting job stress of public sector banking officers in Colombo district**?

3. Conceptual Framework of the Study

Conceptual framework is a conceptual model that makes a logical sense of relationship among identified variables (Sekaran & Bougie, 2013) or it is a "Logically developed, described and elaborated network of associations among the variables deemed relevant to the problem situation and identified through such processes as interviews, observations and literature review" (Sekaran & Bougie, 2013, p. 80). Conceptual framework can be visual or written product, one that explains, either graphically or in narrative form, the main things to be studied the key factors, concepts, or variables and the presumed relationships among them (Myers, 2010).

When considering the previous literature given by different authors and researchers, author proposed a framework that illustrates the relationship between job stress and factors affecting to job stress. According to this study it is identified that job stress is the dependent variable and it is affected by work load, role ambiguity, working conditions and management and peer support that leads to job stress as independent variables. Following figure illustrates the conceptual framework for this study.
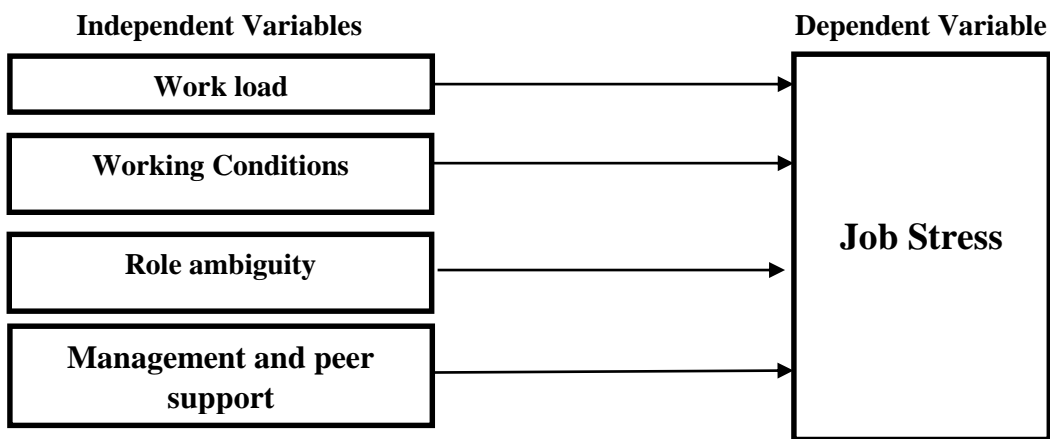
4. Method

The research methodology can be expressed as a system, which consisting of procedures, models and techniques to find out research problem. In order to achieve specified objectives of the research study

endeavors are made to quantify the relationship between factors affecting job stress and job stress of banking officers of the selected organization through testing the hypothesized relationships. This research used quantitative approach. Because, it relates on measuring, collecting and analyzing numerical data and statistical test. According to Uma Sekaran (2006), research design of this research is descriptive study. Descriptive research design will be employed to determine the relationship between the dependent variable and the independent variables and to establish any association between these variables.

The study was conducted as survey research strategy. Survey is a system for collecting information from or about people to describe, compare or explain knowledge, attitudes and behaviour. Here also we investigated about the behaviour of the people towards their companies. This research was conducted as cross sectional study which data were collect just once perhaps over a periods of days, weeks or months. It is suitable due to saving both time and resources that relates to the research. This study used both primary and secondary data. And here the study collects primary data from internal employees of the People's bank - Head Office. The study collected these data through administering questionnaires among the employees of the People's bank - Head Office.

The unit of analysis is individuals in this research. The population is all employees which is 500 employees of People's bank - Head Office. It is difficult to do the study about all employees due to lack of resource and the time. Therefore the study selects the 137 employees in People's bank - Head Office as the sample to conduct study. Simple random sampling was used to ensure that all employees stand equal chance of being selected, to avoid sample bias and ensure that the results are reliable enough to be generalized. This research used quantitative data analysis methods such as descriptive statistics to analysis the data. Data were analyzed using Statistical Package for Social Sciences (SPSS) which is a software tool for data analysis. In this study author used to measure the quantitative level of stress by using bivariate analysis and multivariate analysis which analysis more than two variables simultaneously and also it can be used to understand the relationship between the factors that affect to job stress of employees more fully.

5. Data Analysis
Results of the Study
The problem of the research is that to what extent work load, working conditions, role ambiguity and management and peer support affect the job performance of the banking officers in people's bank head office in Sri Lanka. Based on the theoretical information, conceptual framework was developed to test the relationship of job stress with other independent variables such as work load, working conditions, role ambiguity and management and peer support. According to the findings, it is substantiated that there is a strong positive relationship between independent variables (work load, role ambiguity) and job stress of the banking officers in people's bank head office in Colombo, Sri Lanka. And also there is a strong negative relationship between independent variables (working conditions, management and peer support) and job stress of the banking officers in people's bank head office in Colombo, Sri Lanka.

The hypothesis testing was carried using the results of Person's Product Movement Correlation analysis and the results of Regression analysis. All the Null hypotheses were tested using those results. The hypotheses were concerned with a positive or a negative relationship, one- tailed test was used in the correlation analysis.

The hypothesis 1 was:

"There is a positive relationship between work load and job stress of the banking officers in the people's bank head office"

Table 01. Correlation between Work Load and Job Stress

Correlations			
		Job Stress	Work Load
Job Stress	Pearson Correlation	1	0.710**
	Significance (1- tailed)		0.000
	N	137	137
Work Load	Pearson Correlation	0.710**	1
	Significance (1- tailed)	0.000	
	N	137	137

**. Correlation is significant at the 0.01 level (1-tailed).

Source: Survey data (2019)

Table o2. Results of Regression Analysis- Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.755	0.204		8.606	0.000
	Average WL	0.591	0.050	0.710	11.722	0.000

Source: Survey data (2019)

According to the results of Pearson's Product Movement Correlation analysis between work load and job stress of the banking officers in people's bank head office, Colombo, the correlation coefficients is 0.710, which is significant at 1% (p = 0.000). As per the result of simple regression analysis between the two variables the regression coefficient (b) is 0.591, which is significant at 1% (Sig. T = 0.000). As well as the significant value of ANOVA table of regression analysis is less than 0.05.

Therefore, according to the results of both tests, the Null hypothesis is rejected and the alternative hypothesis is accepted since r > 0, and b > 0. Hence the data support the hypothesis that there is a positive relationship between work load on job stress among banking officers in people's bank head office, Colombo.

The hypothesis 2 was:
"There is a negative relationship between working conditions and job stress of the banking officers in the people's bank head office"

Table 3. Correlation between Working Conditions and Job Stress

Correlations			
		Job Stress	Working Conditions
Job Stress	Pearson Correlation	1	-0.463**
	Significance (1-tailed)		0.000
	N	137	137
Working Conditions	Pearson Correlation	-0.463**	1
	Significance (1-tailed)	0.000	
	N	137	137

**. Correlation is significant at the 0.01 level (1-tailed).

Source: Survey data (2019)

Table 4. Results of Regression Analysis- Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.742	0.231		11.864	0.000
	Average WC	0.330	0.054	0.463	6.066	0.000

Source: Survey data (2019)

According to the results of Pearson's Product Movement Correlation analysis between working conditions and job stress of the banking officers in people's bank head office, Colombo, the correlation coefficients is -0.463, which is significant at 1% (p = 0.000). As per the result of simple regression analysis between the two variables the regression coefficient (b) is 0.330, which is significant at 1% (Sig. T = 0.000). As well as the significant value of ANOVA table of regression analysis is less than 0.05.

Therefore, according to the results of both tests, the Null hypothesis is rejected and the alternative hypothesis is accepted since r > 0, and b > 0. Hence the data support the hypothesis that there is a negative relationship between working conditions on job stress among banking officers in people's bank head office, Colombo.

The hypothesis 3 was:

"There is a positive relationship between role ambiguity and job stress of the banking officers in the people's bank head office"

Table 5. Correlation between Role Ambiguity and Job Stress

Correlations			
		Job Stress	Role Ambiguity
Job Stress	Pearson Correlation	1	0.688**
	Significance (1-tailed)		0.000
	N	137	137
Role Ambiguity	Pearson Correlation	0.688**	1
	Significance (1-tailed)	0.000	
	N	137	137

**. Correlation is significant at the 0.01 level (1-tailed).

Source: Survey data (2019)

Table 6. Results of Regression Analysis- Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.245	0.172		13.020	0.000
	Average RA	0.456	0.041	0.688	11.014	0.000

Source: Survey data (2019)

According to the results of Pearson's Product Movement Correlation analysis between role ambiguity and job stress of the banking officers in people's bank head office, Colombo, the correlation coefficients is 0.688, which is significant at 1% (p = 0.000). As per the result of multiple regression analysis between the two variables the regression coefficient (b) is 0.456, which is significant at 1% (Sig. T = 0.000). As well as the significant value of ANOVA table of regression analysis is less than 0.05.

Therefore, according to the results of both tests, the Null hypothesis is rejected and the alternative hypothesis is accepted since r > 0, and b > 0. Hence the data support the hypothesis that there is a positive relationship between role ambiguity on job stress among banking officers in people's bank head office, Colombo.

The hypothesis 4 was:

"There is a negative relationship between management and peer support and job stress among banking officers in the people's bank head office"

Table 7. Correlation between Management and Peer Support and Job Stress

Correlations			
		Job Stress	Management and Peer Support
Job Stress	Pearson Correlation	1	-0.607*
	Significance (1- tailed)		0.002
	N	137	137
Management and Peer Support	Pearson Correlation	-0.607*	1
	Significance (1- tailed)	0.002	
	N	137	137
**. Correlation is significant at the 0.01 level (1-tailed).			

Source: Survey data (2019)

Table 8. Results of Regression Analysis- Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.755	0.204		8.606	0.000
	Average MP	0.421	0.049	0.527	11.722	0.000

Source: Survey data (2019)

According to the results of Pearson's Product Movement Correlation analysis between and job management and peer support on job stress of the banking officers in people's bank head office, Colombo, the correlation coefficients is -0.607, which is significant at 1% (p = 0.000). As per the result of simple regression analysis between the two variables the regression coefficient (b) is 0.421, which is significant at 1% (Sig. T = 0.000). As well as the significant value of ANOVA table of regression analysis is less than 0.05.

Therefore, according to the results of both tests, the Null hypothesis is rejected and the alternative hypothesis is accepted since r > 0, and b > 0. Hence the data support the hypothesis that there is a negative

relationship between management and peer support on job stress among banking officers in people's bank head office, Colombo.

6. Discussions
In this research study, it has identified that, there is a positive relationship between work load, role ambiguity and job stress of banking officers in people's bank head office, Colombo. And also there is a negative relationship between working conditions, management and peer support and job stress of banking officers in people's bank head office, Colombo. The correlation between job stress and work load was 0.710, which are significant at 0.000 level. The correlation between job stress and working conditions was -0.463, which are significant at 0.000 level. The correlation between job stress and role ambiguity was 0.688, which are significant at 0.000 level. The correlation between job stress and management and peer support was -0.607, which are significant at 0.002 level.

According to the results of simple regression analysis, work load was found to have a positive impact on job stress with the strength of b value of 0.591. Working conditions was found to have a negative impact on job stress with the strength of b value of 0.330. Role ambiguity was found to have a positive impact on job stress with the strength of b value of 0.456. Management and peer support was found to have a negative impact on job stress with the strength of b value of 0.421.The first hypothesis stated that work load will be positively impact on job stress. The findings support hypothesis because the result shows the significant positive correlation and significant positive regression coefficient (b) (0.591) of work load with job stress. The second hypothesis stated that there is a negative impact of working conditions on job stress among banking officers. The findings support the hypothesis because result shows that there is negative correlation and the significant regression coefficient (b) 0.330, between working conditions and job stress. The third hypothesis stated that there is a positive impact of role ambiguity and job stress among banking officers. The findings support the hypothesis because result shows that there is significant positive correlation and the significant regression coefficient (b) 0.456, between role ambiguity and job stress. The fourth hypothesis stated that there is a negative impact of management and peer support and job stress among banking officers. The findings support the hypothesis because result shows that there is significant negative correlation and the significant regression coefficient (b) 0.421, between management and peer support and job stress.

According to the statistical analysis, Standard deviation of work load of the banking officers is 0.18516 with minimum and maximum values of 3.70 and 4.50 respectively and Standard deviation of working conditions of the banking officers is 0.21618 with minimum and maximum values of 4.0 and 4.70 respectively. Standard deviation of role ambiguity of the banking officers is 0.23231 with minimum and maximum values of 3.90 and 4.70 respectively and Standard deviation of management and peer support of the banking officers is 0.30459 with minimum and maximum values of 3.80 and 5.0 respectively.

7. Conclusion
The population of the study was the banking officers in people's bank head office, Colombo. The objective of these sample respondents is to achieve success and the progress of success in their lives. In order to achieve their career and non-work life expectations, mental and physical well-being are prerequisites. When it comes to level of stress, it is most important for their success. Banking Sector organizations in Sri Lanka deploy a significant amount of labour in their service processes. It is highly essential for Sri Lankan Banking Sector organizations to improve the quality of their services to improve productivity by reducing wastage to minimize the cost of service. An essential need arises to manage them efficiently and effectively to achieve the intended goals and objectives of banking sector organizations. Job stress is one of the most important aspects which determine the success of banking officers in their work and non-work life. The main objective of this study was to identify the relationship between job stress and work load, working conditions, role ambiguity, management and peer support and the nature of the impact. The level of job stress of banking officers will be affected by several factors. This study provides an empirical evidence to

identify job stress as a significant predictor of work load, working conditions, role ambiguity and management and peer support of banking officers.

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