

WORK STRESS AMONG BANK EMPLOYEES: A CASE STUDY OF BANK RAKYAT

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Abstract

The extent of stress faced by skilled employees in organizations is often substantial. In several professions, stress is intrinsic to the duty itself, where competing demands, challenges and pressures escort the duty and therefore cannot be avoided. On the organizational level, stress exists in every company. The purpose of this study was to investigate the factors that contribute of to work stress among Bank Rakyat's employees. This study also aimed to determine if there were any statistically significant differences in the respondents' level of work stress by demographic factors (gender, status, education qualification, job position and length of service). The survey was carried out at 12 branches of Bank Rakyat in the northern region of the Malaysian Peninsula. A total 154 bank employees participated in this study. Data was collected through a 40-item questionnaire on a five-point Likert Scale. The findings of this study showed that only organizational factors had a significant influence on work stress level. The study also revealed that the overall level of work stress among the respondents was moderate. While on the difference between the level of work stress by demographic factors, this study found that there was no statistically significant difference between these factors.

Keywords: *Work stress, Bank Rakyat, influencing and demographic factors.*

Introduction

This paper seeks to contribute to the literature by addressing some of the factors that contributed to the work stress level among Bank Rakyat employees. This paper also aims to identify if there were any significant differences in the respondents' level of work stress by demographic factors. The paper starts by presenting a brief review of the literature deemed relevant to introduce the topic: concept and theory of stress and the factors of work stress. Then the

paper deals with the problem statement and the research questions. After that, the paper outlines the description of the research method and follows up with the research finding. The paper concludes with the discussion of the findings and their managerial and research implications.

Theory and Concept of Work Stress

The term "stress" has gained popularity during the past five decades. This is caused by the

change brought by globalization. Globalization is something unavoidable and has its effect on every aspect of life. It brings changes in all aspects of human life including how jobs and organizations operate. These changes create strain and stress among employees (Safaria, Othman, & Abdul Wahab, 2011).

According to Arnold, Cooper and Robertson (1995), the origin of the word “stress” is from the Latin word “Stingere” meaning to draw tight (Mojoyinola, 2008). The term ‘stress’ originated in the field of physics and was transferred into psychology. Sadri and Marcoulides (1997) have defined stress as a situation wherein factors interact with a person to change his psychological and physiological conditions, such that the person is forced to deviate from normal functioning. Schafer (1992) and Dubrin (1994) defined stress as “the mental and physical condition that results from a perceived threat or demand that cannot be dealt readily”. Stress is a dynamic condition in which an individual is confronted with an opportunity, constraint or demand related to what the person desires and for which the outcome is perceived to be both uncertain and important (Robbins, 2005).

In 1946, Hans Selye inaugurated the concept of stress to human science knowledge. According to Selye (1946), stress is body reaction that is non-specific on any stress or better known as General Adaptation Syndrome (GAS). General Adaption Syndrome is a network of physiological response that is spurred by various environment factors that are described as stressors. A stressor has been defined as an agent that can cause stress at any time.

However, not all stress is negative or bad (Kendall, Murphy, O’Neill & Bursnall, 2000). Basically, stress is divided into two categories, namely eustress and undesirable stress or distress. Selye (1976) said that eustress is challenging, motivating, or capable of giving a positive impression such as maximizing production and creativity. On the other hand, without the positive

stimulant such as this, life will become stressed. Distress, on the other hand, is a situation where individuals have no capacity control to overcome stressful events. Distress could result in decrease of productivity and affect welfare (Colligan & Higgins, 2005).

Stress could be perceived as stimulus or force which acts on one to give positive or negative reactions (Selye, 1976). On the other hand, too much stress can cause various negative symptoms that could break in on performance and individual work capacity. The concept of work stress is regarded as an aspect that is critical and influential on other aspects such as health. A high level of work stress could lead to accidents, performance-level decline, productivity decrease, increase of absenteeism and also health problems (Yates 1979; Dijkhuizen & Navy, 1981)

Factor of Work Stress

According to Robbins and Judge (2007), Girdano, Everly and Dusek (1993), and Abelson (1986) in the work stress model, there are three categories of potential sources of stress, namely environmental factors, organizational factors and individual factors. Environmental uncertainties such as changes in economy, politics and technology may influence the design of an organizational structure and also influence the stress level amongst the employees in that organization. Changes in technology environment may expose the employees to new innovations, which sometimes can be a threat to many people, which can cause them stress. Organizational factors can also be potential sources of stress, such as task, demands, interpersonal demands, organizational structure, organizational leadership and organization’s life stage. Furthermore, situations where employees have to cope with pressure to avoid errors or complete tasks in a limited time period, work overload, a demanding and authoritarian type of leadership and unpleasant co-workers are the common situations contributing to work

stress among employees. The work stress model also proposed that individual factors could also be one of the potential sources of work stress. Family problems, economic problems and the personality of the individual may influence the existence of work stress issues. According to the model individual differences such as perception, job experience, social support, belief in locus of control and hostility were also factors that can influence work stress. The model also showed a

number of ways and consequences. For instance, an individual who was experiencing a high level of stress may develop high blood pressure, ulcers, irritability, difficulty in making routine decisions, loss of appetite and accident proneness. These individual problems can be subsumed under three general categories: physiological, psychological and behavioural symptoms. Table 1 is a summary of the work stress factors among bank staff reported in prior studies.

Table 1

Summary of the Work Stress Factors among Bank Staff Reported in Prior Studies

Factors of Work Stress	Author	Findings
Demographic Gender Age Education level Working tenure Job position	Oke & Dowson (2008), Jimel (2006), Oreoluwa & Oludele (2010), Chih (2009).	These researchers found that demographics do not have any relationship with the level of work stress.
Personal factors Interpersonal	Vishal et al. (2011), Khattak et al. (2011)	These researchers found that personal factors have a relationship with the level of work stress.
Physical	Hoel & Giga (2003), Fernando (2007), Oreoluwa & Oludele (2010).	
Organizational factors Workload	Vishal et al. (2011), Houkes et al. (2003), Hoel & Giga (2003), Mei & Gin (2008), Jaramillo et al. (2006), Schneider & Bowen (1985), Montgomery et al. (1996), Khattak et al. (2011).	These researchers found that workload recorded moderate to high level stress.
Relationship	Vishal et al. (2011), Houkes et al. (2003), Mei & Gin (2008), Khattak et al. (2011).	Only one research found that relationship was not a factor of work stress.
Environmental factor Physical environment	Fernando (2007), Khattak et al. (2011).	A research found that physical environment was not a factor of work stress.

The Research Methodology

Population and Sample

The population in this study was Bank Rakyat's staff of on the branches in the Northern region i.e. Penang, Kedah and Perlis. Of the 18 Bank Rakyat branches in this region, only 12 branches were selected. In this study, 192 respondents from the 12 selected branches were chosen to be included in the sample size. However, only 160 respondents returned the questionnaires. Therefore, 80.21% of the respondents answered the questionnaire completely. From the 160 respondents, only 154 questionnaires were used in this study. Another six questionnaires were discarded due to the unclear answers given by the respondents and also as a result of the significant identical evidence which showed the same person answering the questionnaires. The study applied the probability sampling technique where the population had a known chance of being selected. Additionally, stratified random sampling was also used to determine the appropriate number of respondents to represent the respective branches.

Measurement

Multiple item indicators from prior studies were used to operationalize the level of work stress, individual factors, organizational factors and environmental factors. Responses to the items on individual factors, organizational factors and environmental factors were elicited on a five-point Likert Scale ranging from "5 = strongly agree" to "1 = strongly disagree". The responses to the level of work stress were elicited on a five-point scale ranging from "5 = never" to "1 = very often".

In measuring the level of work stress, ten items were used from Kadir (1980), which were adapted from McLean (1979). For the individual factors, ten items were adapted from Osipow (1998) and Callan (1993) in order to operationalize the level of work stress among

the Bank Rakyat employees. Ten items were adapted from Cooper (1998) and Callan (1993) for measuring the organizational factors. The environmental factors were operationalized using five items from Evans (1982). Gender, level of education, marital status, job position and working tenure were assessed as antecedents of the level of work stress, personal factors, organizational factors and environmental factors. The questionnaire was prepared in English. The survey instrument was pre-tested based on the feedback from a pilot sample of 35 Bank Rakyat employees from the Mergong and the Alor Star branches. The results of the reliability of the pilot instrument fell between 0.925 and 0.709. According to Zikmund (2000), Cronbach alpha value above 0.65 is sufficient to determine the reliability of the constructs. Therefore, this proved that the questionnaire for this study was reliable and therefore it was unnecessary to make any changes.

Result

Sample

The result showed that, 61% of the respondents were male and the remaining 39% were female. In terms of marital status, the result revealed that 68% were married and 32% of the respondents were still single. Most of the respondents, that is 82%, possessed a Bachelor's Degree (53.2%), while the remaining 46.8% completed their studies at the PMR/SPM levels. 42.9% of the respondents held the position of "officer" while the other 57.1% were clerks in the selected branches. In terms of service length, 33.8% of respondents were in tenure between 11 to 20 years and 29.9% between three to 10 years and the remaining 36.3% had less than three years of service.

Hypotheses Testing

Pearson Correlation Method was applied to test H1, H2 and H3.

Hypothesis 1

H1: *There is a significant positive relationship between individual factors and work stress level.*

The result revealed that there was no existence of significant value between these two dimensions, the Pearson correlation was at $r = -0.143$ and the p value was greater than the significant value, ($p > 0.05$). Therefore, H1 is rejected.

Hypothesis 2

H2: *There is a significant positive relationship between organizational factors and work stress level.*

The result indicated the Pearson correlation at $r = -0.315$ and $p < 0.05$. It showed that there was a significant positive relationship between the organizational factors and work stress level. Therefore, H2 is substantiated.

Hypothesis 3

H3: *There is a significant positive relationship between environmental factors and work stress level.*

The result revealed that there was no significant value between these two dimensions as the p value was smaller than the significant value, ($p > 0.05$). Therefore, H3 is rejected.

One-Way ANOVA was applied to test H4, H5 and H6.

Hypothesis 4

H4: *There is a significant difference in the work stress level based on marital status.*

The result showed that there was no significant difference between work stress level and marital status ($p > 0.05$), where p value was at 0.347 and $f = 1.067$. Therefore, marital status did not have any difference on work stress level. Therefore, H4 is rejected.

Hypothesis 5

H5: *There is a significant difference in work stress level based on educational qualification.*

The result showed that there was no significant difference between work stress level and educational qualification ($p > 0.05$), where p at 0.569 and $f = 0.674$. Educational qualification

did not have any differences on work stress level. Therefore, H5 is rejected.

Hypothesis 6

H6: *There is a significant difference in work stress level based on the length of service.*

The result showed that there was no significant difference between work stress level and the length of service ($p > 0.05$), where p was at 0.127 and $f = 1.928$. Length of service did not have any differences on work stress level. Therefore, H6 is rejected.

T-test was applied to test H7 and H8.

Hypothesis 7

H7: *There is a significant difference in work stress level based on gender.*

The finding of the t-test indicated that there was no significant difference in the work stress level between the two genders ($p > 0.05$), where t -value = -0.41 ; $p = 0.685$. Therefore, H7 is rejected.

Hypothesis 8

H8: *There is a significant difference in work stress level based on employees' positions.*

The finding of t-test indicated that there was no significant difference in the employees' positions ($p > 0.05$), where t -value = -0.89 ; $p = 0.370$. Therefore, H8 is rejected.

Regression Analysis

Regression analysis is most widely applied in data analysis for measuring the linear relationship between two or more variables. An important part of the simple linear regression is checking whether the basic assumptions of linearity, normality and homoscedasticity are met (Hair, Money, Samouel & Page, 2007).

Based on Table 2 above, the computed R-square value of 0.100 suggested that the work stress related factors i.e. individual/personal factor, organizational factor and environment factor accounted for 10% of the variance observed in the work stress level.

As shown in Table 3 above, the three work stress factors i.e. individual/personal factor, organizational factor and environment factor were found to be positively significant to the work stress level ($p < 0.05$) with F-value of 5.527.

With regard to coefficients as indicated in Table 4 above, only one variable was found to be statistically significant ($p < 0.05$) to work stress

level. The variable was organizational factor. The other variables, that is individual or personal factor and environment factor were found to be insignificant to work stress level. Thus, the general regression equation could be stated as follows:

$$WSL = 4.546 + 0.009EFE + 0.13PF - 0.263OF$$

Table 2

Model Summary (b)

Model	R	R square	Adjusted R square	Std. error of the estimate	Durbin-Watson
1	.315(a)	.100	.082	.55043	1.710

a Predictors: (Constant), OF, EFE, PF

b Dependent variable: WORK STRESS LEVEL

Table 3

ANOVA (b)

Model		Sum of squares	df	Mean square	F	Sig.
1	Regression	5.023	3	1.674	5.527	.001(a)
	Residual	45.446	150	.303		
	Total	50.469	153			

a Predictors: (Constant), OF, EFE, PF

b Dependent variable: WORK STRESS LEVEL

Table 4

Coefficients (a)

Model		Unstandardized coefficients		Standardized coefficients	t	Sig.
		B	Std. error	Beta	B	Std. error
1	(Constant)	4.546	.283		16.070	.000
	EFE	.009	.054	.012	.160	.873
	PF	.013	.062	.019	.212	.832
	OF	-.263	.073	-.323	-3.608	.000

a Dependent variable: WORKSTRESSLEVEL

Discussion and Implications

Discussion

As stated earlier, this paper aimed to investigate the relationships and influences of the individual factor, the organizational factor and the environmental factor on the work stress level among the Bank Rakyat employees in the northern region branches. Apart from that, it also tried to determine if there were significant differences in the respondents' level of work stress based on demographic factors (gender, status, education qualification, job position and length of service).

For the first objective which was an investigation of the relationship and influence of the three factors or variables (individual, organizational and environmental), as shown in the findings, there were significant relationships between those three variables and the dependant variable of work related stress. However, when multiple regression was conducted, only organizational factors seemed to have an influence on work related stress. The finding is consistent with previous studies such as Vishal et al. (2011), Houkes et al. (2003), Hoel and Giga (2003), Mei and Gin (2008), Jaramillo et al. (2006), Schneider and Bowen (1985), Montgomery et al. (1996), and Khattak et al. (2011).

This paper is an addition to the current literature regarding work related stress in the Malaysian context particularly in terms of organizational factors. Workload was found to be a significant cause of stress among employees in the Malaysian banking sector especially in Bank Rakyat. The heavy workload could probably arise due to the obligations in carrying out other supporting duties in the organization such as meetings with clients, ad-hoc tasks and presentation. Dealing with the pressure of many deadlines makes work too rigid. In order to meet the heavy workload expectations, staff were required to work extra hours. Hassan (2002) indicated that, there were significant

relationships between organizational job stress and pressure for work quality, job importance and time pressure. However, Turnbull, Leek and Ritter (2002) claimed that problematic relationships may not always be a failure. On the other hand, successful relationships were also difficult to manage. Gadde and Snehota (2000) mentioned a paradox—relationship refers to “stress” in corporate banking relationships, whereas “stress” in business relationships refers to momentum for development but may also restrain development.

The absence of the influence of individual factors on work stress could be due to the leadership factor in that the styles which the leaders of Bank Rakyat engaged in might have created the good relationship between them and their subordinates, somehow could have reduced or avoided the occurrence of stress among the employees. As for the environmental factor, this study shares the same findings of Fernando (2007), and Khattak et al. (2011) which showed that this factor (environmental) did not have any influence on work stress among the workers of the banks. Specifically, in the context of Malaysia, the stability of its environment especially in terms of the economic and political climates is rather apparent. This circumstance which could more likely minimize the doubtfulness of the Malaysians toward the environment, might result in negative effects on their level of work stress (this may include Bank Rakyat's employees).

In the second objective, there was no significant difference on the demographic factors (gender, status, educational qualification, job position and length of service) in terms of work stress level in general, even though the gender factor had a slight effect on work stress level when it came to the workload issues. Evidently, the finding also revealed that marital status, educational qualification and the length of service also did not affect the work stress level among Bank Rakyat's employees. In addition, from the gender point of view, according to Gyllensten and Palmer (2005), even though women and

men were exposed to the same stressors, there were no differences in terms of workplace stress. Similarly, there were no significance differences on work stress level among the position of the staff i.e. between the officers and the supporting staff in relation to workplace stress.

Managerial Implications

In this era of working environment, employees in the service sector must improve their skills to deliver services to the customers' needs and high demands. Stress in the workplace will affect the productivity level in an organization. From the above discussion, this study indicates that workload in the organizational factor has given a greater effect to work stress level as compared to other factors. Therefore, delegation and distribution of the job should be increased among the employees. The finding also implies that the organizations must be aware of the role conflicts among their employees.

Role conflicts among employees occur when incompatible role expectations exist within the workplace. Such conflicts happen when there is a difference between the employees and the management regarding the content of the required job tasks (Kahn & Byosiere, 1992). Larson (2004) further explained that the role conflict develops when an employee faces contradictory job demands. As a result, it creates a set of pressures and makes adherence to another set difficult, objectionable or impossible. The amount of role conflict that the employees face will depend on the amount of role pressures they have to comply with. As a matter of fact, high amounts of role conflict can lead to greater levels of work-related stress (Chonko & Burnett, 1983; Fry, Futrell, Parasuraman, & Chmielewski, 1986).

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