



## JOB SATISFACTION IN RELATION TO WORK MOTIVATION AND OCCUPATIONAL STRESS AMONG BANK MANAGERS

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### ABSTRACT :

*Banks play the most vital role in shaping up the economy of India mainly because of their wide reach across every nook and corner of the country. As this is the important sector within the financial sector in India there is too much work load on Bank employees mainly on the bank managers. This occupational stress refers to stress caused by or made worse by work. It occurs when a person perceives the work environment in such a way that his or her reaction involves feelings of an inability to cope. Job satisfaction means when*



*the person feels good about his/her job and have positive attitude towards various aspects of job. Employees motivated through the various incentives provided by their supervisors through salary, bonus etc. When employee is satisfied with the present job he feels motivated and have positive attitude.*

**KEYWORDS :** Occupational stress, satisfaction, banks, motivation.

### INTRODUCTION

The banking sector is one of the most important sub-sectors within the financial sector in India. The other sub-sectors of the financial sector are Non-Banking Financial Companies (NBFC), Securities Companies, Mutual Funds and Insurance Companies. Banks are governed by the Reserve Bank of India (RBI), NBFCs by Securities and Exchange Board of India (SEBI), Mutual Funds by Association of Mutual Funds of India (AMFI) and Insurance Companies by Insurance Regulatory and Development Authority (IRDA). All these financial sub-Sectors collectively got a specialized function of revolving money across all the sectors including Manufacturing and Service Industries across India.

Banks play the most vital role in shaping up the economy of India mainly because of their wide reach across every nook and corner of the country. The failure of a single bank can lead to the failure of the entire economy. The overall performance of the banking sector directly affects the other industrial and service sectors of the economy. The success of the banking sector as a service organization largely depends on the customer satisfaction. The employees are the key factor in providing great service to their customers and ultimately it helps to improve the overall performance of the banks. The bank employees play an important role in delivering high quality services, promoting the corporate image and improving customer satisfaction. Thus, the enhancing the Job Performance of the employees is a high priority of any manager in the banking sector. Three most important dimensions of Job Performance are Job Satisfaction, Job Motivation and Occupational Stress.

According to Rothmann and Coetzer (2002), job satisfaction among employees is an indicator of organizational effectiveness, and it is influenced by organizational and personal factors. Most employers

realize that the optimal functioning of their organization depends in part on the level of job satisfaction of employees, hence the emergence of the statement, "Happy employees are productive employees" (Saari & Judge 2004). For performance to be optimal, an employee's full potential is needed at all levels in organizations; this emphasizes the importance of employee job satisfaction.

Work related stress is common in many organizational contexts. Work related stress refers to stress caused by or made worse by work. It occurs when a person perceives the work environment in such a way that his or her reaction involves feelings of an inability to cope.

There are six categories of work related stress, namely demands, control, relationships, change, role and support. According to HSE, workload is the most pervasive factor linked to work related stress. Work related stress occurs when there is a mismatch between the demands of the job and the resources and capabilities of the individual work to meet those demands.

Nowadays, any individual's work situation is highly demanding. Either he has to improve his career strength as and when required by the occupational demands or has to quit/maintain a low profile. The competitive era demands more from the individual employee than his actual ability. When the demand exceeds the capacity to fulfill it, the concerned person feels that the excessive demand is a burden, which is generally called occupational stress. The stress affects both the body and the mind either positively as motivation in its smallest amount or negatively as a burden in its highest amount of pressure that the individual cannot shoulder. Occupational stress, hence, is found to be a mental and physical condition that calls in a detrimental effect on the individual's productivity, effectiveness, personal health and quality of work. Main components of this work-stress process are potential sources of stress (stressors), factors of individual differences (moderators/mediators) and consequences of stress (strain). Stressors (job-related and extra-organizational) are objective events; stress is the subjective aspect. Thus the concept of stress can best be understood by saying that some environmental variables (stressors) when interpreted by the individual (cognitive interpretation) may lead to stress.

The numerous benefits gained from a job such as income, resources, social status, structure, moral satisfaction, self-esteem and social support help individuals achieve balance in their life whereas their absence can damage their mental health. Indeed, it is generally better for people's mental health to work (rather than not) because unemployment has been linked to depression, anxiety and even suicide. However, to succeed in any goal(s) set, organisations need motivated employees, too; motivated employees are more productive and help organizations to survive and prosper (Smith, 1994). In this context, the notion of motivation can be described as a psychological process that gives behaviour purpose and direction, or as an internal drive to satisfy an unsatisfied need, or as "internal processes and external forces that direct behaviour".

It is actually one of the management's key tasks to constantly motivate their employees, something difficult at times, as what motivates one person may not motivate another and certainly such what motivates one do not necessarily remain static over time. For example, it has been argued that as income increases money becomes less of a motivator, or when employees get older, interesting work becomes more of a motivator.

## REVIEW OF LITERATURE

**Sattar and Ali (2014)** measures the factors affecting the employee satisfaction by discussing variables such as promotion, work environment, leadership and job satisfaction and observe its impact on workers of the banking industry at Bahawalpur district. It was determined that all the variables promotions, work environment, leadership behaviour and job satisfaction have significant relationship with employees job satisfaction.

**Muthuvelayutham and Mohanasundaram (2012)** study focus on finding out the impact of occupational stress among teachers on job satisfaction and job motivation. For conducting the study 422 samples were collected out of 2065 teachers and found that there is a considerable level of impact of stress on job satisfaction and job motivation among teachers.

**Nizami et al (2006)** Rawalpindi General Hospital on Occupational Stress and Job Satisfaction among Nurses using a sample of 50 female staff nurses, found out that a high index of occupational stress was generated from the administrative disorganization of the firm and less from the personal or the monetary factors.

### OBJECTIVES

1. To study the relationship between job satisfaction, work motivation and occupational stress among bank managers.
2. To study the effect of job satisfaction on work motivation and occupational stress.

### METHODOLOGY

The present study based on secondary data. The data will be collected from books, journals, magazines, internet etc.,

**Job satisfaction:** It depicts a positive inclination about a vocation, coming about because of an assessment of its attributes. An individual with an abnormal state of occupation fulfillment holds constructive sentiments about his/her activity, while a disappointed individual holds negative emotions. Individuals are, by and large, happy with their occupations by and large, with the work itself, and with their directors and colleagues. In any case, they will in general be less happy with their compensation and with advancement openings. The real occupation fulfillment features (work, pay, advancement, associates), appreciating the work is quite often the one most emphatically connected with elevated amounts of generally speaking employment fulfillment. The vast majority incline toward work, i.e., testing and invigorating over work that is unsurprising and schedule. Therefore, a lot of individual contrasts is seen as far as inclinations for the particular idea of occupations which thus reflects in their activity fulfillment levels. Directors ought to be keen on their workers frames of mind and individual contrasts since they give alerts of potential issues and in light of the fact that they impact conduct. Fulfilled and submitted workers, for example, have lower rates of turnover, truancy, and withdrawal practices. They additionally perform better at work. Proof unequivocally proposes that whatever chiefs can do to improve frames of mind will probably result in increased authoritative adequacy.

**Word related Stress:** Occupational pressure is characterized to be a psychological and physical condition that brings in a negative impact on the person's efficiency. The representatives who begin to feel the 'strain to perform' can get captured in a descending winding of expanding exertion to meet rising desires with no expansion in occupation fulfillment. Stress influences feelings and states of mind. At work, upsetting day by day occasions (e.g., an approaching due date, being condemned by your manager) contrarily influence representatives' inclinations. The pressure identifying with occupation have turned out to be dominating component of present day life, applying for achieving influences on central representatives' conduct and alteration on just as off the activity. Margolis and Kroes (1974) characterized work worry as a condition worth connecting with specialist attributes to disturb mental or physiological homeostasis. The distinctive physical and mental conditions at work go about as potential stressors. A portion of the causal variables of word related pressure are - Role over-burden, Role uncertainty, Role struggle, Powerlessness, Poor friend relations, strenuous working conditions, and so on.

### CONSTRUCTIVE OUTCOMES

Stressors, for example, weight and requests can encourage better pressure reaction and in this way, larger amounts of execution. For example, a ball player attempts to run quicker, shoot a three-point shot and prevails in it in view of the weight he has gotten from the gathering of people, the nearby scores and the intense rivals. Another precedent is the short however sufficient due date given to a worker, which rouses and urges her to work effectively and proficiently on the venture relegated to her. One more occasion is a

moving toward significant examination which drives an understudy to twofold time on considering and checking on of exercises.

### Negative Effects

At the point when stress is seen as wild or unmanageable, the individual starts to encounter a continuous to exceptional reduction in execution levels, making a decrease in profitability and energy react to the pressure. For example, an exceptionally tight due date is given to an office worker who needs to deal with her four youngsters at home and a debilitated mother at the medical clinic. This mind-boggling blend of circumstances, if not oversaw cautiously and absolutely, will result to a poor act at work, awful associations with different individuals from the family, sick wellbeing, and burnout.

### Satisfaction and Job Stress

Job stress is the body's response to any job-related factor that threatens to disturb the person's equilibrium. In the process of experiencing stress, the employee's inner state changes. Chronic job dissatisfaction is a powerful source of job stress. Work stress as being the harmful, physical and emotional responses that occur when the requirements of the job do not match the capabilities.

### Motivation

Taking into consideration work motivation, it can be inferred that work motivation is highest in case of government schools and least in case of government bank. This can be attributed to the subjective factors guiding an individual employee since motivation is an internal drive which one experiences. Work motivation has also been found to be high in sectors like private banks, private and government college. This may be because of the leadership style experienced, the reward systems prevailing, the organizational climate and the structure of the work. With regard to Herzberg's Two Factor Theory of Motivation job motivation in these stated sectors are high due to the presence of the satisfiers and absence of the dissatisfiers.

In many organizations, especially in banks employees are under over work pressure and they have routine to remain in the office long time after closing hours. In that case, if the workload is over, it is necessary that the organizations should hire more capable hands according to their organizations demand for employees so that their employees can live stress free and harmonious lives.

### CONCLUSION

On the basis of the results obtained and studies done in the past it could be said that Job Satisfaction has a significant relationship with Work Motivation and Occupational Stress. Job satisfaction and work motivation are positively related whereas job satisfaction and occupational stress are negatively related. Satisfied employees have positive attitudes regarding their jobs. Satisfied workers are tend to attend to work on time, more concern about the given targets, work speedily, less absenteeism and make efforts to retain in the present job. Banks should find out the innovative ways to help their employees to deal with the day to day occupational stress which is found to be negatively impacting the overall satisfaction of the employees. In India it seems that some of the banks are more concerned about extrinsic rewards than intrinsic rewards. When managers plan organizational reward systems, they should give priority not only to the extrinsic rewards but also to the intrinsic rewards such as growth, autonomy, recognition, feedback etc.

These actions would not only help banks to improve the productivity of their valuable human resources but would also lead to employees who are motivated to take up higher responsibilities.

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