

## **Organizational Stress, Job Satisfaction and Employee Mental Health: A Comparative Analysis among the Banking and I.T. Professionals**

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**ABSTRACT:** *Employees are increasingly recognising that work is infringing on their personal lives and they are not happy about it. Evidence indicates that balancing work and life demands now surpasses job security as an employee priority. They want a life as well as a job. The purpose of the study is to assess the occupational stress, job satisfaction and mental health of employees belonging to two professions namely bank and IT firms comprising of both private as well as public sector. The need was felt so as to aid the personnel to combat with various dimensions of occupation stress and job dissatisfaction and to inculcate feelings of organisational citizenship behaviour and commitment and reduce employee turnover costs and attrition which is on the rise these days.*

*Design and Methodology – An attempt was made to study 60 bank employees each from private sector and public sector. Similarly, from the IT firms 60 each employees were taken from private as well as public sector of Kolkata following simple random sampling. The total sample size was 240. For this purpose the following scales were used-*

*1. Job Satisfaction Questionnaire by Dr. B.C. Muthayya*

*2. The Occupational Stress Index by Dr. A. K. Shrivastava and Dr. A.P. Singh - It purports to measure the extent of stress which employees perceive in terms of 12 domains.*

*3. Employee's Mental Health Inventory (EMHI) by Dr. Jagdish*

*Results – The occupational stress has been found out to be maximum in terms of role overload, powerlessness, underparticipation, low status and unprofitability for banks in private sector. Least occupational stress has been reported by employees working in IT private sector. Considering job satisfaction bank private sector face maximum job dissatisfaction. Whereas, IT govt sector encounters least job dissatisfaction. Lastly, taking into account employee mental health, good mental health prevails among employees from IT govt sector and worst among bank private sector.*

*Conclusion - Experiencing high levels of organisational stress has negative effects on task performance. It also adversely affects ones' physical and mental health in a wide variety of ways. Stress and job dissatisfaction is a major cause to disrupt worklife balance, desk rage and burnout.*

**Keywords :** *Occupational Stress, Job satisfaction, Employee Mental Health.*

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### **I. Introduction**

Work attitudes are attitudes that worker have regarding their jobs. Work is a complete concept which has many characteristics or facets. An employee may possess different attitudes towards the different aspects of his/her job. Thus work attitudes are multidimensional. Work in the present study is considered in term of three dimensions; Job satisfaction, Job stress, Mental health. Job satisfaction is an attitudinal variable that reflects how people feel about their jobs overall as well as various aspects of them. Job satisfaction that refers to extent to which people like or dislike their jobs. According to Locke (1976)<sup>(1)</sup> job satisfaction is a positive attitude resulting from the perception of one's job as fulfilling one's needs. There are three important dimensions of job satisfaction.

Today's successful organizations must foster innovation and master the art of change, or they will become candidates for extinction. An organizations employees can be the impetus for innovation and change or they can be a major stumbling block. The challenge for managers is to stimulate their employees' creativity and tolerance for change. Workers need to continually update their knowledge and skills to perform new job requirements.

Employees are increasingly recognizing that work is infringing on their personal lives and they are not happy about it. Evidence indicates that balancing work and life demands now surpasses job security as an employee priority. They want "a life" as well as "a job".

Organizations that don't help their people achieve work-life balance will find it increasingly difficult to attract and retain the most capable and motivated employees.

Instead of responding to competitive pressures by "turning up the heat", some organizations are trying to realize a competitive advantage by fostering a positive work environment.

Today's managers need to create an ethically healthy climate for his/her employees, where they can do their work productively and confront a minimal degree of ambiguity regarding what constitutes right and wrong behaviours.

For any organization its employees are the main pillars which are needed to hold the smooth functioning of the firm. The employee's cognitive and behavioural attributes are very crucial in shaping the future of the organization where he/she is working.

The organization's productivity, turnover, absenteeism, and attrition rate depend on its employees. So the personality pattern and dynamics of the personnel along with his/her job satisfaction, job anxiety, work motivation, job involvement, organizational citizenship behaviour, job stress, organizational commitment and mental health are important parameters shaping the work productivity of the employee in turn contributing to the profit and progress of the firm.

There are a number of work-related attitudes that tap positive or negative evaluations that employees hold about aspects of their work environment. Some of them are—(1) Job Satisfaction (2) occupational stress and (3) employee mental health

**(1) Job satisfaction :** It describes a positive feeling about a job, resulting from an evaluation of its characteristics. A person with a high level of job satisfaction holds positive feelings about his/her job, while a dissatisfied person holds negative feelings.

People are, on average, satisfied with their jobs overall, with the work itself, and with their supervisors and co-workers. However, they tend to be less satisfied with their pay and with promotion opportunities. The major job-satisfaction facets (work, pay, promotion, co-workers), enjoying the work is almost always the one most strongly correlated with high levels of overall job satisfaction. Most people prefer work, i.e., challenging and stimulating over work that is predictable and routine.

Managers should be interested in their employees' attitudes because they give warnings of potential problems and because they influence behaviour. Satisfied and committed employees, for instance, have lower rates of turnover, absenteeism, and withdrawal behaviours. They also perform better on the job. Evidence strongly suggests that whatever managers can do to improve attitudes will likely result in heightened organizational effectiveness.

**(2) Occupational Stress :** Occupational stress is defined to be a mental and physical condition that calls in a detrimental effect on the individual's productivity.

The employees who start to feel the 'pressure to perform' can get caught in a downward spiral of increasing effort to meet rising expectations with no increase in job satisfaction. Stress affects emotions and moods. At work, stressful daily events (e.g., an impending deadline, being reprimanded by your boss) negatively affect employees' moods.

The stress relating to job has become a predominant feature of modern life, exerting far-reaching effects on focal employees' behaviour and adjustment on as well as off the job.

Margolis and Kroes (1974) <sup>(2)</sup> defined job stress as a condition worth interacting with worker characteristics to disrupt psychological or physiological homeostasis. The different physical and psychological conditions at work act as potential stressors.

Some of the causal factors of occupational stress are - Role overload, Role ambiguity, Role conflict, Powerlessness, Poor peer relations, strenuous working conditions, etc.

**(3) The Employee's Mental Health :** The employee's mental health, which is the ability to balance feelings, desires, ambitions and ideals in one's daily living.

According to Anand (1989) <sup>(3)</sup>, a mentally healthy person should be understood as a dynamic and conscientious individual who is found to be reasonably rational in the choice of means for the realization of his pious ends.

If an employee is stressed then his mental health is affected and in turn it affects his productivity and job satisfaction in the organization. The personnel also might be experiencing conflicts and anxiety. This situation can even be cyclic affecting mental health.

The more an employee is mentally healthy he is more fit to work achieves greater job satisfaction and is more motivated and committed to his job as well his organization.

Mental health at work refers to psychological wellbeing of people working at any organization. In the past, occupational health was concerned with safety and physical health of employees and little attention was paid to mental health aspect. Mental health is a growing field which emphasizes assessment, prevention and intervention to promote psychological well-being of employees. Mental health refers to behaviors, attitudes and feelings that represent an individual's level of personal effectiveness, success and satisfaction (Banks et al., 1980) <sup>(4)</sup>. Several investigators have shown that job satisfaction plays an important role on employee's health and well being (Caplan, 1975) <sup>(5)</sup>. Job stress has negative impact on the health and happiness of employees and also negatively affects the efficiency and income of organization. Organizations and individuals themselves can

take measures to avoid stress effects. Employees must have the knowledge of symptoms of their stress and employers must know the impact of stress on the health of their employees (Bickford, 2005)<sup>(6)</sup>. Men and old employees having more experience at job can handle stress efficiently. Social support, advice, proper planning, and time management can help to handle job stress (Mark, 2008)<sup>(7)</sup>.

## **II. Literature Review :**

Many studies have presented an association between job stress and various diseases. Stress results in the problems like changes in mood, disturbed sleep, headache, upset stomach, and disputes with the friends and family that rapidly grow and these problems are usually discussed in these studies. Usually, these initial symptoms of job stress can be observed easily. But it is not easy to observe the influence of job stress on incurable disorders because incurable disorders take more time to evolve and can be affected by many elements other than stress. However, stress plays a crucial role in various types of incurable health issues particularly heart diseases, musculoskeletal pains, and mental illness. Initial alarming symptoms of job stress are headache, sleeping disorder, lack of concentration, short temperament, disturbed stomach, lack of Job satisfaction, and low confidence (Sauter et al., 1999)<sup>(8)</sup>.

Irritating behavior, depression, anxiety, unable to concentrate, sleeping disorder, tiredness, heart diseases, digestive system problems, headaches, high blood pressure, and muscular-skeleton problems are the diseases which result a result of stress. If the employees of an organization are suffering stress, this will ultimately affect the performance of an organization. It will also be risky for an organization to survive in the market (WHO, 2004)<sup>(9)</sup>.

Stress is the cause of many physical and psychological disorders. When the individual experiences stress, blood flows from the internal parts of the body and skin to the brain and muscles, fatty acids and cellulose are activated in the blood to supply energy, eyesight, and listening skill is enhanced and a person becomes alert. Normal physical support functions i.e. digestion, immune and curative systems are all weakened. This response to the stress is normal which develops when the stress is perceived by an individual but when the stress continues for a long time and it's severe and not properly managed, it will be a threat for the health of an individual. The immune system is disturbed as a result of the severe stress and the body is unable to function normally and becomes sensitive to various diseases and illness. Psychological diseases which result from job stress badly influence both employee and employer. Depression, tension and other psychological diseases normally result in absence because of sickness, medical appointments and malfunction (Blaug, Kenyon and Lekhi, 2007)<sup>(10)</sup>. Toxic stress has more harmful effects as compared to the normal stress.

Stress at work affects the quality of life and brings negative changes to human nature both physically and mentally. Stress not only badly affects the health of an employee but also detracts the performance of an employee in an organization. Ulcer, weak immune system, rheumatoid arthritis and coronial heart diseases are the results of job stress (Cox, 1993)<sup>(11)</sup>. Stress influences mental as well as physical health. University of London reported that stress is a major cause of cancer and heart disease as compared to smoking or cholesterol foods (Cryer, 1996)<sup>(12)</sup>.

## **III. Objectives :**

1. To assess the **job satisfaction** of professionals belonging to Banking and I.T. sector of job.
2. To assess the **occupational stress** of professionals belonging to Banking and I.T. sector of job.
3. To assess the **employees' mental health** of professionals belonging to Banking and I.T. sector of job.
4. To suggest need based measures for maintaining a sound mental health and adequate productivity in the organization.

## **IV. Methodology :**

The methodology is to be based on primary collection of data. The study depends on mainly on primary data collected through a well framed and structured questionnaire to elicit the well considered points of the respondents. The study is confined to a few selected public and private sector banks and IT firms in Kolkata.

Simple random sampling method is to be used in the study to select the sample.

### **Rationale of the Study**

Today's professional life has become more challenging than ever before. The employee needs to strike a balance between the personal and professional life.

The organization demands more in items from its employees every minute in comparison to earlier times. So, it's very crucial for an employee to be extremely competent and focussed on work along with having a sound mental and physical health. This will help him to be more productive towards the firm.

The personnel needs to have job satisfaction, should be more driven to work, i.e., have high work motivation and commitment towards the organization. He/she should have low stress and anxiety towards her job and/or

organization. This in turn will boost up the mental health of the employee. All these dimensions of job are influenced by certain personality factors as well. Ultimately this reflects how competent the personnel will be in his/her job as well as personal life.

This study is taken up for understanding some of the above mentioned organizational - job dimensions of professionals belonging to various job types like banks and IT firms. This study also aims to understand the conditions of employees working in different sectors as well, i.e., private and government or government aided. This study will help in identifying the job and mental health aspects of an employee along with the problems faced by him/her in the organizations and further help in improving the performance and productivity as well as enhance his/her mental and emotional health and happiness towards life. Further this will help him to strike a proper work life balance.

### **Variables**

**1.Occupational Stress :** The occupational stress purports to measure the extent of stress which employees perceive arising from various constituent and conditions of their job. Stress is perceived when an environmental situation is perceived as presenting demand which threatens to exceed the person's capabilities and resources for meeting it. Occupational stress stems from role overload, role ambiguity, role conflict, powerlessness, strenuous working conditions, etc.

**2.Job Satisfaction :** It describes a positive feeling about a job, resulting from an evaluation of its characteristics. A person with a high level of job satisfaction holds positive feelings about his/her job. The parameters of job satisfaction includes--(i) *personal aspects*, e.g., feelings of inadequacy, security, non-acceptance, etc., (ii) *interpersonal aspects*, e.g., interaction with supervisors, officials, etc., (iii) *job aspect*, e.g., pay, workload, under work.

**3.Mental Health :** Health is a state of complete, physical, mental and social well-being, not merely the absence of disease or infirmity. Mental health is the ability to balance feelings, desires, ambitions and ideas in one's daily living. Here, it is defined as the state of mental pleasure and lacking of psychosomatic complaints. The mental health of personnel in different organizations is very crucial in the performance of the employee on the job.

### **Independent Variables**

#### **1. Type of Profession :**

- a) Banks
- b) IT Firms

#### **2. Sectors :**

- a) Private
- b) Government and/or Government Aided.

### **Hypotheses**

HO<sub>1</sub>: The pattern of occupational stress of banking professionals will be different from IT irrespective of sectors.

HO<sub>2</sub>: The pattern of job satisfaction of banking professionals will be different from IT irrespective of sectors.

HO<sub>3</sub>: The pattern of mental health of banking professionals will be different from IT irrespective of sectors.

### **Tools**

*1.Job Satisfaction Questionnaire by Dr. B.C. Muthayya* <sup>(13)</sup> - This scale is intended to measure the extent of job dissatisfaction among the administrative personnel engaged in the different job sectors. The item covers three broad aspects--(i) personnel, e.g., security; (ii) interpersonal, e.g., interaction with superior; (iii) job, e.g., pay.

*2.The Occupational Stress Index by Dr. A. K. Shrivastava and Dr. A.P. Singh* <sup>(14)</sup> - It purports to measure the extent of stress which employees perceive arising from various constituent and conditions of their job. The items relate to components of job, such as, role over-load, strenuous working condition, etc.

*3.Employee's Mental Health Inventory (EMHI) by Dr.Jagdish* <sup>(15)</sup> - The inventory is designed to assess the mental health of personnel working in different organizations.

### **Samples**

1. Bank
  - a. Private Sector (N=60);
  - b. Government Sector (N=60).
2. IT Firms
  - a. Private Sector (N=60);
  - b. Government Sector (N=60).

#### **a. Collection of Data**

The study depended mainly on primary data collected through a well-framed and structured questionnaires to elicit the pertinent point of the views of respondents. The study was confined to a few selected public and private sectors organizations from banking and IT professions. Simple random sampling was used in the study and the selected sample size was (N=240).

The private sector banks covered were HDFC, Indusind Bank & Yes Bank. The govt sector banks covered SBI, Canara Bank & Bank of India.

The data for private IT was taken from CTS & Wipro. The data for govt IT was collected from Weibel.

**b. Statistical Analysis**

Analysis of Data was carried out by using SPSS 16 Software.

**Data and Results**

Descriptive Statistics: <b>Govt.Bank</b>						
Scale/Index/Questionnaire	No. of Recs.	Minimum	Maximum	Mean	Std. Deviation	Variance
(Occupational Stress) Role Overload	60	6	30	20.98	5.601	31.373
Role Ambiguity	60	4	19	10.47	4.127	17.033
Role Conflict	60	5	26	11.22	6.051	36.613
Unreasonable group and political pressure	60	11	20	15.25	2.621	6.869
Responsibility for persons	60	3	15	8.00	3.360	11.288
Underparticipation	60	4	20	11.40	4.680	21.905
Powerlessness	60	3	12	6.95	2.197	4.828
Poor peer relations	60	5	20	10.82	4.378	19.169
Intrinsic Impoverishment	60	4	15	8.35	2.483	6.164
Low status	60	3	15	10.18	4.139	17.135
Strenuous Working Condition	60	9	20	15.73	4.063	16.504
Unprofitability	60	2	10	5.75	2.614	6.835
Job Satisfaction	60	9	75	34.28	17.941	321.868
Employee Mental Health	60	8	23	17.48	3.270	10.695

Descriptive Statistics: <b>PrivateBank</b>						
Scale/Index/Questionnaire	No. of Recs.	Minimum	Maximum	Mean	Std. Deviation	Variance
(Occupational Stress) Role Overload	60	14	30	22.60	4.798	23.024
Role Ambiguity	60	5	19	11.15	4.206	17.689
Role Conflict	60	5	26	12.05	6.429	41.336
Unreasonable group and political pressure	60	4	11	7.58	1.680	2.823
Responsibility for persons	60	5	15	8.88	2.775	7.698
Underparticipation	60	4	20	12.92	4.982	24.823
Powerlessness	60	5	15	11.80	2.371	5.620
Poor peer relations	60	5	20	9.22	3.499	12.240
Intrinsic Impoverishment	60	4	20	9.18	3.921	15.373
Low status	60	3	15	11.65	3.074	9.452
Strenuous Working Condition	60	6	20	15.12	3.928	15.427
Unprofitability	60	3	10	7.33	2.014	4.056
Job Satisfaction	60	18	67	50.75	12.007	144.157
Employee Mental Health	60	5	21	11.37	4.766	22.711

Descriptive Statistics: <b>Govt.IT_Sector</b>						
Scale/Index/Questionnaire	No. of Recs.	Minimum	Maximum	Mean	Std. Deviation	Variance
(Occupational Stress) Role Overload	60	13	29	16.90	3.913	15.312
Role Ambiguity	60	5	19	13.75	4.693	22.021
Role Conflict	60	5	20	12.18	5.369	28.830
Unreasonable group and political pressure	60	4	20	11.03	5.418	29.355
Responsibility for persons	60	5	15	9.27	2.957	8.741
Underparticipation	60	4	18	11.57	4.813	23.165
Powerlessness	60	3	14	6.18	2.594	6.729
Poor peer relations	60	4	18	11.58	4.299	18.484

<b>Intrinsic Impoverishment</b>	60	5	19	11.67	4.402	19.379
<b>Low status</b>	60	3	14	7.27	3.225	10.402
<b>Streneous Working Condition</b>	60	4	18	9.87	4.459	19.880
<b>Unprofitability</b>	60	2	7	4.03	1.473	2.168
<b>Job Satisfaction</b>	60	14	64	25.73	10.894	118.673
<b>Employee Mental Health</b>	60	10	23	18.57	4.220	17.809

<b>Descriptive Statistics: PrivateIT_Sector</b>						
Scale/Index/Questionnaire	No. of Recs.	Minimum	Maximum	Mean	Std. Deviation	Variance
(Occupational Stress) Role Overload	60	13	29	21.23	4.952	24.521
Role Ambiguity	60	5	15	9.83	2.889	8.345
Role Conflict	60	5	11	7.43	1.969	3.877
Unreasonable group and political pressure	60	4	9	5.58	1.488	2.213
Responsibility for persons	60	5	15	10.87	2.266	5.134
Underparticipation	60	4	18	8.28	3.335	11.122
Powerlessness	60	5	14	8.13	2.159	4.660
Poor peer relations	60	4	9	6.38	1.814	3.291
Intrinsic Impoverishment	60	5	15	10.03	3.025	9.151
Low status	60	4	14	9.75	3.057	9.343
Streneous Working Condition	60	4	9	6.88	2.001	4.003
Unprofitability	60	3	7	4.63	1.365	1.863
Job Satisfaction	60	20	64	38.02	12.491	156.017
Employee Mental Health	60	9	18	13.98	2.819	7.949

**COMPARATIVE ANALYSIS OF THE DESCRIPTIVE STATISTICS  
ORGANISATIONAL STRESS INVENTORY MEAN SCORES**

Domain	Private Bank	Govt.Bank	Private IT	Govt IT
<b>Role Overload</b>	<b>22.60</b>	<b>20.98</b>	<b>21.23</b>	<b>16.90</b>
<b>Role ambiguity</b>	<b>11.15</b>	<b>10.47</b>	<b>9.83</b>	<b>13.75</b>
<b>Role Conflict</b>	<b>12.05</b>	<b>11.22</b>	<b>7.43</b>	<b>12.18</b>
<b>Unreasonable group and political pressure</b>	<b>7.58</b>	<b>15.25</b>	<b>5.58</b>	<b>11.03</b>
<b>Responsibility for persons</b>	<b>8.88</b>	<b>8.00</b>	<b>10.87</b>	<b>9.27</b>
<b>Underparticipation</b>	<b>12.92</b>	<b>11.40</b>	<b>8.28</b>	<b>11.57</b>
<b>Powerlessness</b>	<b>11.80</b>	<b>6.95</b>	<b>8.13</b>	<b>6.18</b>
<b>Poor peer relations</b>	<b>9.22</b>	<b>10.82</b>	<b>6.38</b>	<b>11.58</b>
<b>Intrinsic impoverishment</b>	<b>9.18</b>	<b>8.35</b>	<b>10.03</b>	<b>11.67</b>
<b>Low Status</b>	<b>11.65</b>	<b>10.18</b>	<b>9.75</b>	<b>7.27</b>
<b>Strenuous Working condition</b>	<b>15.12</b>	<b>15.73</b>	<b>6.88</b>	<b>9.87</b>
<b>Unprofitability</b>	<b>7.33</b>	<b>5.75</b>	<b>4.63</b>	<b>4.03</b>

<b>JOB SATISFACTION</b>	<b>PRIVATE BANK</b>	<b>GOVT BANK</b>	<b>PRIVATE IT</b>	<b>GOVT.IT</b>
Job Satisfaction scores	50.75	34.28	38.02	25.73
<b>EMPLOYEE MENTAL HEALTH</b>	<b>PRIVATE BANK</b>	<b>GOVT.BANK</b>	<b>PRIVATE IT</b>	<b>GOVT IT</b>
Employee Mental Health Scores	11.37	17.48	13.98	18.57

t-test for equality of means (Bank vs. IT-Sector)								
Scale/Index	Sector	No. of Recs.	Mean	Std. Deviation	Std. Error Mean	Mean Difference	t-test Result	Remarks
RO	Bank	120	21.79	5.256	.480	2.725	.000	Significant
	IT_Sector	120	19.07	4.948	.452	2.725		
RA	Bank	120	10.81	4.163	.380	-.983	.075	Non-Significant
	IT_Sector	120	11.79	4.350	.397	-.983		
RC	Bank	120	11.63	6.231	.569	1.825	.011	Significant
	IT_Sector	120	9.81	4.680	.427	1.825		
UP	Bank	120	11.42	4.430	.404	3.108	.000	Significant
	IT_Sector	120	8.31	4.810	.439	3.108		
RP	Bank	120	8.44	3.100	.283	-1.625	.000	Significant
	IT_Sector	120	10.07	2.743	.250	-1.625		
U	Bank	120	12.16	4.873	.445	2.233	.000	Significant
	IT_Sector	120	9.93	4.440	.405	2.233		
P	Bank	120	9.38	3.333	.304	2.217	.000	Significant
	IT_Sector	120	7.16	2.570	.235	2.217		
PR	Bank	120	10.02	4.027	.368	1.033	.053	Non-Significant
	IT_Sector	120	8.98	4.197	.383	1.033		
II	Bank	120	8.77	3.294	.301	-2.083	.000	Significant
	IT_Sector	120	10.85	3.849	.351	-2.083		
LS	Bank	120	10.92	3.705	.338	2.408	.000	Significant
	IT_Sector	120	8.51	3.368	.307	2.408		
WC	Bank	120	15.43	3.991	.364	7.050	.000	Significant
	IT_Sector	120	8.38	3.753	.343	7.050		
UF	Bank	120	6.54	2.456	.224	2.208	.000	Significant
	IT_Sector	120	4.33	1.446	.132	2.208		
JSS	Bank	120	42.52	17.304	1.580	10.642	.000	Significant
	IT_Sector	120	31.88	13.200	1.205	10.642		
EMHI	Bank	120	14.43	5.098	.465	-1.850	.003	Significant
	IT_Sector	120	16.28	4.250	.388	-1.850		

### **FINDINGS**

The data has been collected from two professions namely IT and Banks. Moreover, for both these professions data were collected from private as well as government sectors. The micro-organisational variables which were taken up for the present research as being the dependent variable were –

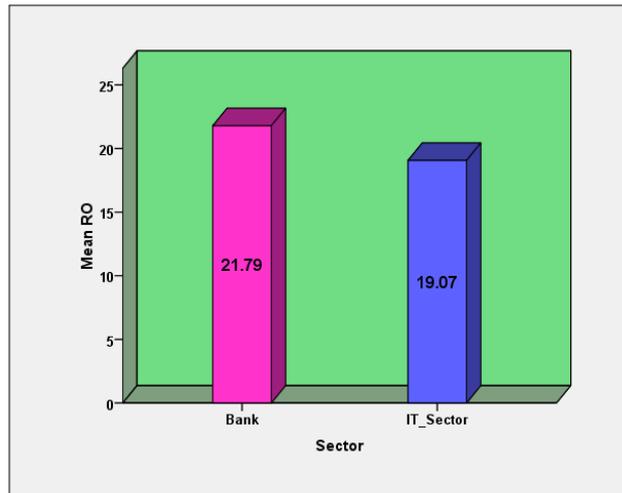
- **Occupational Stress**
- **Job Satisfaction**
- **Employee Mental Health**

These three variables were considered keeping in mind that these are contributory factors for the organisational productivity and growth. Human Capital being the main impetus for growth of an organisation deserves to be strategically planned and intervened to lead to the attainment of both the short term and long term objectives of the organisational objectives. Hence determining the Job Satisfaction Level, Occupational Stress and Employee Mental Health stands of paramount importance in the determination of the credibility of the organisation as a whole.

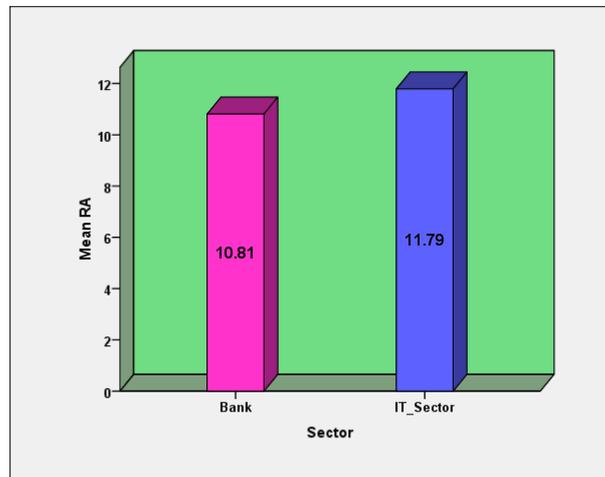
Descriptive Statistics was carried out on the two professions (Bank and IT) separately for the two sectors (private and govt.undertaking).

As per the comparative analysis stated, taking into consideration the occupational stress index the following differences has been obtained between the Bank and IT firm employees.

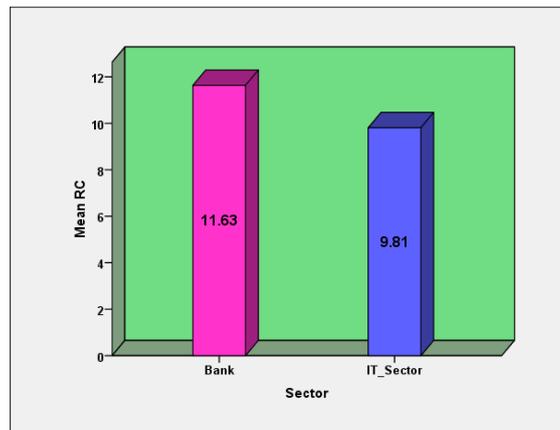
- **Role Overload (RO)** – The mean for private bank is 22.60 and that for government bank is 20.98. The mean score for private IT and government IT firms have been found out to be 21.23 and 16.90 respectively. It is found that the maximum RO lies among the employees of private sector banks.



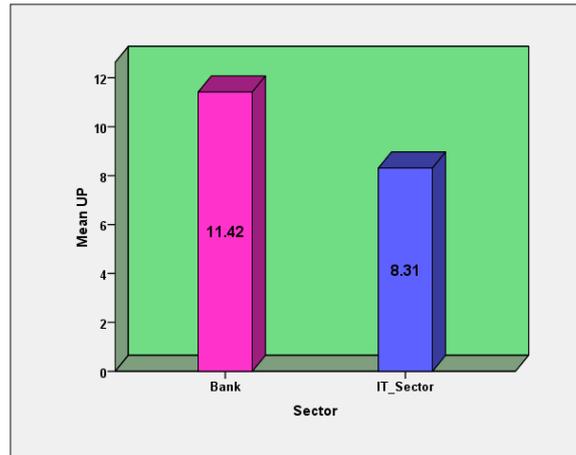
- **Role Ambiguity (RA)** - The mean for private and govt.bank has been found out to be 11.15 and 10.47 respectively. Whereas , for IT private and govt sector the mean scores are 9.83 and 13.75 respectively. Thus it can be seen that the RA is highest in case of IT government sector.



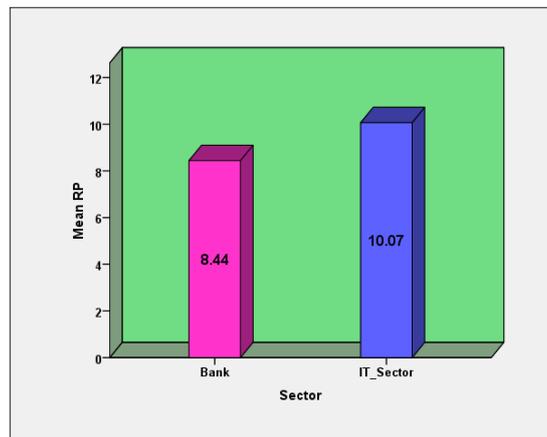
- **Role Conflict (RC)** – The mean for private and govt.bank has been found out to be 12.05 and 11.22 respectively. Whereas , for IT private and govt sector the mean scores are 7.43 and 12.18 respectively. Thus it can be seen that the RC is highest in case of IT government sector.



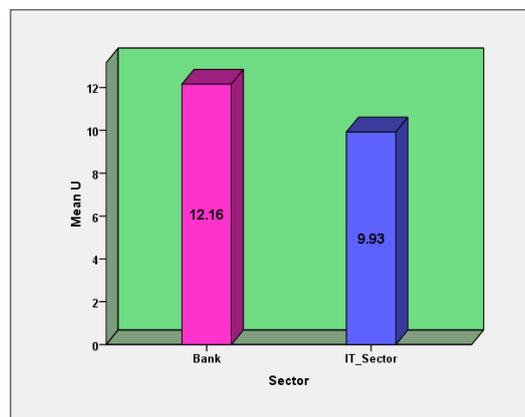
- **Unreasonable group and political pressure (UP)** - The mean for private and govt. bank has been found out to be 7.58 and 15.25 respectively. Whereas , for IT private and govt sector the mean scores are 5.58 and 11.03 respectively. Thus it can be seen that the UP is highest in case of bank government sector.



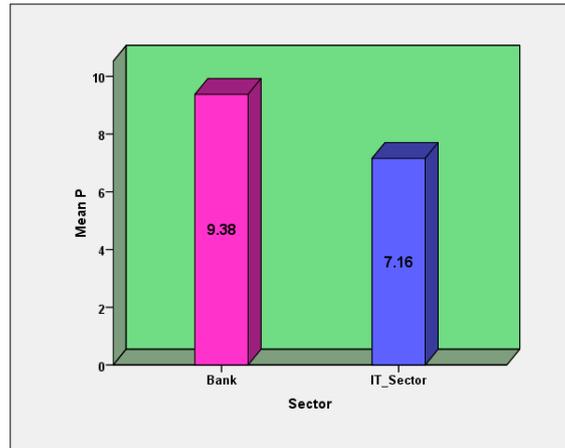
- **Responsibility for persons (RP)** - The mean for private and govt.bank has been found out to be 8.88 and 8.00 respectively. Whereas , for IT private and govt sector the mean scores are 10.87 and 9.27 respectively. Thus it can be seen that the RP is highest in case of IT private sector.



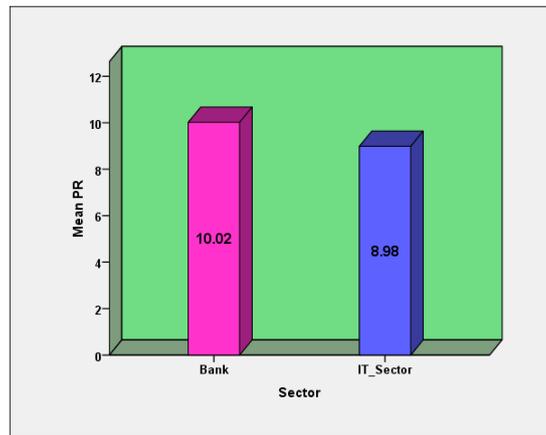
- **Under participation (U)** - The mean for private and govt. bank has been found out to be 12.92 and 11.40 respectively. Whereas , for IT private and govt sector the mean scores are 8.28 and 11.57 respectively. Thus it can be seen that the U is highest in case of bank private sector.



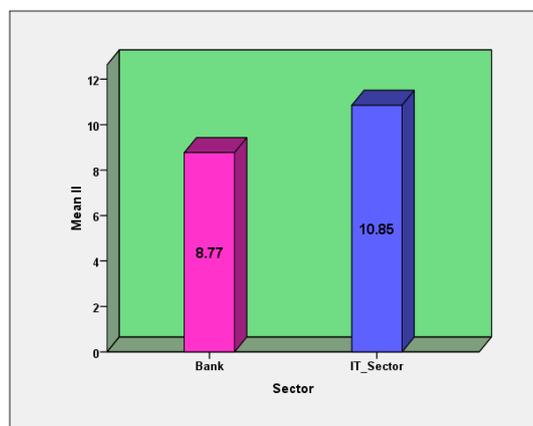
- **Powerlessness (P)** - The mean for private and govt. bank has been found out to be 11.80 and 6.95 respectively. Whereas , for IT private and govt sector the mean scores are 8.13 and 6.18 respectively. Thus it can be seen that the P is highest in case of bank private sector.



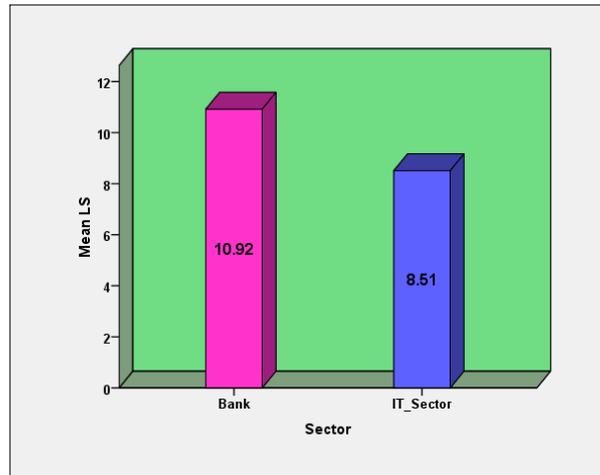
- **Poor Peer Relations (PR)** - The mean for private and govt. bank has been found out to be 9.22 and 10.82 respectively. Whereas , for IT private and govt sector the mean scores are 6.38 and 11.58 respectively. Thus it can be seen that the PR is highest in case of IT government sector.



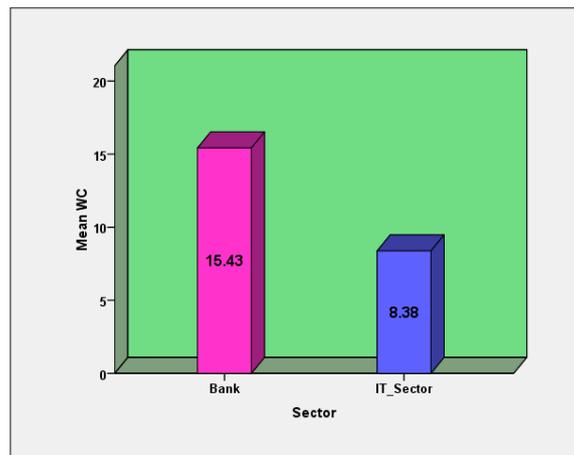
- **Intrinsic Impoverishment (II)** - The mean for private and govt. bank has been found out to be 9.18 and 8.35 respectively. Whereas , for IT private and govt sector the mean scores are 10.03 and 11.67 respectively. Thus it can be seen that the II is highest in case of IT government sector.



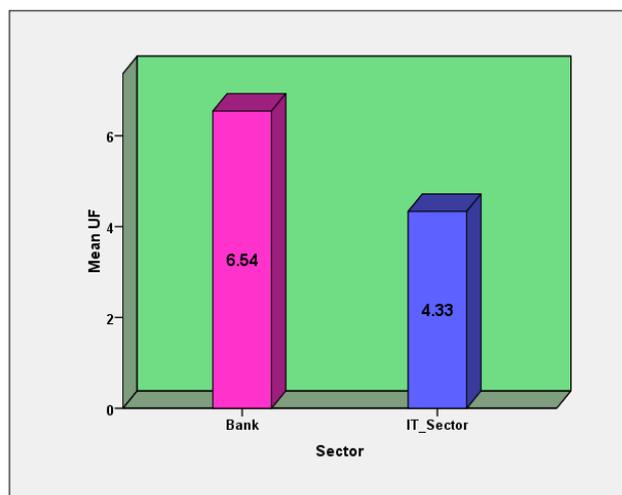
- **Low Status (LS)** - The mean for private and govt. bank has been found out to be 11.65 and 10.18 respectively. Whereas , for IT private and govt sector the mean scores are 9.75 and 7.27 respectively. Thus it can be seen that the LS is highest in case of bank private sector.



- **Strenuous Working Condition (WC)** - The mean for private and govt. bank has been found out to be 15.12 and 15.73 respectively. Whereas , for IT private and govt sector the mean scores are 6.88 and 9.87 respectively. Thus it can be seen that the WC is highest in case of bank government sector.

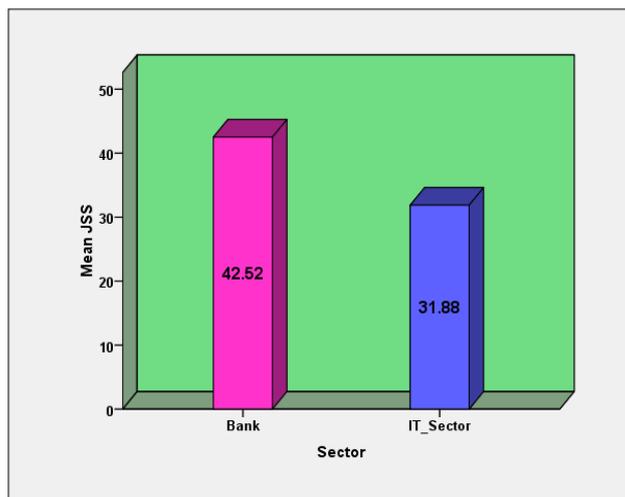


- **Unprofitability (UF)** – The mean for private and govt. bank has been found out to be 7.33 and 5.75 respectively. Whereas , for IT private and govt sector the mean scores are 4.63 and 4.03 respectively. Thus it can be seen that the UF is highest in case of bank private sector.



**Job satisfaction scale -**

The mean for private and govt. bank has been found out to be 50.75 and 34.28 respectively. Whereas , for IT private and govt sector the mean scores are 38.02 and 25.73 respectively. Thus it can be seen that the maximum job dissatisfaction is prevailing among the employees working in bank private sector.



**Employee Mental Health Inventory**

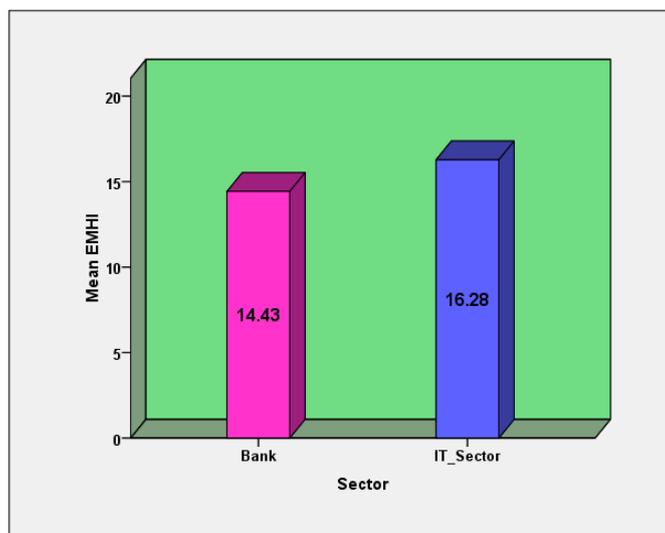
The mean for private and govt. bank has been found out to be 11.37 and 17.48 respectively. Whereas , for IT private and govt sector the mean scores are 13.98 and 18.57 respectively. Thus it can be seen that poor mental health prevails among the employees belonging to bank private sector.

Further statistical analysis was carried out by finding out the mean difference among the two professions. Significant difference has been obtained for most of the domains of occupational stress as well as for job satisfaction and employee mental health.

It may be said that for role overload (0.000), role conflict (0.011) ,unreasonable group and political pressure (0.000) ,responsibility for persons (0.000) ,under participation (0.000), powerlessness(0.000) , intrinsic impoverishment (0.000),low status (0.000),strenuous working condition (0.000) and unprofitability (0.000).All these values are significant for the domains pertaining to occupational stress at 0.05 level of significance. Hence it may be said that there is significant difference among bank and IT professionals in terms of the above mentioned domains of occupational stress and this difference is not due to any chance factors.

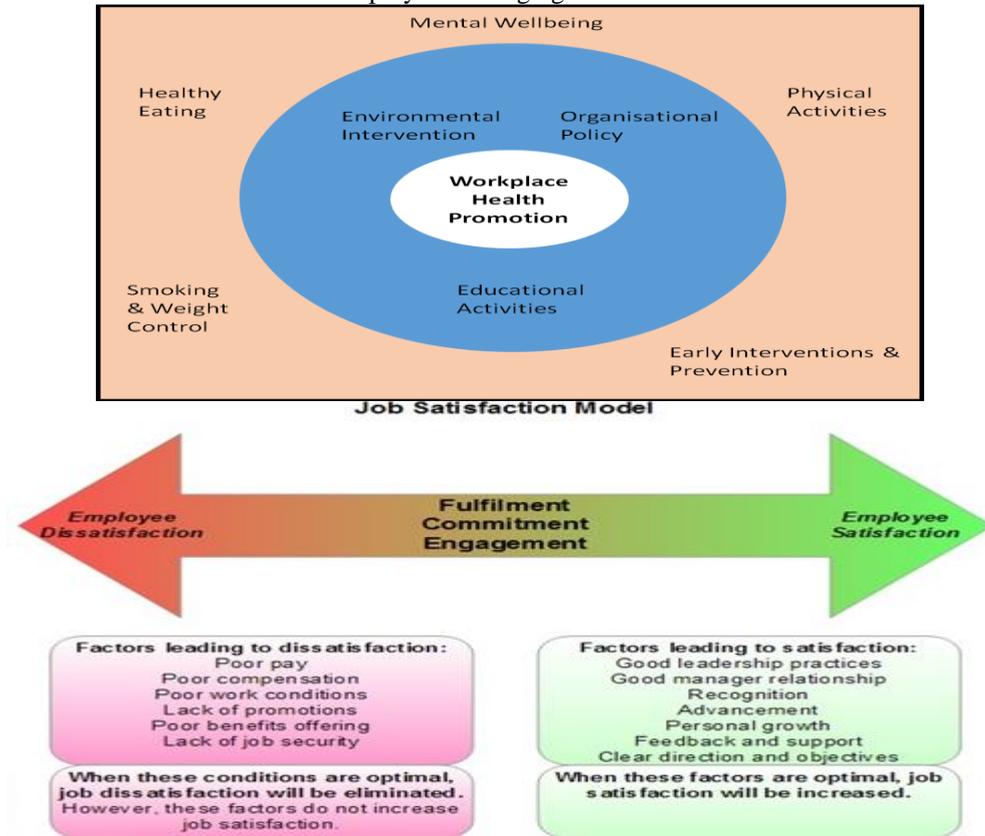
Further , the job satisfaction (0.000) and employee mental health (0.003) have also been obtained to be significant at the 0.05 level .So it may be inferred that there is significant difference among these two variables among IT and Bank firms.

The results were obtained as insignificant for two domains of occupational stress that is role ambiguity (0.075) and poor peer relation(0.053).So, it may be said that there is no significant difference between the two professions.



#### IV. DISCUSSION

Employees are increasingly recognising that work is infringing on their personal lives and they are not happy about it. Evidence indicates that balancing work and life demands now surpasses job security as an employee priority. They want a life as well as a job. Hence it becomes important to study the underlying factors that impact the healthy work life balance of an individual which primarily are job satisfaction and occupational stress that affects the mental health of an employee at work place. Thus the present research focuses upon the above stated three factors that affect the employees belonging to the bank and IT sector.



**Occupational stress** is the harmful physical and emotional responses that people experience on their jobs. For the separate 12 domains of occupational stress the results obtained thereof are –

- **Role overload** is maximum in case of bank private sector and minimum for IT govt. sector. The prime reason for this could be in case of private sector bank employees are required to do double hatting and multitasking since there exists minimal job boundaries which in turn imposes a great deal of pressure upon the worker to complete too many tasks in too little time thereby resulting the employee to experience role overload. Whereas, in case of govt. IT the job security among the employees may not let them perceive role overload.
- **Role ambiguity** is highest for IT govt sector and minimum for private IT. The reason could be that there lies proper job description and role boundaries in case of private IT firms which is lacked by govt IT firms.
- **Role conflict** is highest for IT govt. and lowest in case of private IT. The reason for it may be in case of govt IT the employees face incompatibilities between various sets of obligations which is not found in case of private IT firms. Not surprisingly, the more time people devote to their jobs, the more events in their non work lives (eg-personal errands) adversely affect their job that is not being able to get the job on time.
- **Unreasonable group and political pressure** is maximum for bank govt sector and minimum for IT private sector. Moreover, the govt sectors for both IT and Bank this pressure is higher. The reason being the interference of the govt and political parties regarding various spheres of work. The group and political pressure experienced in private IT is relatively lesser since most of the private IT firms are headquartered elsewhere or most of their operations are outsourced too their onshore clients.
- **Responsibility for persons** is maximum for IT private and minimum for bank govt. By virtue of difference in their jobs, some people tend to deal more with people than others. And people as one probably suspect can be major source of stress as a result, managers in IT private tend to experience high levels of stress often showing more outward signs like anxiety, hypertension, absenteeism and the like than their counterparts.

- **Under participation** has been found out to be maximum in case of bank private and minimum in case of IT private. This may be related to the subjective factors affecting individuals at their workplace the effect of which is manifested with regard to their individual differences.
- **Powerlessness** is maximum in case of bank private sector and minimum in case of govt IT sector. This is so because in case of private bank rather public enterprises no single individual holds supreme authority in anything because they all have specific role relationships depending upon their hierarchy.
- **Poor Peer Relations** is maximum in case of govt IT sector and minimum in case of private IT Sector. This particular domain of occupational stress is highly subjective in nature but it might be said that the difference among the private and the public sector is mainly due to job security factors.
- **Intrinsic impoverishment** is maximum in case of IT govt and minimum in case of bank govt which is solely due to the inherent nature of the job.
- **Low status** has been seen to be highest in case of bank private and minimum in case of IT govt. Which is so because of the authority and job security pattern experienced by the IT professionals in the govt sector and the powerlessness experienced by the employees in the private bank sector.
- **Strenuous working condition** has been found to be maximum in case of govt bank and minimum in IT private. This is so as private IT mostly comprises of Multi and Transnational Corporations who all have their set standard infrastructural and ergonomic standards across the globe thereby letting their working environment to itself be a motivating factor for the employee to be associated with.
- **Unprofitability** is maximum in case of bank private and minimum in case of govt IT. This is so because job security and high status exists in case of govt IT whereas, bank private is marked by powerlessness. A nationwide survey conducted by a large life insurance company (Minneapolis,1999) <sup>(16)</sup> showed that nearly 46% of American workers believe jobs are highly stressful. Growing evidence suggests that high levels of stress adversely affect physical health ,psychological wellbeing and many aspects of task performance(Quick, Murphy and Hurrell ,1992) <sup>(17)</sup>. Such evidence makes a strong case for understanding organisational stress.

A survey reported in Wall Street journal regarding the rank score pertaining to stress for various professions indicated that Marketing (59.9) and Sales personnel (56.3) have higher stress score than college professor (54.2) and school principal (51.7).

**Job satisfaction** refers to positive or negative attitudes held by individuals towards their jobs. Job Satisfaction and dissatisfaction can stem from different groups of variables like motivators which include chances for promotion, opportunities for personal growth, recognition, responsibility and achievement. By contrast dissatisfaction are associated with conditions surrounding the job such as working conditions, pay ,security ,relation with others and so on, rather than the work itself. These are the hygiene or maintenance factors. Job Satisfaction also depends on the match between the outcomes individuals value in their job and their perceptions about the availability of such outcomes. The greater the discrepancy, the more is the job dissatisfaction. The maximum job satisfaction has been seen for employees belonging to IT govt sector and the least job satisfaction has been found to prevail among those employed in bank private sector.

**Mental Health** is the ability to balance feelings ,desires, ambitions and ideas in ones' daily living. Employee mental health refers to the psychological wellbeing of the personnels in different organisations which includes the ability to handle stress ,conflicts ,job pressure and various types of frustrations resulting from managing the work as well as relationship with the co-workers and/or supervisors. It is also an indicator for striking or maintaining work life balance which further helps him/her in ensuring and enhancing ones' productivity and efficiency .The best mental health has been found to prevail among the personnel belonging to IT govt sector. And poor mental health in found to be existant among bank private sector employees.

Apart from role ambiguity and poor peer relations for all the other domains of occupational stress as well as job satisfaction and employee mental health , significant difference has been obtained among the employees working in bank and IT firms. This is so because bank by virtue of being a service industry is faced with increasing level of job demands, role overload ,powerlessness and repetitive work which is not so in case of IT firms. IT firms being an industry driven by technology is experiences scope for more interventions, creativity ,defined role responsibilities which affects all the three factors job satisfaction ,occupational stress and mental health differently than in case of banks. Thus , boredom and fatigue sets in earlier in case of bank employees.

## V. CONCLUSION & RECOMMENDATIONS

In the present era of liquidation ,globalisation and privatisation , where each of the organisations are bent on outperforming the other human capital held by each organisation stands out as the only factor which lends competitive edge to a firm that makes the organisation distinct from others. Thus , job satisfaction, occupational

stress and mental health of these human capital ought to be taken care off to ensure the personal and personnel growth of them to enhance the attainment of the long term and short term strategic goals of the organisation. Experiencing high levels of organisational stress has negative effects on task performance. It also adversely affects ones' physical and mental health in a wide variety of ways. Stress and job dissatisfaction is a major cause to disrupt work life balance , desk rage and burnout.

To reduce employees' stress, organisations are to use the following need based measures –

1. Employee Assistance Programs.
2. Absence Control Programs.
3. Stress Management Programs.
4. Individual Managing Skills –
  - ✓ Good time management techniques
  - ✓ Eating a healthy diet
  - ✓ Being Physically fit
  - ✓ Practicing meditation
  - ✓ Seeking social support
  - ✓ Avoiding inappropriate self talk
  - ✓ Conflict management
  - ✓ Adequate comprehension of ones' own role and its significance in the organisational goal
  - ✓ Being flexible and open towards upgradation of ones' skills.
  - ✓ Being driven to take up alternate job roles.
  - ✓ Managing negative emotions.
5. Employee Engagement Measures – The pillar to check employee attrition.
6. Training needs assessment.
7. Job enrichment and Job enlargement.
8. Enhancing and ensuring cross departmental communication and dependency.
9. Educate and inculcate corporate ethics.

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