

A Study on the Impact of Occupational Stress on Job Satisfaction of the Employees at New Kabul Bank Afghanistan

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ABSTRACT

Occupational stress can be defined as the harmful physical and emotional responses when the job requirements do not match the worker's capabilities, resources, or needs.

Indeed, there may be many factors affecting organizational effectiveness, and one of them is occupational stress which impacts employees' job satisfaction.

Job satisfaction leads people experiencing higher subjective well-being to become more engaged and involved in their work, earn more money, have better relations with supervisors and co-employees, and are better organizational citizens.

The primary purpose of this OCCUPATIONAL STRESS ON JOB SATISFACTION study is to examine employees' stress and job satisfaction. Every organization needs to have less stress and more satisfaction in employees to perform their work well when they feel good about their jobs. Certain factors tend to be consistently related to job satisfaction.

My study examines the various factors and knows the level of stress and job satisfaction in Employees of the organization, and provides practical suggestions for improving the organization's performance. A questionnaire was designed which included questions regarding stress in employees alongside their satisfaction and dissatisfaction. Accordingly, 100 employees have been selected randomly from the organization, and feedback forms (Questionnaire) have been obtained. Through this analysis, interpretations were made thus.

KEYWORDS: *Stress, Occupational Stress, Job Satisfaction*

1. INTRODUCTION

1.1. Background of the study

Stress is a response to an external factor that results in physical, emotional, behavioral deviations in a person. Stress is an all-pervading modern phenomenon that takes a heavy toll on human life. Different situations and circumstances in people's personal life and their job produce stress. The effect of stress is a deviation from human life's existing physical and psychological condition that poses a threat. Stress is regarded as an inevitable consequence of employee functionality.

The term "stress" was first used by Selye (1936) in the literature on life sciences, describing stress as "the force, pressure, or strain exerted upon a material

object or person which resist these forces and attempt to maintain its original state." Stress can also be defined as an adverse reaction that people experience when external demands exceed their internal capabilities (Waters &Ussr, 2007).

Occupational Stress is thought to adversely affect individuals' psychological and physical health and organizations' effectiveness. The stressed employee is also more likely to be unhealthy, poorly motivated, dissatisfied, less productive, and less safe at work. Organizations are less likely to be successful in a competitive market. Pressures at home and work can bring about stress. Employers cannot usually protect

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the employee from stress arising outside of work, but they can protect them from the stress that arises through work. Stress at work can be a real problem for the organization as well as for its employee. Good management and good work organization are the best forms of prevention. If employees are already stressed, their managers should know how to help (Raqeab Ramani, 2011).

Today, banking organizations pursue complex objectives that are often difficult to reconcile, becoming more competitive, productive, and profitable. To attain these objectives, they must constantly evolve (change how they organize production and work; introduce technological innovations, new human resources management policies, innovative forms of work organization, etc.) (De Coninck & Gollac, 2006).

Researcher in organizational behavior has shown that an individual could suffer from significant health complications backaches, headaches, gastrointestinal disturbances, anxiety and depression amongst others if subjected to stress over a long time. Behavioral changes in excessive tobacco smoking and alcohol consumption, nervous disorders, heart diseases, diabetes, obesity are also related to stress. Occupational Stress is known to lead to job dissatisfaction, reducing productivity (Madeline, 1983).

Therefore, the effectiveness of banking organization services is determined partly by the satisfied employees the organizations maintain. According to Bram (2002), if job satisfaction is going down among employees in the banking sector, it will adversely affect the quality of the services. Not only will the less motivated employee deliver services of a lower quality, but it will also make the banking sector less attractive as an employer. This certainly will have adverse repercussions in a tight employee market. Therefore, this study investigated the impact of occupational stress on the employee's job satisfaction at New Kabul Bank, Kabul, Afghanistan.

1.2. Symptoms of work-related stress:

Defining a clear link between occupational causes, and the resulting symptoms is much harder for a condition. Because many of the symptoms of stress are generalized such as increased anxiety, or irritability, it is easy for them to be ascribed to a characteristic of the worker, rather than to a condition of the work. However, there is a mounting scientific and medical evidence that certain types of work and work organization do have a measurable and verifiable impact on the health of workers.

1.3. Impact of Employee stress on Job Satisfaction:

Both physical and psychological stressors have a tremendous impact on not only the employees' health, but also the organizations. Some of the impacts of employee stress are as follows.

Absenteeism

One of the grave impacts of employee stress is absenteeism. Employees under stress do not feel motivated to work and therefore take a greater number of leaves citing different reasons.

Loss of Judgement

A stressed-out employee loses focus on his work. Due to this, the employee misses out the vital information signals leading to ineffective decision making. Further, various research studies have proved that stress also slows down the thinking process.

Employee conflicts

Stress also might have an impact on the interpersonal relationships at workplace. A person under stress tends to be easily irritated leading to troubled relationships with his colleagues.

Workplace Accidents

Stress results in poor concentration and pre-occupation of the mind leading to workplace accidents. It is generally reported that in their drive to attain deadlines and accomplish tasks, employees tend to ignore safety rules leading to accidents.

1.4. Statement of the problem

Stress at work can be a real problem to the banking organization as well as for its employee. Occupational stress is thought to adversely affect individuals' psychological and physical health and organizations' effectiveness. The stressed employee is also more likely to be unhealthy, poorly motivated, less productive, and less safe at work, which brought less job satisfaction.

Pressures at home and work can bring about stress. According to Chan et al. (2000), the ultimate results of this pressure be one of the essential factors influencing occupational stress in their work. The rapidly changing global scene is increasing the pressure of the workforce to perform maximum output and enhance competitiveness. Indeed, to perform better in their job, there is a requirement for the employees to perform multiple tasks in the workplace to keep abreast of changing technologies (Cascio, 1995; Quick, 1999).

1.5. Significance of the study

- To comes up with a good and relevant finding of job stress and employee job satisfaction in the study area.

- To help the organizations to take corrective measures.
- To be used as a reference for other researchers interested in conducting studies related to these problems.

1.6. Organization of the study

The studies have five chapters. The first chapter is an introduction which consists of the background of the study, statement of the problem, research question, objectives, significance, scope, and limitation of the study. The second chapter presented a review of related literature. Chapter three presented the research methodology. The fourth chapter presents the data presentation and analysis. Finally, chapter five contains a summary of results, concluding remarks, and recommendations.

2. LITERATURE REVIEW

BANK PROFILE



نوی کابل بانک
NEW KABUL BANK

1. **New Kabul Bank** is a bank in Afghanistan that has its main branch in the capital city of Kabul. It was established in 2004 as the **Kabul Bank**, the first private bank in Afghanistan.
2. The bank is under the Central Bank of Afghanistan (*Da Afghanistan Bank-DAB*), the General Directorate of Treasury, and the Afghanistan Ministry of Finance (MOF).
3. New Kabul Bank operates and provides services for valued citizens by covering a vast network of 112 branches, including a technical and supporting office in Dubai with a professional and experienced cadre.

2.1. Theoretical Literature

2.1.1. Concept and definition Occupational Stress

Occupational Stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenges to cope. Stress occurs in a wide range of work circumstances, but it is often made worse when employees feel they have little support from supervisors and colleagues and where they have little control over work or how they can cope with its demands and pressure, Stavroula L. (2003)

Stress results from a mismatch between the demands and pressure on the person, on the other hand, and their knowledge and abilities on the other. Stavroula L. (2003). From another angle, stress is a physical and psychological mental disorder condition that occurs in a pressure situation when resources cannot fulfill an

individual's demand. For most of our lives spent at work, job stress is widely experienced and so pervasive that it's been found to affect people in every sector. Nowadays, stress is considered an essential factor, rapidly increasing the absenteeism rate of employers and employees. Syed Mubasher (2013)

Occupational Stress is a phenomenon that every employee or employer faces and handles differently according to their way. It is a mismatch between individual capabilities and organizational demand (Pediwal, 2011; Jayashree, 2010).

2.1.2. Theories of Occupational Stress

A. Psychological Theories

The predominant paradigm for understanding the causes of occupational injury and illness is the medical model (Quinlan & Bohle, 1991; Quinlan & Johnston, 1993). With its emphasis on individuals rather than groups, treatment rather than prevention, and technological intervention rather than environmental change, the medical model has influenced how occupational injuries and illnesses have been defined and managed. The major criticism of the medical model has been its focus on treating sick or injured employee rather than on producing healthy working environments (Biggins, 1986).

B. Sociological Theories

The most radical departure from the medical model has been the approach of industrial sociologists who have brought the social organization of work as the primary determinant of the occupational injury, illness, and stress into sharp focus (Berger, 1993; James, 1989; Williams & Thorpe, 1992). The medical model's notion of health and illness is rejected as reductionist, individualistic, and interventionist. Subjects are considered unique cases, independent of cultural, social, political, and economic structures and processes.

2.1.3. What Causes Occupational Stress?

Poor work organization, which is how we design jobs and work systems and manage them, can cause Occupational Stress. Excessive and otherwise unmanageable demands and pressure can be caused by poor work design, poor management, and unsatisfactory working condition. Similarly, these things can result in employees not receiving sufficient support from others or not having enough control over their work and its pressure.

There are differences in underlying causes and triggers of work-related stress for everyone. However, some workplace factors are more likely to lead to stress than others: poorly designed shift work, poor communications, and inadequate or even non-existent systems for dealing with bullying and harassment can all increase levels of workplace stress.

The stress begins with the demand and opportunity from the environment for a person and ends with the individual's response to that demand and opportunity (Shah, 2003). In underdeveloped countries like Afghanistan, stress is experienced more in banking sector employees due to economic recession. It refers to the response of individual characteristics towards the working conditions, shaped by the context within which work occurs (Oke & Dawson, 2008).

Occupational Stress can be caused from the following two angles according to WHO

1. Context to Work – Potentially Hazardous Conditions

Organizational culture

- Poor communication, low support for problem-solving and personal development, lack of definition of organizational objectives.

Role in organization

- Role ambiguity and role conflict; responsibility for people unclear.

Career development

- Career stagnation and uncertainty, under or over-promotion, poor pay, job insecurity, low social value to work.

Decision latitude/ control

- Low participation in decision-making, lack of control over overwork.

Interpersonal relationships at work

- Social or physical isolation, poor relationships with superiors, interpersonal conflict, lack of social support.

Home-work interface

- Conflicting demands of work and home, low support at home, dual-career problems.

2. Content of Work – Potential Hazardous Demands

Work environment and equipment

- Problems regarding the reliability, availability, suitability, and maintenance or repair of both equipment and facilities.

Task design

- Lack of variety or short work cycles, fragmented or meaningless work, underuse of skills, high uncertainty.

Workload/pace of work

- Work overload or under load, lack of control, over pacing, high level of time pressures.

Work schedule

- Poorly managed shift working, inflexible work schedules, unpredictable hours,

2.1.4. Effects of Occupational Stress

Usually, the effects of stress can be categorized as follows, according to healthy authority work-related stress:

- Mental (how the mind works);
- Physical (how the body works);
- Behavioral (the things we do);
- Cognitive (the way we think and concentrate).

The effects of stress differ from individual to individual. Many factors influence the individual's interpretation of 'threat,' response to threat, and recovery after a frightening experience.

Different personality styles, gender differences, age, context, family history, emotional state, understanding of self, and general social awareness will influence each person's stress levels.

Irritability as a result of stress can create secondary problems such as the loss of social support. Scientific research has demonstrated that being stressed over a prolonged time is associated with medical conditions such as increased blood pressure and cardiovascular problems.

2.2. Job Satisfaction

2.2.1. The concept and definition of job satisfaction

Job satisfaction is an essential element from an organizational perspective, as it leads to the higher organizational commitment of employees and high commitment leads to overall organizational success and development (Feinstein, 2000, as cited by Ahmed et al. 2010) additionally growth, effectiveness, and efficiency of the banking organization and low employees' intentions to leave the organization (Mosadeghard 2000, as cited by Ahmed et al. 2010)

Human resources research has well established the importance of job satisfaction for retention (Arthur 2001). Defining and measuring job satisfaction has been a challenging process, which has been refined through decades of research and is still occurring. The study of job satisfaction grew out of several schools of management in Afghanistan. Researchers generally agree that job satisfaction is an affective reaction to a job that compares actual outcomes with desired outcomes.

Job satisfaction has been defined as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences" (Locke, 1976: 1300). Locke (1976, as cited in Luthans 2005) forwarded that; although theoretical analyses have critically accepted job satisfaction as being too narrow conceptually, there are three generally accepted dimensions to job satisfaction. First, job satisfaction is an emotional response to a job situation. Second,

job satisfaction is often determined by how well outcomes meet or exceed expectations. Third, job satisfaction represents several related attitudes (Luthans, 2005).

However, an even more widely accepted relationship is the link between employee job satisfaction and employee turnover. Employee job satisfaction is perhaps the most critical factor in job retention.

2.2.2. Theories of Job Satisfaction

Although there are many different approaches to understanding job satisfaction, four particular ones provide the best insight into this essential attitude the two-factor theory of job satisfaction, the dispositional model, value theory, and the social information processing model (Greenberg et al., 2009).

A. Two-factor theory of Job Satisfaction

According to Luthans (2005), Herzberg's two factors are a set of motivators that drives people to achieve. He asserts that Herzberg's theory consists of two dimensions known as "hygiene" factors and "motivator" factors. The hygiene factors are preventive and environmental. They are the parts of the jobs that create dissatisfaction but, if not present, only return the worker to a neutral point of job satisfaction. These job factors include bank policy and administration, supervision, interpersonal relations, benefits, job security, salary, and working conditions.

B. Job satisfaction and Motivator-Hygiene Factors

This section presents findings of previous reports as to the relationship between overall job satisfaction and the job satisfying (the work itself, responsibility, recognition for the work well done, and advancement) and dissatisfying (working conditions, supervision, relations with co-employee, salary, company policy, and administration) factors. There is a significant positive relationship between job satisfaction and pay, as investigated by Castillo, Conklin, and Cano (1998), Bowen (1980) (as cited by Mcwatts, 2005).

Salancik and Pfeffer's (1978); Chen (2001:625); Chen, Farh, and Tsui (1998); Rowley (1996); Luddy (2005) and Enders (1997), reported a positive and significant relationship between job satisfaction and supervision (as cited by Mcwatts, 2005). Findings by Bowen (1980) indicated a significant positive relationship between job satisfaction and opportunity for advancement (as cited by Castillo, 1999).

Several studies have reported a significant positive relationship between job satisfaction and recognition. Bowen (1980) and Moxley (1997) reported a significant relationship between job satisfaction and recognition. Padilla-Velez (1993) reported a low

relationship between job satisfaction and the recognition aspects of their job for vocational teachers in Puerto Rico. However, Bowen and Radhakrishna (1990), Cano and Miller (1992) failed to find a significant relationship between job satisfaction and recognition (as cited by Castillo, 1999).

Several researchers and authors like (Oshagbemi 2001), Lacy and Sheehan (1997) said that individuals who perceive that they have better interpersonal friendships with their co-employee and immediate supervisors report higher job satisfaction (as cited by Mcwatts, 2005). Furthermore, Padilla-Velez (1993), Bowen (1980), and Bowen and Radhakrishna (1990) found a positive and significant relationship between co-workers and job satisfaction. On the contrary, some researchers (Aebi, 1972; Balyeat, 1968; Herzberg, manner, and Snyderman, 1959; McLaughlin and Montgomery, 1976; Morris, 1972; reported that job dissatisfaction was correlated with working conditions (as cited by Castillo, 1999).

C. The Dispositional model of Job Satisfaction

This approach says that job satisfaction is a relatively stable characteristic that stays with people over various situations. According to this conceptualization, people who like the jobs they are doing simultaneously also tend to like the jobs they may be doing at another time, even if they are different (Greenberg et al., 2009).

D. Value theory of job satisfaction

Another approach to job satisfaction, known as the value theory of job satisfaction, takes a broader look at the question of what makes people satisfied. This theory argues that almost any factor can be a source of job satisfaction so long as it is something that people value.

According to Greenberg et al. (2009), this approach to job satisfaction implies that an effective way to satisfy employees is to find out what they want and, to the extent possible, give it to them. However, because it often is unknown what employees want, this is easier said than done.

E. Social information processing Model

The idea that people's attitudes towards their job are based on information they get from other people is inherent in the social information processing model. This approach specifies that people adopt attitudes and behaviors in keeping with the cues provided by others with whom they come in contact. The social information processing model is essential as it makes sense for managers to pay careful attention to what employees are thinking and feeling about their job.

2.2.3. Measuring job satisfaction

Although people have many different attitudes toward various aspects of their job, they are not particularly easy to assess. Not only can't you directly observe an attitude all we noted, but you also cannot accurately infer its existence based on people's behavior, so for the most part, we have to rely on what people tell us to determine their attitude. However, people may not be entirely open about their attitudes and keep much of what they feel to themselves. Moreover, sometimes our attitudes are so complex that it's difficult to express them in any coherent fashion-even if we are willing to do so. Given these challenges, social scientists have worked hard over the years to develop reliable and valid instruments designed to measure job satisfaction systematically.

Job Descriptive Index (JDI)

One of the most popular instruments is the Job Descriptive Index (JDI), a questionnaire in which people indicate whether or not each of several adjectives describes a particular aspect of their work. Questions on the JDI deal with five distinct aspects of jobs: the work itself, pay, promotion opportunities, supervision, and co-employee (Greenberg et al., 2009).

Minnesota Satisfaction Questionnaire (MSQ)

Another popular job satisfaction measure is the Minnesota Satisfaction Questionnaire (MSQ) which uses a different approach. People who were completing this scale rate the extent to which they are satisfied or dissatisfied with various aspects of their job. Higher scores reflect a higher degree of job satisfaction (Greenberg et al., 2009).

MSQ has the advantage of versatility in the fact that long and short forms are available. It also makes provision for faceted as well as overall measures. The long-form contains 100 items, and the short form contains 20 items measuring different facets of job satisfaction (Spector, 1997).

Pay Satisfaction Questionnaire (PSQ)

Although the JDI and the MSQ measure many different aspects of job satisfaction, other scales focus more narrowly on specific facets of satisfaction. For example, as its name suggests, the Pay Satisfaction Questionnaire (PSQ) concerns attitudes toward various aspects of pay. The PSQ provides valid measures of such critical aspects as satisfaction with pay level, and pay raises fringe benefits, and the structure and administration of the pay systems (Greenberg et al. 2009).

Job Diagnostic Survey (JDS)

The Job Diagnostic Survey was developed to study the effects of job characteristics on people). The JDS

covers several areas of job satisfaction, such as growth, pay, security, the social, supervisor as well as global satisfaction (Hackman & Oldham, 1975 as quoted by Spector, 1997)

Job Satisfaction Survey (JSS)

The Job Satisfaction Survey is another standard measure of job satisfaction, and it was used in the present study to elicit data on the job satisfaction levels of participants. The JSS has been tested for reliability and validity across different studies (Spector, 1997). It assesses nine facets of job satisfaction as well as overall satisfaction.

Table 2.1–Facets of Job Satisfaction Survey (JSS)

Dimensions of job satisfaction	Description
1. Pay	Satisfaction with pay and pay raises
2. Promotion	Satisfaction with promotion opportunities
3. Supervision	Satisfaction with immediate supervisor
4. Fringe benefits	Satisfaction with fringe benefits
5. Contingent rewards	Satisfaction with rewards (not necessarily
6. Operating conditions	monetary) for exemplary performance
7. Co-Employee	Satisfaction with rules and procedures
8. Nature of work	Satisfaction with co-employee
9. Communication	Satisfaction with the type of work done

Source: Spector (1997: 8)

Job-In-General Scale (JIG)

The Job-In-General Scale has been designed to measure overall job satisfaction rather than facets. According to Ironson et al. (1989), as quoted by Spector (1997, p. 18), "overall job satisfaction is not the sum of individual facets, it should rather be managed by using a general scale like the JIG."

2.2.4. The consequences of job satisfaction

Numerous authors have highlighted that job satisfaction impacts employee productivity, turnover, absenteeism, physical and psychological health (Johns, 1996; Luthans, 2005; Mullins, 1996) as cited by Nezaam (2005).

Productivity

Nezaam (2005) mentioned that research findings indicate that the relationship between satisfaction and productivity is positive but very low and inconsistent

(Johns, 1996). According to Luthans (2005), although a relationship between job satisfaction and productivity exists, the relationship between these variables is not strong, as quoted by Nezaam (2005).

Physical and psychological health

Spector (1997) states that individuals who dislike their jobs could experience adverse health effects that are either psychological or physical. On the other hand, Luthans (2005) mentions that employees with high job satisfaction tend to experience better mental and physical health.

Turnover

As mentioned by Nezaam (2005), several studies strongly support the view that turnover is inversely related to job satisfaction (Griffon, Hand, Meglino & Mobley (1979) and Price (1977) cited in Robbins et al., 2003).

According to French (2003), a high employee turnover rate is often prevalent in an environment where employees are highly dissatisfied.

Absenteeism

Nezaam (2005) described research that indicates that job satisfaction levels are related to absenteeism (Hellriegel, Slocum & Woodman, 1989). Nel et al. (2004, p. 548) maintain that "absenteeism is regarded as withdrawal behavior when it is used as a way to escape an undesirable working environment." According to Luthans (2005), various studies on the relationship between satisfaction and absenteeism indicate an inverse relationship between the two variables. Thus, when satisfaction is high, absenteeism tends to be below. The converse indicates that when satisfaction is low, absenteeism tends to be high.

2.3. Empirical Review

Numerous individual-level variables have been examined as potential moderators of the relationship between organizational (employee) stress and job satisfaction. When organizational stress was high, individuals with a high sense of competence reported more excellent performance with work and co-employee and reduced feelings of depersonalization compared to those with a lower sense of competence. When experienced stress was low, highly competent individuals were less satisfied with co-employee than were individuals with a shared sense of competence.

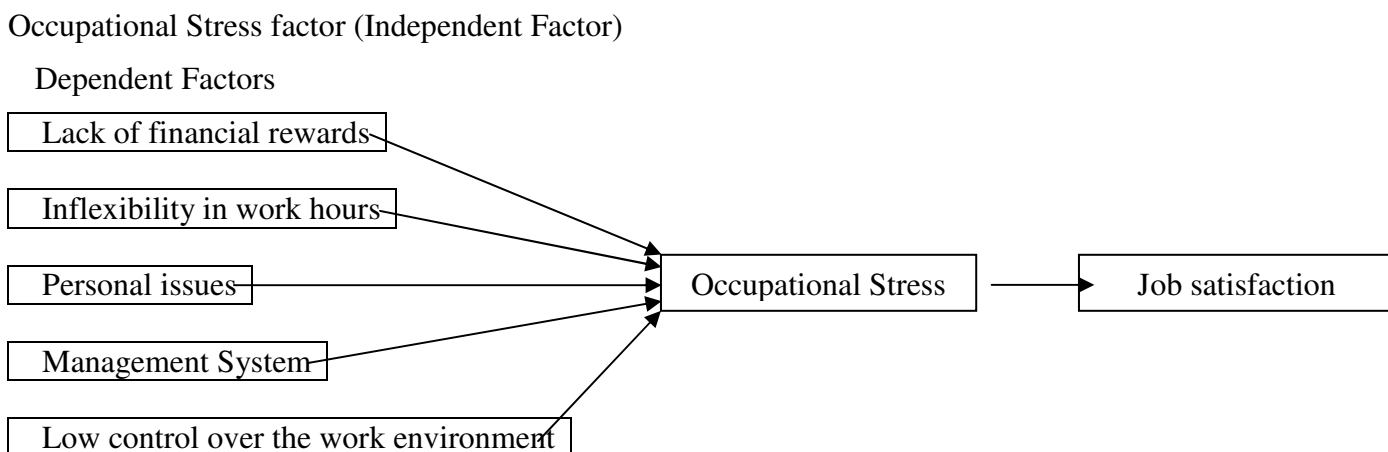
They found that the negative Correlation between role ambiguity and work satisfaction was significant for individuals with a high internal locus of control but was not significant for individuals with a high external locus of control. Their findings suggest that role ambiguity is aversive primarily to internals because it frustrates their attempts to secure job-related information.

The study revealed a positive relation between Occupational Stress and emotional exhaustion and not with job performance, and efficacy beliefs are positively associated with job performance. As hypothesized, the interaction term between efficacy beliefs and Occupational Stress is unrelated to emotional exhaustion and job performance.

Since satisfaction affects performance, this study focused on the effect of Occupational Stress on employee satisfaction instead of emotional exhaustion and performance. The study conducted in Kabul was limited to the banking sector, i.e., New Kabul Bank, which may not represent any other bank concerning Occupational Stress problems. Therefore, the current study investigates the situation of Occupational Stress in New Kabul Bank, more specifically in the kotesanghee branch of the bank, i.e., New Kabul bank.

2.4. Conceptual Frame Work.

Figure 2.1. Relationship of variables considered in the study.



Source : (Developed by researcher, 2021)

3. RESEARCH METHODOLOGY

3.1. NEED FOR THE STUDY:

This study helps us to understand the impact of occupational stress on job satisfaction of the employees at New Kabul Bank at Afghanistan.

3.2. Objectives of the study

The following are objectives for this study:

- To study the occupational stress and level of job satisfaction of the employees of New Kabul Bank.
- To analyze the factors influencing stressors of the employees of New Kabul Bank.
- To study occupational strategies practiced by New Kabul Bank.

3.3. Scope of the study

The scope of this study focuses on the factors contributing to Occupational Stress on the employee's job satisfaction at New Kabul Bank by taking a significant branch of New Kabul Bank, located in Kota-e-Sangee, Kabul.

3.4. Limitation of the study

- The study is carried out in kote-sanghee branch of bank, i.e., New Kabul bank, Afghanistan. Thus, its finding cannot be generalized.
- This study is Confined to 80 respondents.

3.5. FORMULATION OF HYPOTHESIS:

H0: there is no significance relation between stress factor (monetary & non-monetary benefits) and job satisfaction of employee.

H1: there is significance relation between stress factor (monetary & non-monetary benefits) and job satisfaction of employee.

3.6. RESEARCH METHODOLOGY

➤ Primary Data

The primary data is collected from through Structured questionnaire.

- Total population in kote-sanghee branch is 100.
- Sample size is 80 respondents.
- Sampling technique convenience sampling.
- Mode of survey: Online

➤ Secondary Data

The secondary data was collected from books, journals, websites and published related literature.

3.7. Tools & Techniques

➤ Tools

- Tables
- Bar charts
- Percentage
- One-way anova

4. DATA PRESENTATION AND ANALYSIS

Introduction

This chapter is concerned with the presentation, analysis, and interpretation of data gathered through primary sources of questionnaires. The chapter presented the result of the survey organizing into four major sections. The first section discussed the response rate of the respondent, the second section presents respondents' demographic information, the third section of the chapter discusses the study survey result, and the fourth section discusses the descriptive statics used to rank the variables causing Occupational Stress. Finally, section five presents the Correlation between Occupational Stress and employee job satisfaction.

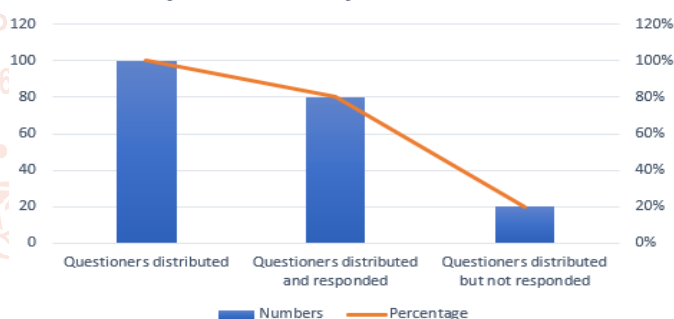
4.1. Respondent's response rate

Table 4.1.1: Respondent's rate

	Numbers	Percentage
Questioners distributed	100	100%
Questioners distributed and responded	80	80%
Questioners distributed but not responded	20	20%

Source: (Survey Result 2021)

Respondent's Response Rate Chart



INTERPRETATION:

As shown in the above table 4:1, respondent responses were 80%, indicating the most significant part of questioners were responded as relevant information for the analysis and finding of the study. The non-response is 20%.

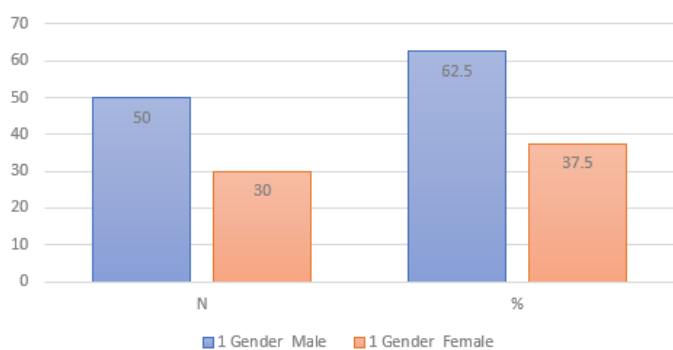
4.2. Demographic Characteristics

Table 4.2.1 Gender wise Information

Q. No	Respondent background	Description	N	%
1	Gender	Male	50	62.5
		Female	30	37.5

Source: (Survey Result 2021)

Gender Wise Respondent Chart



INTERPRETATION:

The above analysis shows that 62.5% of the respondents are male employee and remaining 40% respondents are female employee at New Kabul Bank.

INTERPRETATION:

The above analysis shows that 90% of the respondents are permanent employee and remaining 10% respondents are contract employee at New Kabul Bank.

Table 4.2.4 Educational qualification Information

Q. No	Respondent background	Description	N	%
4	Educational qualification	Twelve Completed	03	3.75
		Diploma	11	13.75
		UG	27	33.75
		PG	39	48.75

Source: (Survey Result,2021)

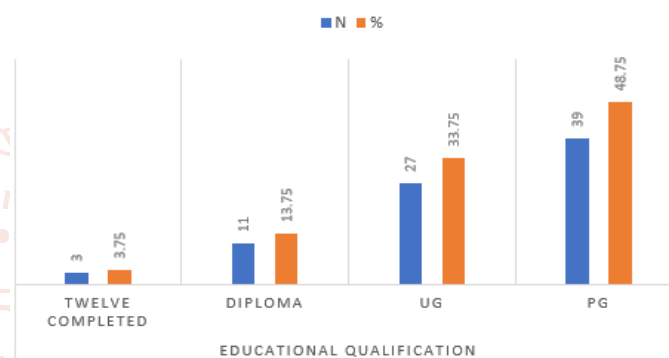
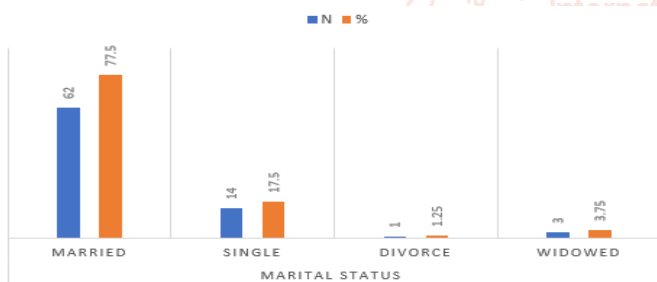


Table 4.2.2 Marital Status Information

Q. No	Respondent background	Description	N	%
2	Marital status	Married	62	77.5
		Single	14	17.5
		Divorce	01	1.25
		Widowed	03	3.75

Source: (Survey Result, 2021)



INTERPRETATION:

From the above data it is evident that 48.75% of the respondents are post graduated, 33.75% of employee are under graduate, 13.75% are diploma level and 3.75% of employee are only 12th pass.

INTERPRETATION:

The above analysis shows that 77.5% of the respondents are married employee and remaining 17.5% respondents are single employee at New Kabul Bank.

Table 4.2.5 Gender wise Information

Q. No	Respondent background	Description	N	%
5	Work experience	Less than a Year	05	6.25
		1- 5 Year	57	71.25
		6-10 Year	13	16.25
		Above 10 Year	05	6.25

Source: (Survey Result,2021)

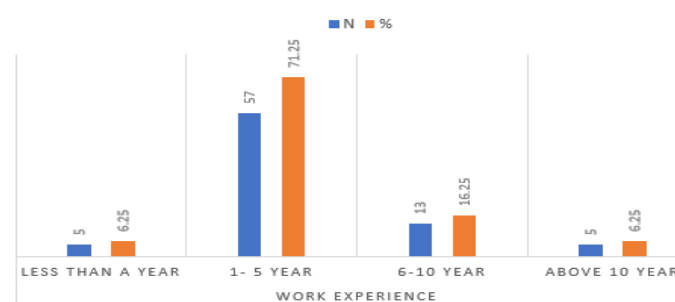
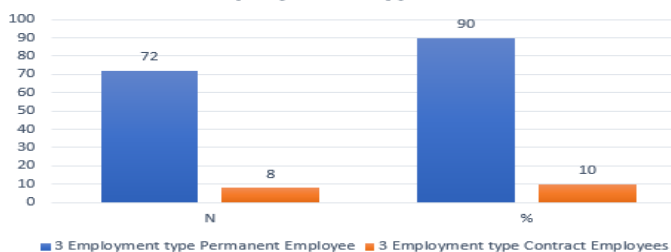


Table 4.2.3 Employment type Information

Q. No	Respondent background	Description	N	%
3	Employment type	Permanent Employee	72	90
		Contract Employees	08	10

Source: (Survey Result,2021)

Employment Type Chart



INTERPRETATION:

From the above data it is evident that 71.25% of the respondents are having at least 5 yrs., 16.25% of

employee are having at least 5-10 yrs., 6.25% of employee are having above 10 yrs., and 6.25% of employee are only having less than a year.

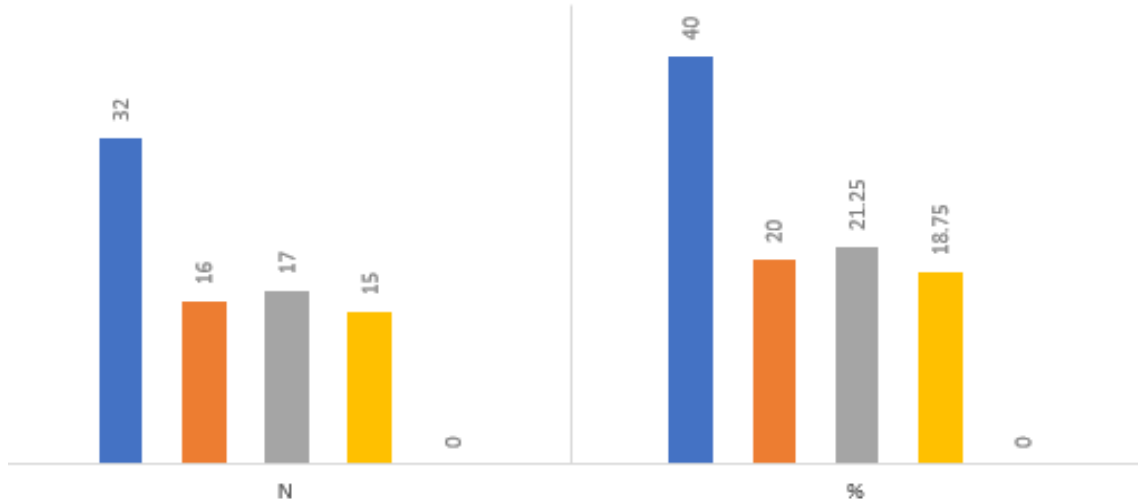
4.3. Environmental factor causing Occupational Stress

Table 4.3: The respondents result on work environment stress questions 1, 2, 3, 4 and 5

Note: Response measurements, 1-strongly agree, 2-Agree, 3-Neutral, 4-Disagree, and 5-strongly disagree

Q. NO	Study Question	Level of Agreement	N	%	χ	σ
1	I am not clear about the goals and objectives of my organization	1	32	40	3.71	1.521
		2	16	20		
		3	17	21.25		
		4	15	18.75		
		5	00	00		

Source: (Survey result, 2021)

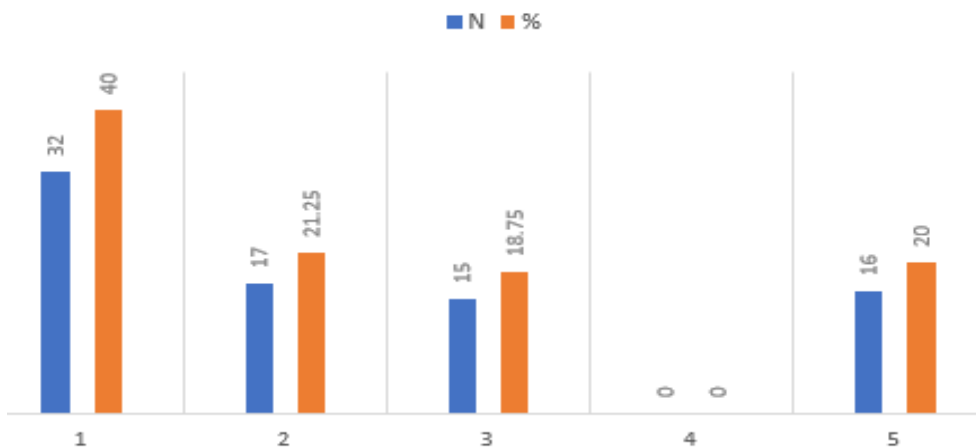


INTERPRETATION:

81.25% of the employees are not clear about the goals and objectives of organization where as 18.75% of the employees unaware about the goal and objectives of organization.

Q.NO	Study Question	Level of Agreement	N	%	χ	σ
2	My working location hinders me from getting to work regularly.	1	32	40	2.29	1.482
		2	17	21.25		
		3	15	18.75		
		4	00	00		
		5	16	20		

Source: (Survey result, 2021)

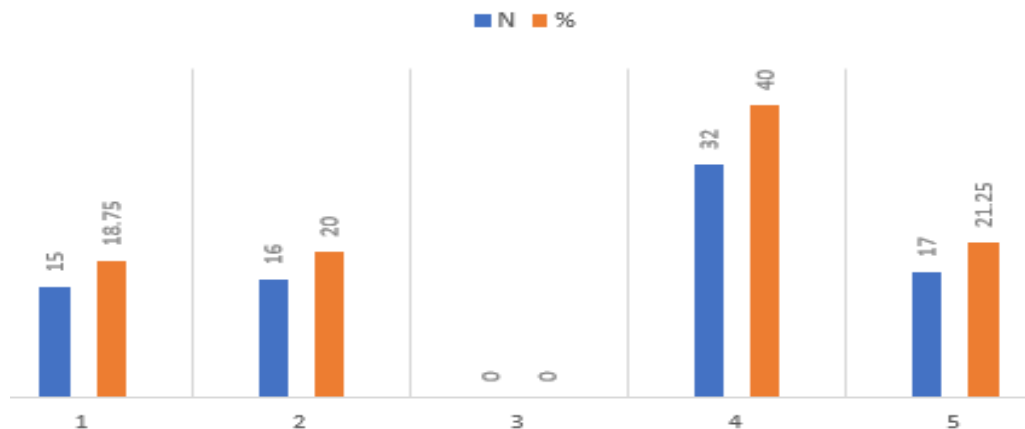


INTERPRETATION:

82% of the employee are hinders from getting to work regularly. Whereas 18% of the employees are comfortable working regularly.

Q.NO	Study Question	Level of Agreement	N	%	χ	σ
3	If work gets difficult, my colleagues will not help me.	1	15	18.75	3.46	1.290
		2	16	20		
		3	00	00		
		4	32	40		
		5	17	21.25		

Source: (Survey result, 2021)

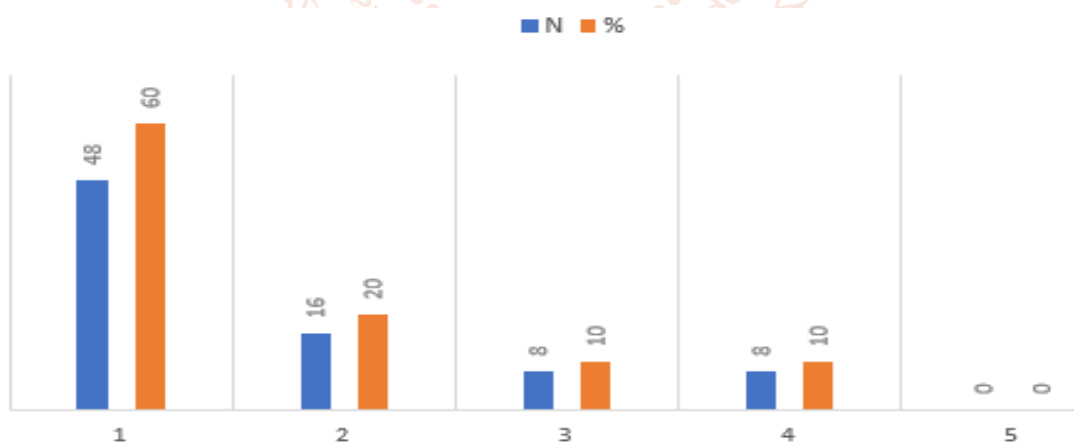


INTERPRETATION:

61.25% of the employees agree that they get help from the colleagues whereas 41.75% of the employees disagreed agree that they get help from the colleagues.

Q.NO	Study Question	Level of Agreement	N	%	χ	σ
4	There is a lack of equipment and infrastructure at my organization.	1	48	60	2.39	1.461
		2	16	20		
		3	08	10		
		4	08	10		
		5	00	00		

Source: (Survey result, 2021)

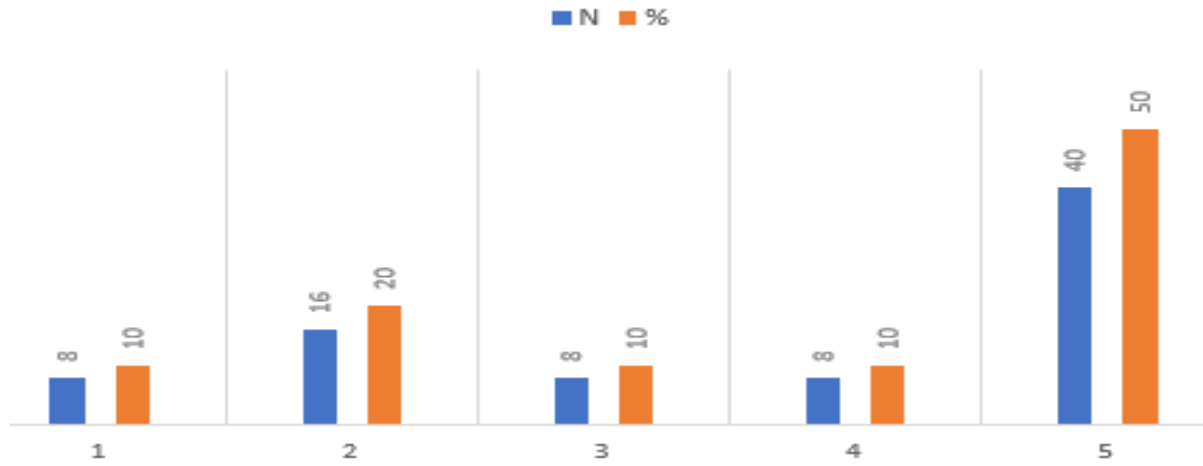


INTERPRETATION:

80% of the employees agreed there is a lack of equipment and infrastructure, and 20% of the employees disagreed with the above.

Q.NO	Study Question	Level of Agreement	N	%	χ	σ
5	There is an ambiguity toward the rules and regulations of my organizations work environment	1	08	10	1.96	1.170
		2	16	20		
		3	08	10		
		4	08	10		
		5	40	50		

Source: (Survey result, 2021)



INTERPRETATION:

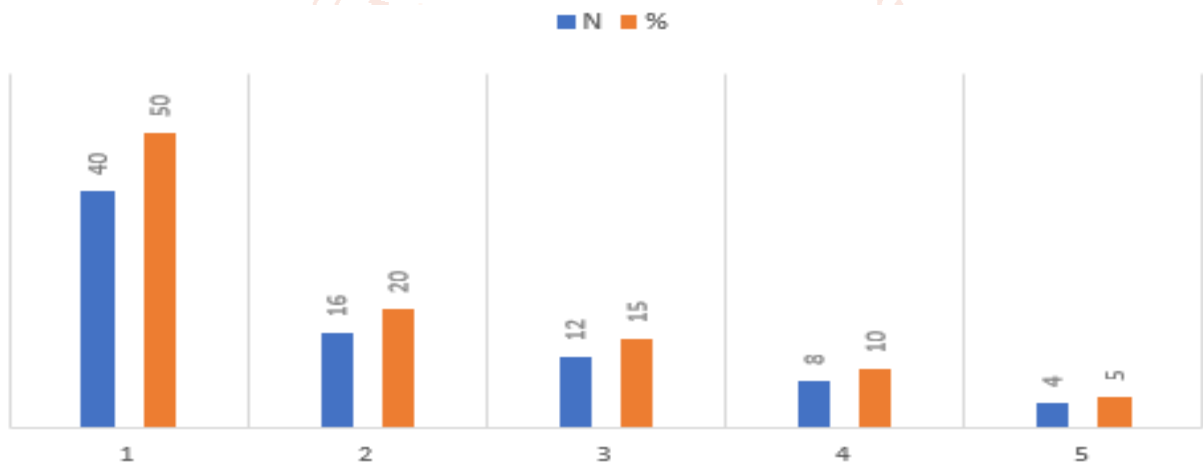
50% of the employees agreed their ambiguity toward the rules and regulations of their organizations work and, 50% of the employees disagreed with the above statement.

4.3.1. lack of financial rewards

Table 4.4: The respondents result on lack of financial questions 6,7and 8

Q.NO	Study Question	Level of Agreement	N	%	χ	σ
6	In our organization, we face a lack of financial resources	1	00	00	3.31	1.230
		2	15	18.75		
		3	17	21.25		
		4	32	40		
		5	16	20		

Source: (Survey result, 2021)

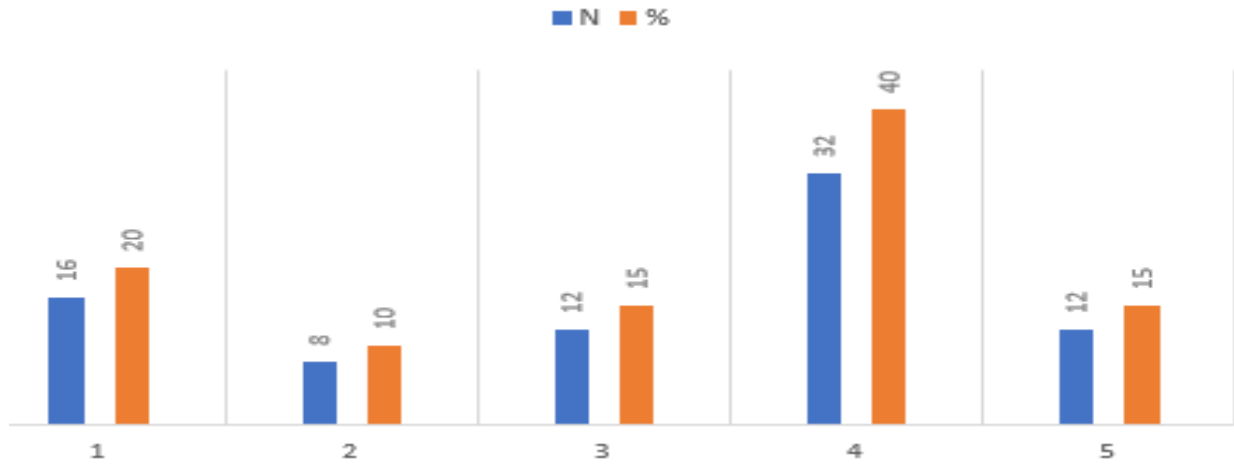


INTERPRETATION:

40% of the employees agreed that they face a lack of financial resources and, 60% of the employees disagreed with the above statement.

Q.NO	Study Question	Level of Agreement	N	%	χ	σ
7	There is uncertainty about the future funds and benefits in my organization	1	16	20	3.55	1.410
		2	08	10		
		3	12	15		
		4	32	40		
		5	12	15		

Source: (Survey result, 2021)

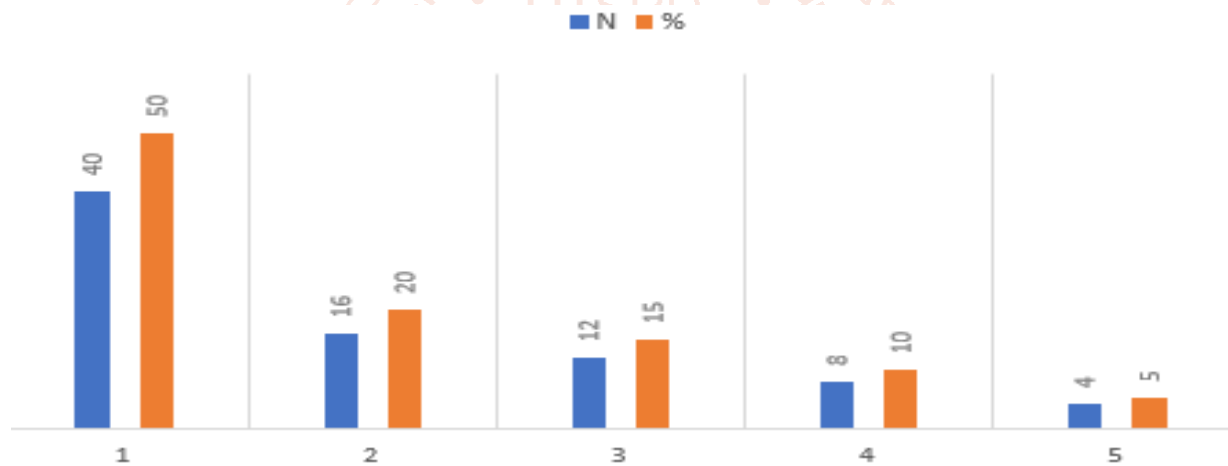


INTERPRETATION:

45% of the employees agreed that their uncertainty about the future funds and benefits in their organization and, 55% of the employees disagreed with the above statement.

Q.NO	Study Question	Level of Agreement	N	%	χ	σ
8	Our organization pay hours is unfair	1	40	50	2.19	1.333
		2	16	20		
		3	12	15		
		4	08	10		
		5	04	5		

Source: (Survey result, 2021)



INTERPRETATION:

85% of the employees agreed that their organization pay hours is unfair and, 15% of the employees disagreed with the above statement.

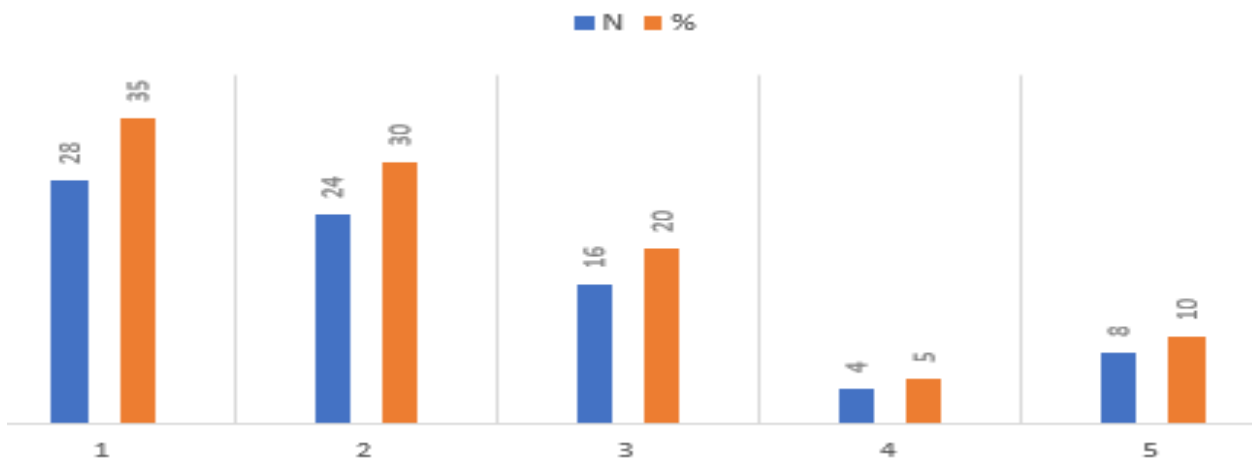
4.3.2. Inflexibility in work

Respondents were asked the following four questions that explain factors contributing to Occupational Stress related to inflexibility in work summarized in Table 4.5 below.

Table 4.5: The respondents result on inflexibility in work questions 9,10,11,12

Q. No	Study Question	Level of Agreement	N	%	χ	σ
9	I am pressured to work long hours	1	28	35	2.66	1.502
		2	24	30		
		3	16	20		
		4	04	05		
		5	08	10		

Source: (Survey result, 2021)

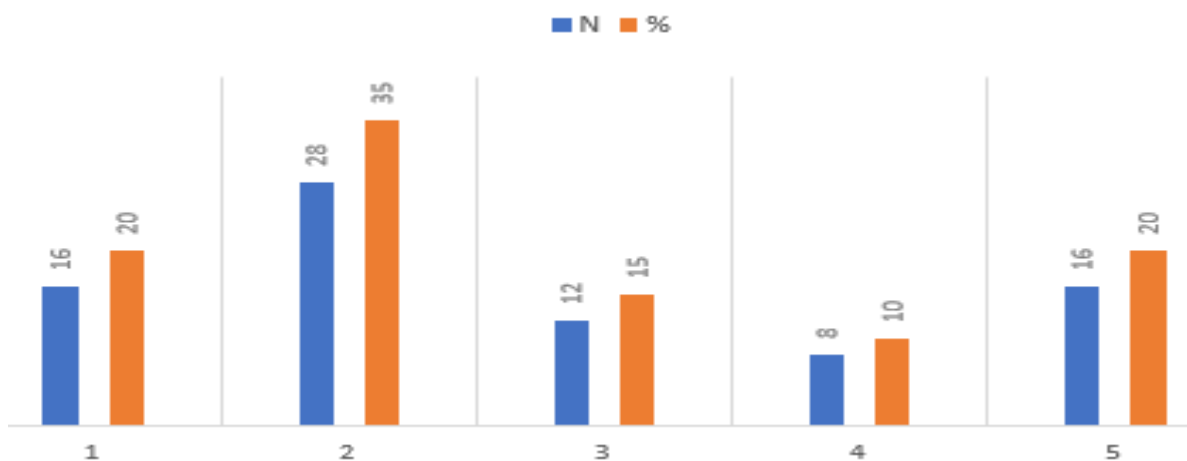


INTERPRETATION:

85% of the employees agreed that they feel pressured to work long hours and, 15% of the employees disagreed with the above statement.

Q. No	Study Question	Level of Agreement	N	%	χ	σ
10	There is no proper timing of job	1	16	20	3.51	1.369
		2	28	35		
		3	12	15		
		4	08	10		
		5	16	20		

Source: (Survey result, 2021)

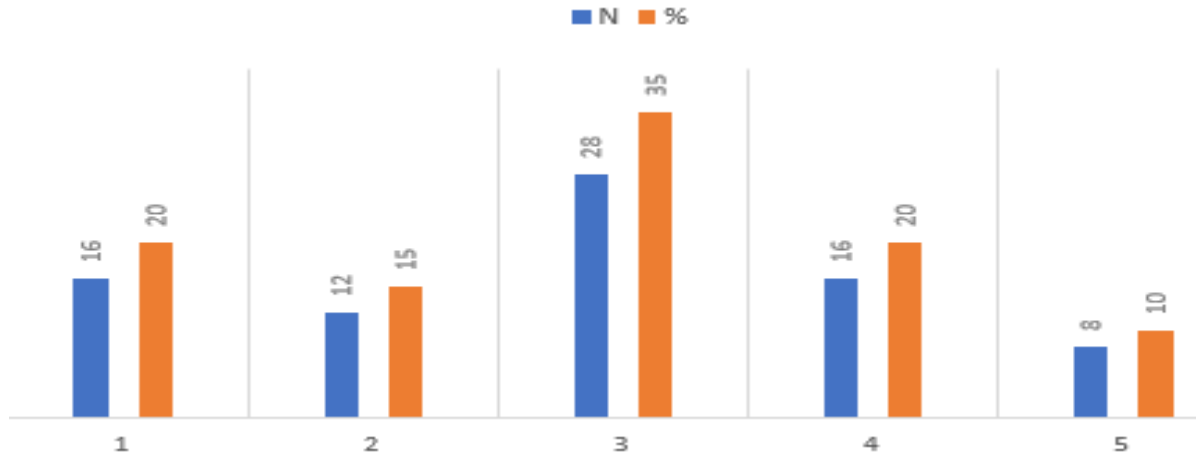


INTERPRETATION:

70% of the employees agreed that there is no proper timing of job and, 30% of the employees disagreed with the above statement.

Q. No	Study Question	Level of Agreement	N	%	χ	σ
11	I cannot neglect some tasks when I face too much to do	1	16	20	2.60	1.403
		2	12	15		
		3	28	35		
		4	16	20		
		5	08	10		

Source: (Survey result, 2021)

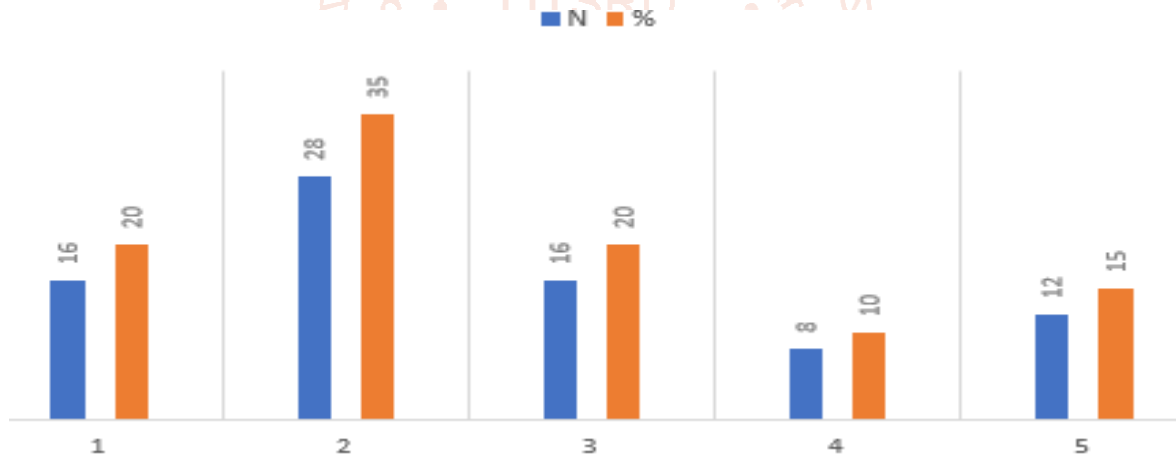


INTERPRETATION:

45% of the employees agreed that they cannot neglect some tasks when they face too much to do and, 55% of the employees disagreed with the above statement.

Q. No	Study Question	Level of Agreement	N	%	χ	σ
12	I'm unhappy at my job in this organization	1	16	20	2.54	1.450
		2	28	35		
		3	16	20		
		4	08	10		
		5	12	15		

Source: (Survey result, 2021)



INTERPRETATION:

75% of the employees agreed that there uncertainty about the future funds and benefits in their organization and, 25% of the employees disagreed with the above statement.

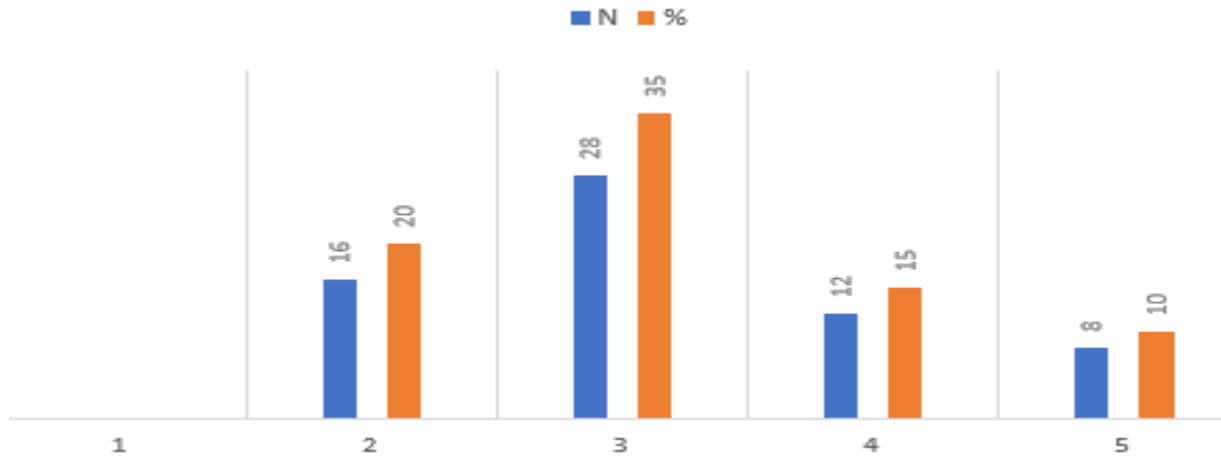
4.3.3. Personal issues

Respondents were asked the following five questions that explain factors contributing to Occupational Stress related to Personal issues. Occupational Stress is summarized in table 4.5 below.

Table 4.6: The respondents result on personal issue question 13, 14,15,16,17

Q.No	Study Question	Level of Agreement	N	%	χ	σ
13	I didn't know how to go about getting my job done	1	16	20	3.44	1.571
		2	28	35		
		3	12	15		
		4	08	10		
		5	16	20		

Source :(Survey result, 2021)

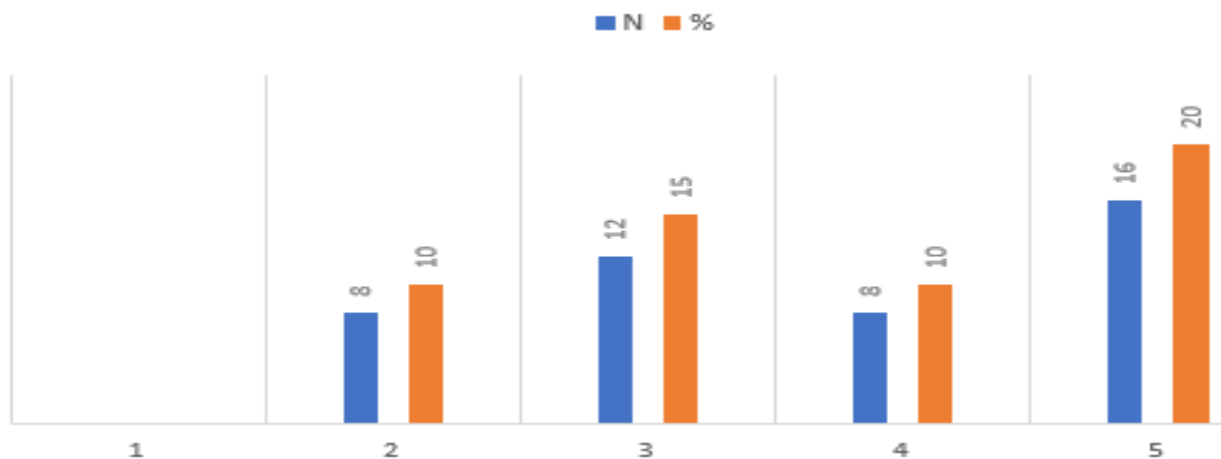


INTERPRETATION:

70% of the employees agreed that they didn't know how to go about getting my job done and, 35% of the employees disagreed with the above statement.

Q.No	Study Question	Level of Agreement	N	%	χ	σ
14	I am not clear with what is expected of me at work	1	08	10	3.67	1.350
		2	12	15		
		3	08	10		
		4	16	20		
		5	36	45		

Source :(Survey result, 2021)

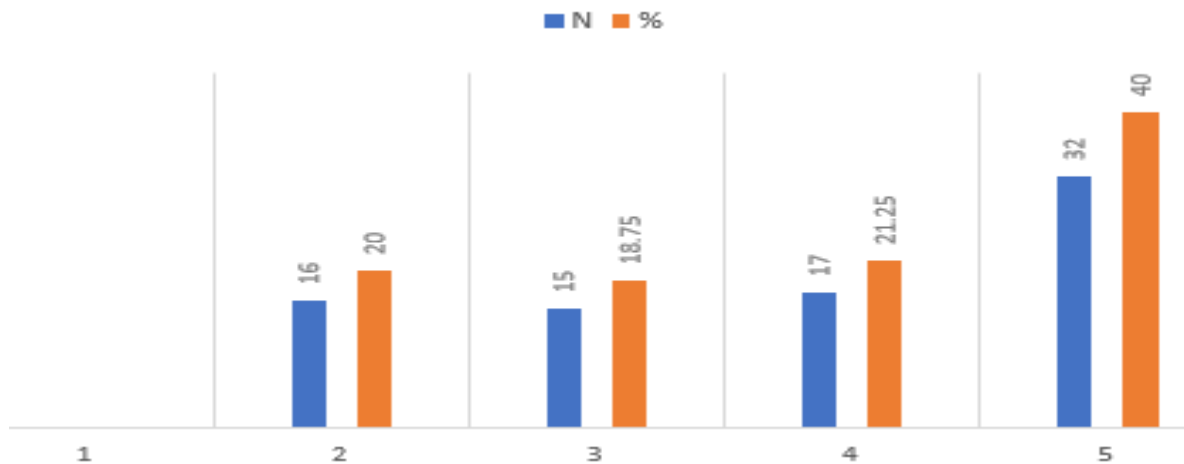


INTERPRETATION:

75% of the employees agreed that they are not clear with what is expected of me at work and, 25% of the employees disagreed with the above statement.

Q. No	Study Question	Level of Agreement	N	%	χ	σ
15	I am not clear what my duties and responsibilities are	1	16	20	2.54	1.450
		2	15	18.75		
		3	17	21.25		
		4	32	40		
		5	00	00		

Source :(Survey result, 2021)

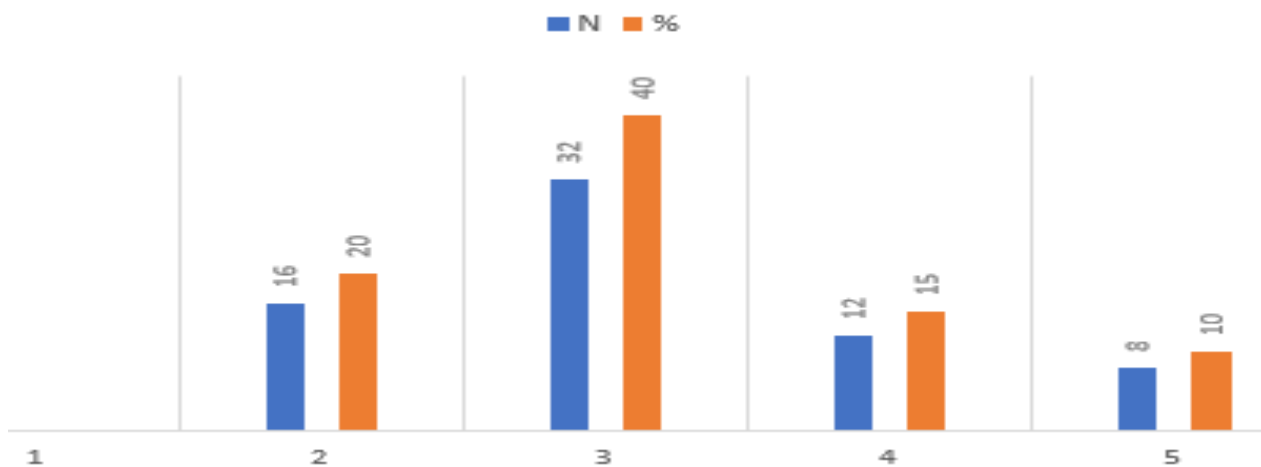


INTERPRETATION:

60% of the employees agreed that they are not clear what my duties and responsibilities and, 40% of the employees disagreed with the above statement.

Q. No	Study Question	Level of Agreement	N	%	χ	σ
16	Relationships at work are strained in my organization	1	16	20	2.39	1.443
		2	32	40		
		3	12	15		
		4	08	10		
		5	12	15		

Source :(Survey result, 2021)

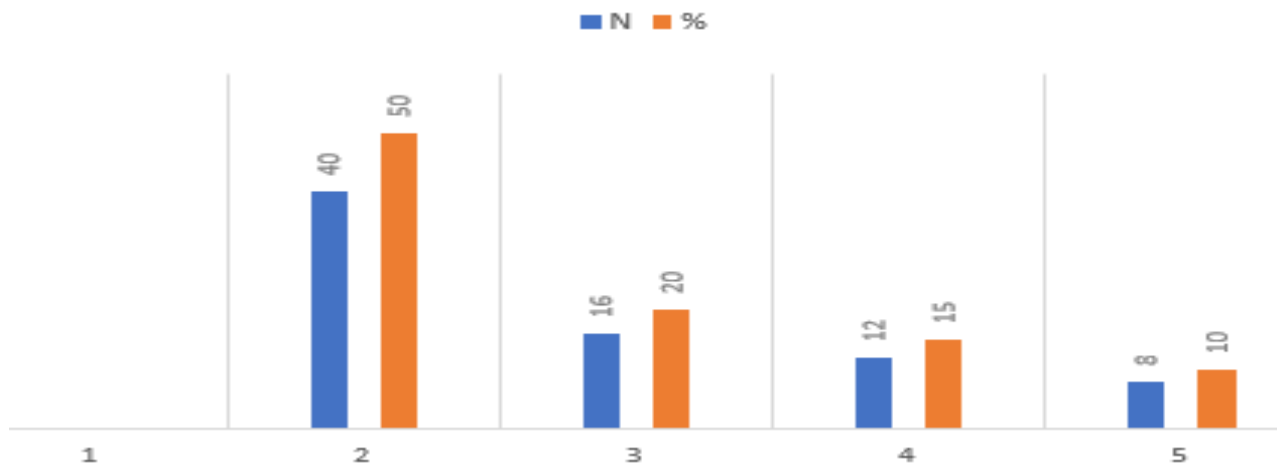


INTERPRETATION:

75% of the employees agreed that Relationships at work are strained in my organization and, 25% of the employees disagreed with the above statement.

Q. No	Study Question	Level of Agreement	N	%	χ	σ
17	I'm skilled at my work	1	40	50	2.39	1.443
		2	16	20		
		3	12	15		
		4	08	10		
		5	04	5		

Source :(Survey result, 2021)



INTERPRETATION:

85% of the employees agreed that they are skilled at my work and, 25% of the employees disagreed with the above statement.

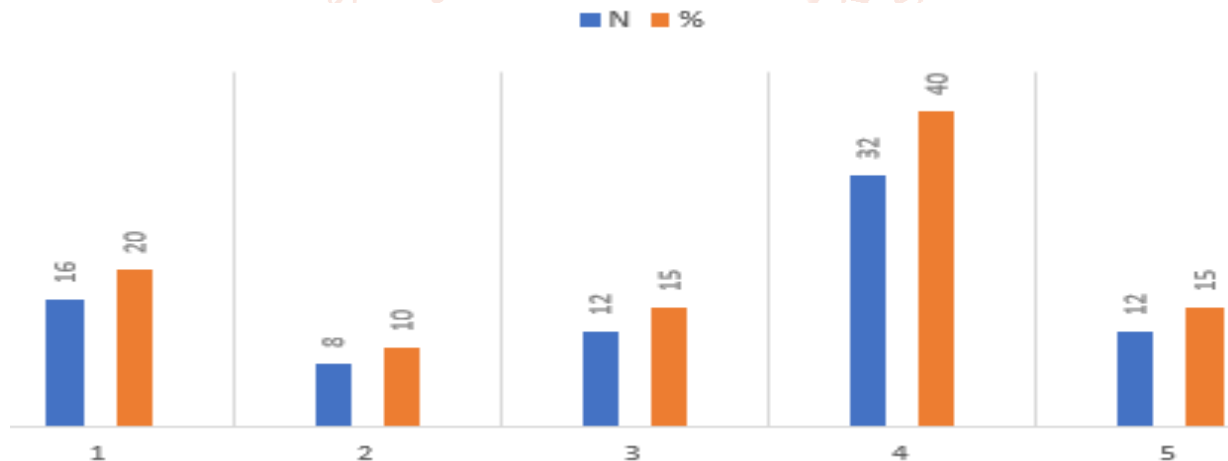
4.4. Management System

Respondents were asked the following five questions *18 to 26* that explain factors contributing to Occupational Stress related to the management system.

Table 4.7: The respondents result on management system question 18, 19,20,21,22

Q. No	Study Question	Level of Agreement	N	%	χ	σ
18	I lack an understanding of how my work fits into the overall aim of the organization	1	16	20	3.97	1.342
		2	08	10		
		3	12	15		
		4	32	40		
		5	12	15		

Source: (Survey result, 2021)

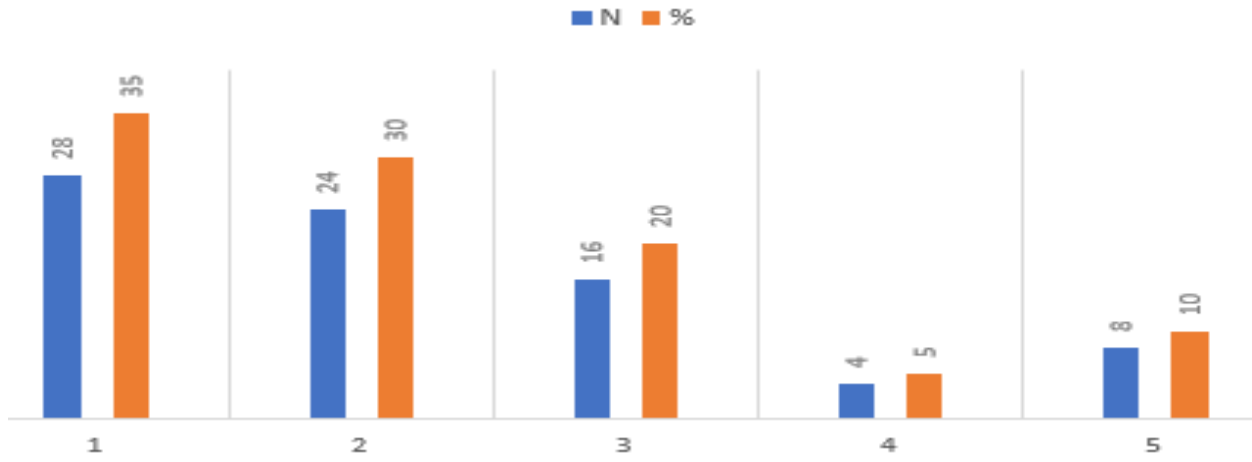


INTERPRETATION:

45% of the employees agreed that they lack an understanding of how my work fits into the overall aim of the organization and, 25% of the employees disagreed with the above statement.

Q. No	Study Question	Level of Agreement	N	%	χ	σ
19	I'm recruited on a political basis in this organization	1	28	35	2.99	1.557
		2	24	30		
		3	16	20		
		4	04	05		
		5	08	10		

Source: (Survey result, 2021)

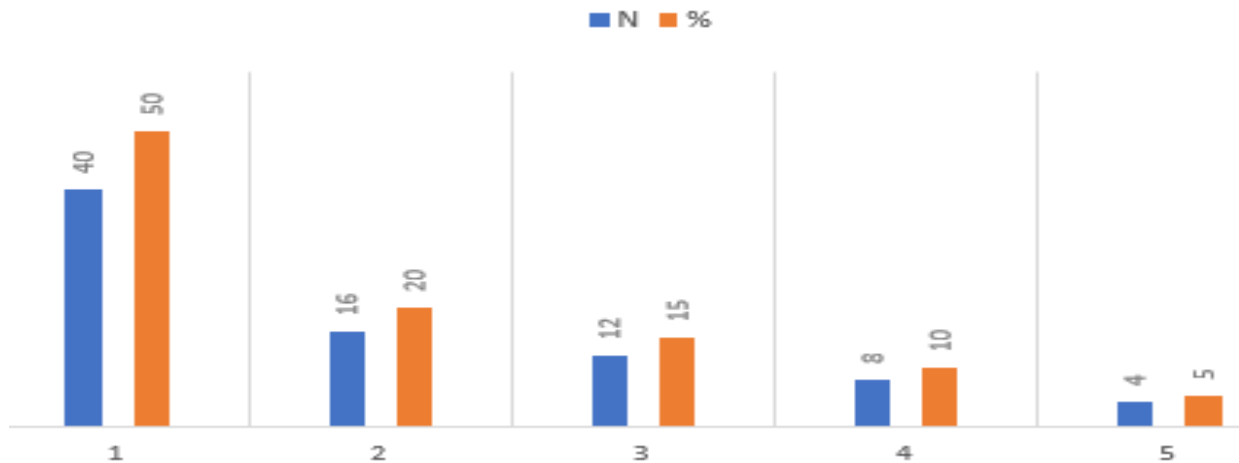


INTERPRETATION:

85% of the employees agreed that they are skilled at my work and, 15% of the employees disagreed with the above statement.

Q. No	Study Question	Level of Agreement	N	%	χ	σ
20	I'm recruited on a contract basis in this organization	1	40	50	3.65	1.341
		2	16	20		
		3	12	15		
		4	08	10		
		5	04	5		

Source: (Survey result, 2021)

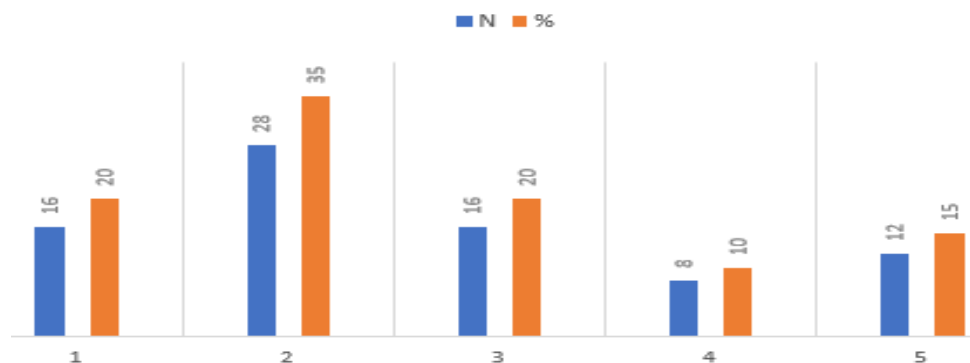


INTERPRETATION:

85% of the employees agreed that they recruited on a contract basis in this organization and, 15% of the employees disagreed with the above statement.

Q. No	Study Question	Level of Agreement	N	%	χ	σ
21	At my organization, I face multi-task responsibilities	1	16	20	2.52	1.433
		2	28	35		
		3	16	20		
		4	08	10		
		5	12	15		

Source: (Survey result, 2021)



INTERPRETATION:

75% of the employees agreed that they are face multi-task responsibilities and, 25% of the employees disagreed with the above statement.

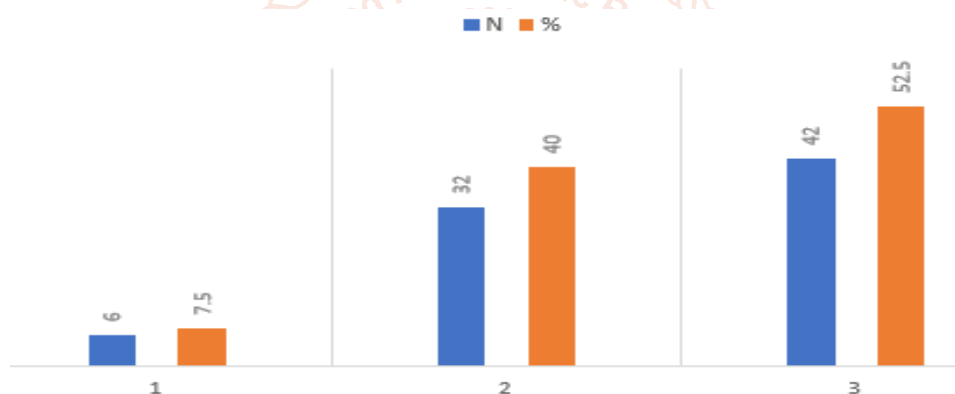
4.5. Employees job satisfaction

Note: Response measurements, 1-highly satisfied, 2-moderately satisfied, 3- less satisfied.

Table 4.11: Employees job satisfaction

Q. No	Job Satisfaction	Level of agreement	N	%	χ	σ
1	Promotion	1	6	7.5	2.78	.544
		2	32	40		
		3	42	52.5		

Source: (Survey result, 2021)

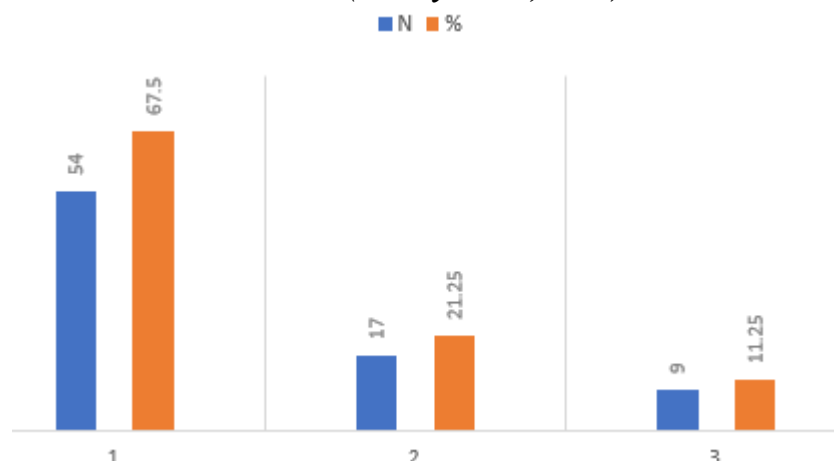


INTERPRETATION:

47.5% of the employees agreed that promotion is required and, 52.5% of the employees disagreed with the above statement.

Q. No	Job Satisfaction	Level of agreement	N	%	χ	σ
2	Salary	1	54	67.5	2.84	.539
		2	17	21.25		
		3	9	11.25		

Source: (Survey result, 2021)

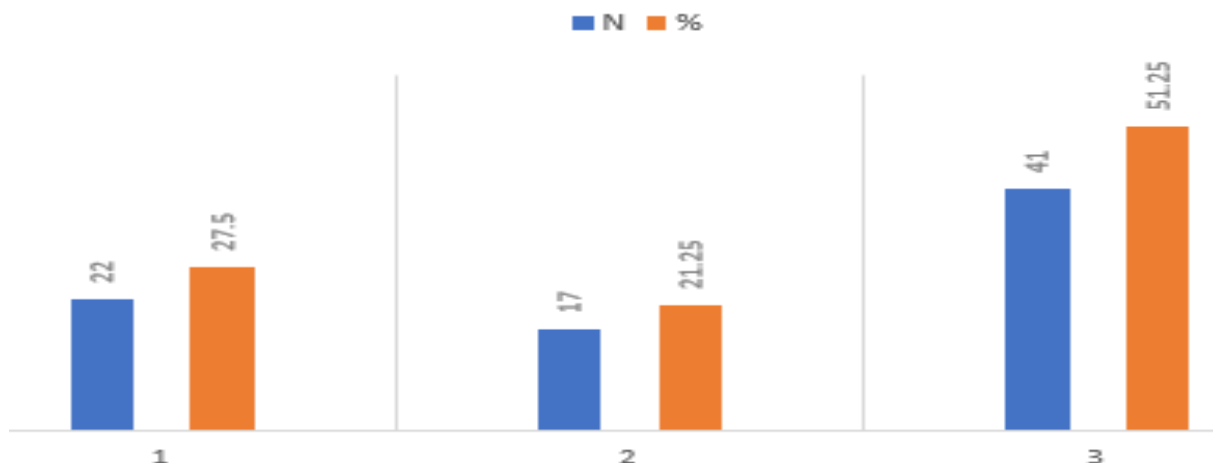


INTERPRETATION:

88.75% of the employees agreed that salary is factor for job satisfaction and, 11.25% of the employees disagreed with the above statement.

Q. No	Job Satisfaction	Level of agreement	N	%	χ	σ
3	Confidence In Management	1	22	27.5	2.60	.687
		2	17	21.25		
		3	41	51.25		

Source: (Survey result, 2021)

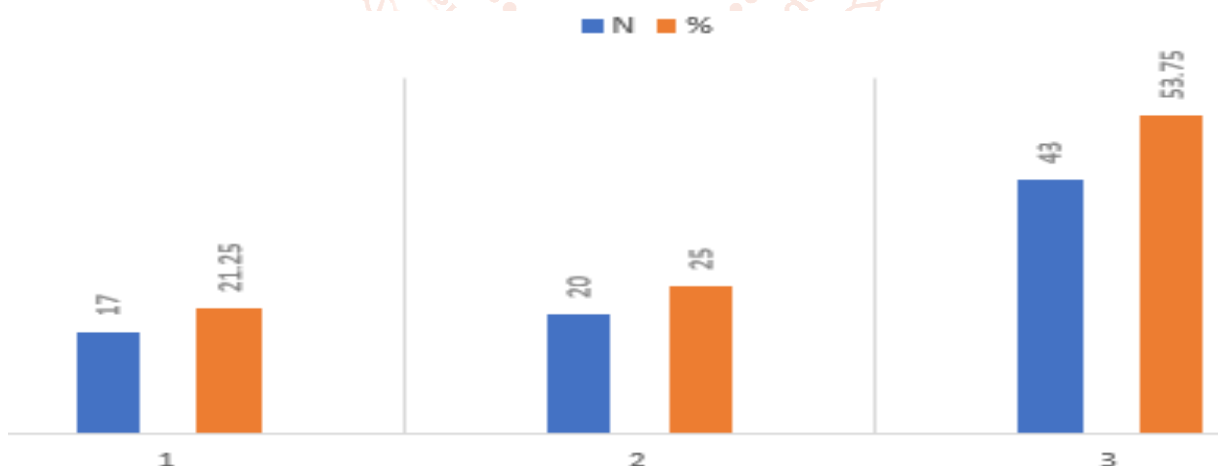


INTERPRETATION:

48.75% of the employees agreed that confidence in management is useful factor for job satisfaction and, 51.25% of the employees disagreed with the above statement

Q. No	Job Satisfaction	Level of agreement	N	%	χ	σ
4	Working Conditions	1	17	21.25	2.38	.763
		2	20	25		
		3	43	53.75		

Source: (Survey result, 2021)

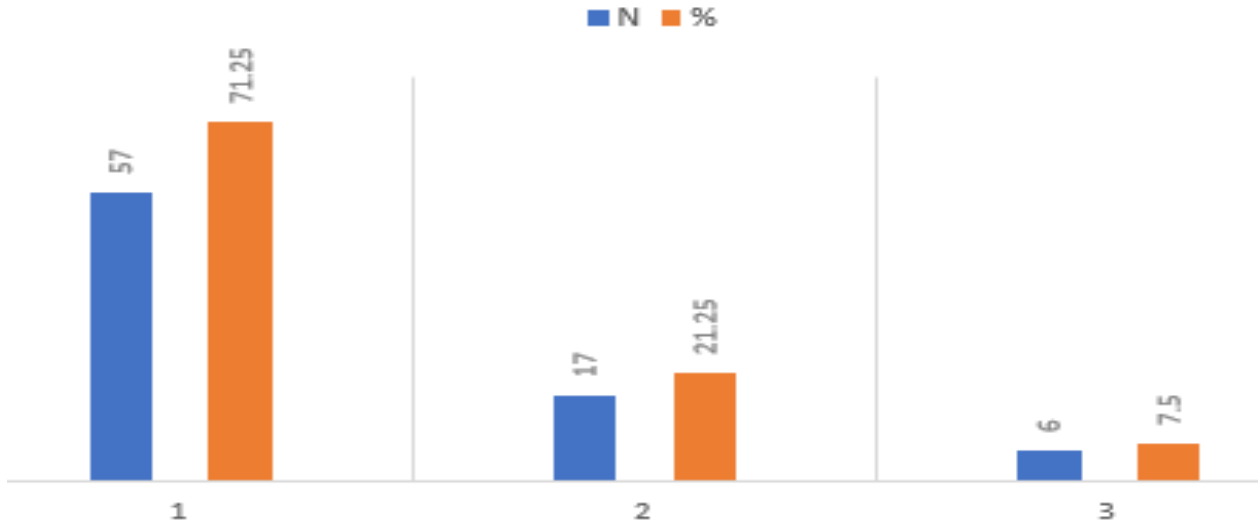


INTERPRETATION:

46.25% of the employees agreed working condition is required for job satisfaction and, 53.75% of the employees disagreed with the above statement

Q. No	Job Satisfaction	Level of agreement	N	%	χ	σ
5	Job Security	1	57	71.25	1.57	0.755
		2	17	21.25		
		3	06	7.50		

Source: (Survey result, 2021)

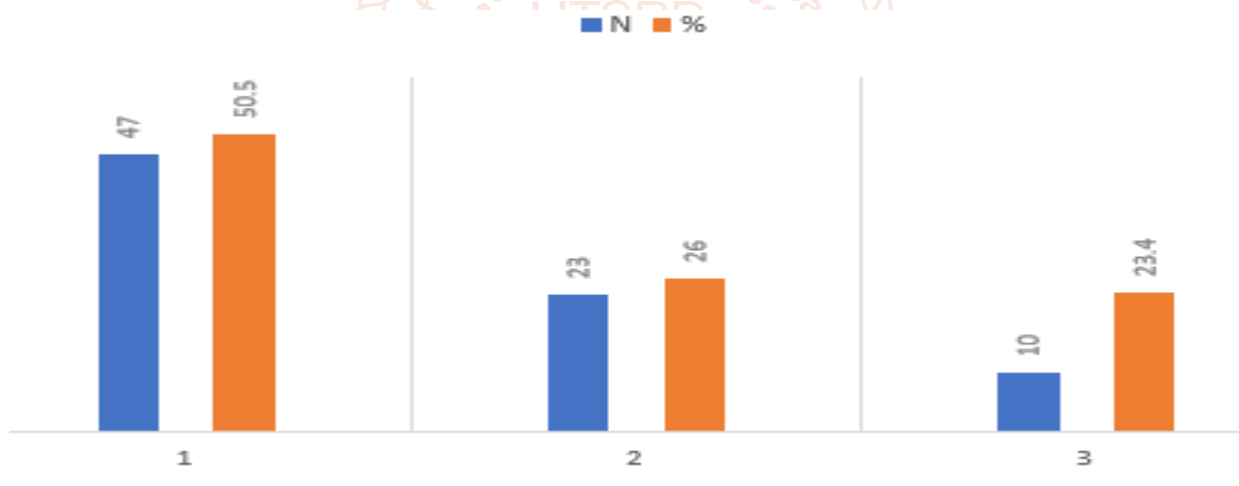


INTERPRETATION:

92.50% of the employees agreed that job security is most impressive factor for job satisfaction and, 7.50% of the employees disagreed with the above statement

Q. No	Job Satisfaction	Level of agreement	N	%	χ	σ
6	Suitability Of Job	1	47	50.5	1.73	.818
		2	23	26.0		
		3	10	23.4		

Source: (Survey result, 2021)

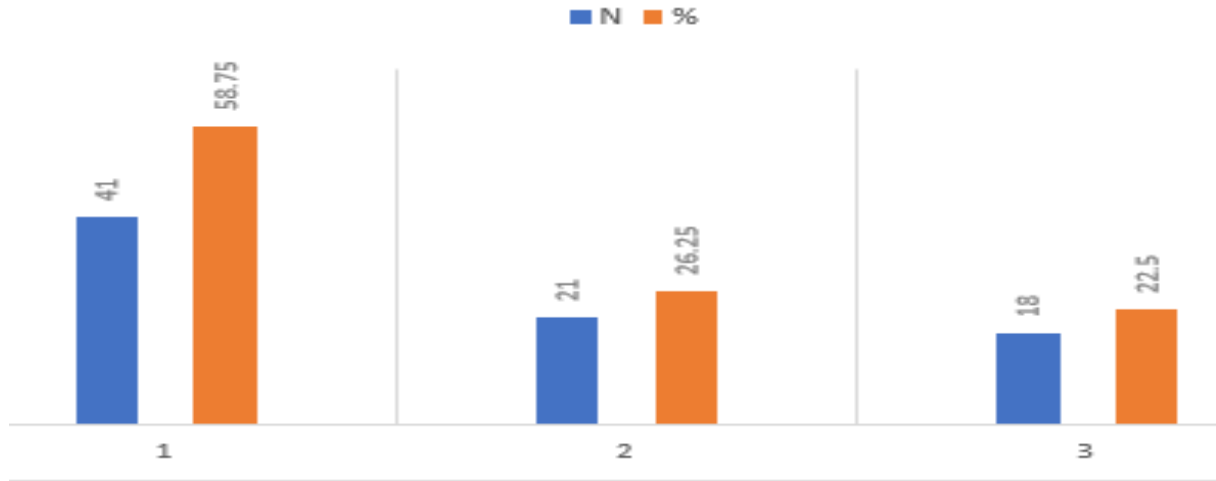


INTERPRETATION:

76.5% of the employees agreed suitability of job is essential for job satisfaction and, 23.4% of the employees disagreed with the above statement.

Q. No	Job Satisfaction	Level of agreement	N	%	χ	σ
7	Satisfactory Relations	1	41	58.75	1.70	.747
		2	21	26.25		
		3	18	22.5		

Source: (Survey result, 2021)



INTERPRETATION:

85% of the employees agreed that satisfactory relation is important for job satisfaction and, 15% of the employees disagreed with the above statement.

Q. No	Job Satisfaction	Level of agreement	N	%	χ	σ
8	Learning Opportunities,	1	32	40	2.37	.795
		2	08	10		
		3	40	55		

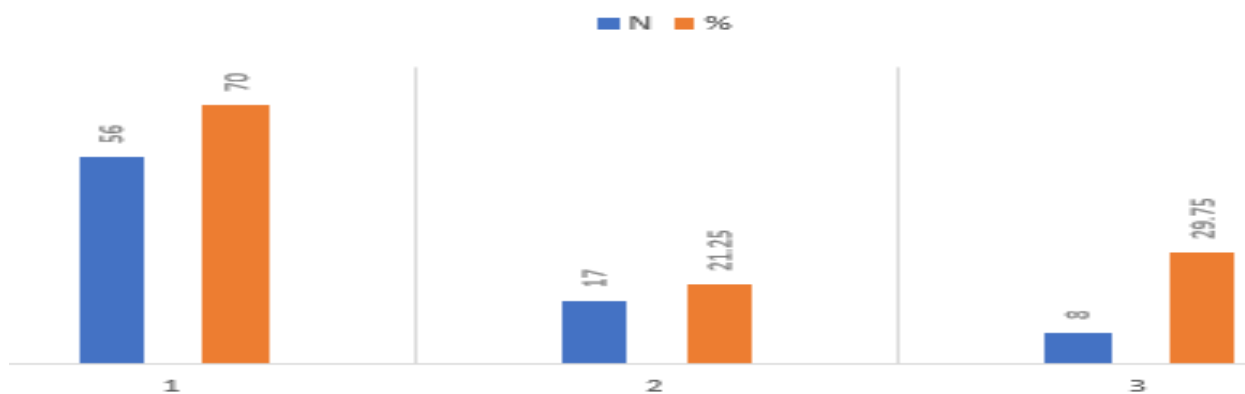
Source: (Survey result, 2021)

INTERPRETATION:

75% of the employees agreed that they are skilled at my work and, 25% of the employees disagreed with the above statement

Q. No	Job Satisfaction	Level of agreement	N	%	χ	σ
9	Team Spirit	1	56	70	1.62	.790
		2	17	21.25		
		3	08	29.75		

Source: (Survey result, 2021)

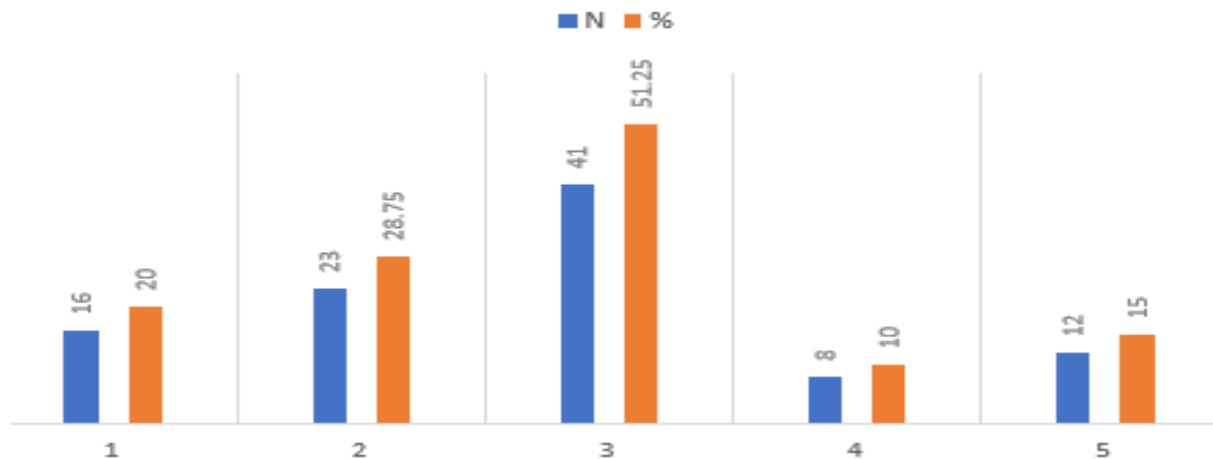


INTERPRETATION:

71.25% of the employees agreed that team spirit is required for reducing stress and enhancing job satisfaction and, 29.75% of the employees disagreed with the above statement

Q. No	Job Satisfaction	Level of agreement	N	%	χ	σ
10	Advancement In Job	1	16	20	2.36	.753
		2	23	28.75		
		3	41	51.25		

Source: (Survey result, 2021)



INTERPRETATION:

48.75% of the employees agreed about advancement in Job and, 51.25% of the employees disagreed with the above statement

5. FINDINGS, SUGGESTIONS & CONCLUSION

The main objectives of this research paper have been assessing the impact of Occupational Stress on employee job satisfaction in banking organizations, i.e., New Kabul Bank as a case, by descriptive statistical tools. Hence, this chapter summarizes the main conclusions, recommendations, and suggestions for appropriate further research studies based on discussions and data analysis.

5.1. Findings

The following findings was stated from the survey result and analysis discussed in the previous chapter.

- 62.5% of the respondents are male employee and remaining 37.5% respondents are female employee at New Kabul Bank.
- 77.5% of the respondents are married employee and remaining 17.5% respondents are single employee at New Kabul Bank.
- 90% of the respondents are permanent employee and remaining 10% respondents are contract employee at New Kabul Bank.
- 48.75% of the respondents are post graduated, 33.75% of employee are under graduate, 13.75% are diploma level and 3.75% of employee are only 12th pass.
- 71.25% of the respondents are having at least 5 yrs., 16.25% of employee are having at least 5-10 yrs., 6.25% of employee are having above 10 yrs., and 6.25% of employee are only having less than a year.
- 81.25% of the employees are not clear about the goals and objectives of the Bank.
- 61.25% of the employees agree that they get help from the colleagues.

- 50% of the employees agreed their ambiguity toward the rules and regulations of their organizations work.
- 40% of the employees agreed that they face a lack of financial resources.
- 45% of the employees agreed that their uncertainty about the future funds and benefits in their organization.
- 85% of the employees agreed that their organization pay hours is unfair.
- 85% of the employees agreed that they feel pressured to work long hours.
- 45% of the employees agreed that they cannot neglect some tasks when they face too much to do.
- 75% of the employees agreed that their uncertainty about the future funds and benefits in their organization.
- 70% of the employees agreed that they didn't know how to go about getting their job done.
- 60% of the employees agreed that they are not clear what their duties and responsibilities.
- 85% of the employees agreed that they are skilled at their work.
- 75% of the employees agreed that Relationships at work are strained in their organization.
- 75% of the employees agreed that they are face multi-task responsibilities.
- 88.75% of the employees agreed that salary increment, job security and promotion is essential factor for job satisfaction.
- 80% of them are satisfied with working shift.

- 50% of the employees are feeling stress with respect to their job.
- 62% of the employees have satisfaction with payment structure.
- 50% of the employees are agree with External Equity with respect to their job designation, and the rest of the 50% agree with existing Internal Equity.
- 20% of the respondents said that Long-term Incentives is better ,20% said that Short-term Incentives and 10% said Bonus & Benefits is better.
- Most of the employees felt happy with the flexi working hours (80%).
- Most of the employees are satisfied with the training facilities provided by the organization (66%).

5.2. SUGGESTIONS

The following recommendations were pointed by the researcher as follow:

1. The administration must provide favorable working environment for banking organizations employees to limit employees Occupational Stress.
2. Providing timely and long-run infrastructural facilities and appropriate working conditions that welfare the employee to feel reasonable job satisfaction.
3. The banking organization should flexibly through fewer employees' workload, prompting a remarkable work relation and another suggestible remedy.
4. Good employee and management relationship will help to reduce stress to a great extent.
5. Employees are required to have a clear understanding of the duty and responsibility of their organization.
6. The management of a banking organization should have well-defined skills and experience to coach employees to work satisfactorily.
7. The payment was considered to be one of the most critical factors influencing employee job satisfaction.
8. To retain talented employees, therefore, the management of the organizations should design a compensation system that satisfies pay adequacy and pay equity of employees.

9. Pay adequacy is the degree to which an individual's pay level satisfies their financial needs.
10. Banking Organization has to conduct entertainment programmes on weekends to reduce stress among employees.
11. Team work policy.
12. Shifting hours to reduce work-load.
13. Introduce a stress management committee to solve employee problems.

5.3. Conclusion

Employees are pressured to work long hours, which significantly causes Occupational Stress due to inflexibility at work of banking organizations, which directly contributes to employee's less job satisfaction. Unconducive work location and lack of equipment and infrastructure also cause occupational stress resulting from work environment conditions. In addition, employees' lack of relationships at work and lack of skill significantly contribute to Occupational Stress. Similarly, multi-task responsibility and lack of skill contribute to Occupational Stress resulting from management system problems.

The study again concludes that there is less job satisfaction in the case study due to limited work promotion, unfair salary, lack of confidence in management, lack of employee work relationships, limited learning opportunities, and un-advancement. Finally, the study concludes effect of Occupational Stress has negatively affected job satisfaction.

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Appendix A

JAWAHARLAL NEHRU TECHNOLOGICAL UNIVERSITY ANANTAPUR DEPARTMENT OF MANAGEMENT MBA PROGRAM

Questioners

Dear respondents

This questionnaire is prepared for the employees of the kote-sanghee branch of New Kabul Bank. The objective of the questionnaire is to collect information about assessments of Occupational Stress on employee's job satisfaction at the kote-sanghee branch of New Kabul Bank, Kabul, Afghanistan.

The information you provide will be valuable for the success of the research project. Please be honest and objective while filling the questionnaire. The information you give is used only for academic purposes and will be kept confidential.

Part I: Personal Details

1. Sex:

Male Female

2. Marital status:

Married

Single

Divorced

Widowed

3. Employment type:

Permanent worker

Contract worker

4. Academic qualification:

12 grade complete

- O Diploma
 O UG
 O PG
 O Ph.D. and above

5. years of experience:

- O 1 – 5 years
 O 6 - 10 years
 O 11 year and above

Part II: Study question**Instruction:**

The following question addresses factors toward Occupational Stress that may prevail in your organization. Please tick your level of agreement for each explanatory variable question referring to work environment stress, lack of financial reward, inflexibility at work, personal issue stress, and management system, as **1** if you strongly disagree, **2** if you disagree, **3** if you are neutral, **4** if you agree, and **5** if you strongly agree.

Q. No	Variables	1	2	3	4	5
	<i>Stress in the working environment</i>					
1	I am not clear about the goals and objectives of my organization.					
2	My working location hinders me to get to work regularly.					
3	If work gets difficult, my colleagues will not help me.					
4	There is a lack of equipment and infrastructure at my organization					
5	There is an ambiguity toward the rules and regulations of my organization's work environment.					
	<i>Lack of financial rewards</i>					
7	In our organization, we face a lack of financial resources					
8	There is uncertainty about the future funds and benefits in my organization.					
9	Our organization pay hours is unfair					
	<i>Inflexibility in work</i>					
10	I am pressured to work long hours					
11	There is no proper timing of job					
12	I cannot neglect some tasks when I face too much to do					
13	I'm unhappy at my job in this organization due to a routine single task I work on.					
14	I'm forced to work out of my job description.					
	<i>Personal issues</i>					
15	I am not clear with what is expected of me at work					
16	I am not clear about what my duties and responsibilities are.					
17	Relationships at Occupational Stressed me in my organization.					
18	I 'm in lack skills at my work					

	Management System					
19	I lack an understanding of how my work fits into the overall aim of the organization					
20	I'm recruited on a political basis in this organization					
21	At my organization, I face multi-task responsibilities					
22	I am not given supportive feedback on the work I do					
23	There is a limited relationship with my branch manager to help me at work problem					
24	I have no sufficient opportunities to question managers about change at work					
25	I cannot talk to my branch manager about something that has upset or annoyed me about my work					
26	There is an unfair attitude of management towards me at work					

You are required to rate the following point as Highly Satisfied, moderately satisfied, and less satisfied in the aspect of your job satisfaction.

	Job satisfaction	1	2	3
1	Promotion			
2	Salary			
3	Confidence In Management			
4	Working Conditions			
5	Job Security			
6	Suitability Of Job			
7	Satisfactory Relations			
8	Learning Opportunities			
9	Team Spirit			
10	Advancement In Job			