

JOB SATISFACTION, JOB STRESS AND PROPENSITY TO QUIT THE JOB OF WOMEN COMMERCIAL BANK EMPLOYEES IN BANGLADESH[#]

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The study was designed with a view to investigating the overall job satisfaction, propensity to quit the job, job stress, and dissatisfaction among the women commercial bank employees in Bangladesh. 100 women commercial bank employees were selected from Dhaka and Khulna divisions on a random basis. A structured questionnaire was used to collect the data through field study. The results revealed that the respondents perceived their job as highly stressful. In spite of highly stressful banking job, respondents had less intention to quit the job. Job satisfaction had significant negative impact on propensity to quit the job and stress. It was also observed that significantly higher number of the respondents were satisfied with their present job as compared to nonsatisfied ones. Open communication, promotional prospects, equity, and job status were more important factors for over all job satisfaction. Salary was found one of the least important factors for job satisfaction. Job factors were not unidirectional in their effects rather they could be sources of both satisfaction and dissatisfaction. Lack of promotional prospects, poor salary, equity and long banking hours were the major causes of job dissatisfaction as perceived by the respondents.

The proportion of women in paid employment have been increased substantially in recent years in both developed (Gowler & Legge, 1980), and developing countries (Rahman & Sorcar, 1981). The employed women particularly in developing countries like Bangladesh have to fulfill both domestics, and employment role (Khaleque, Wadud, & Chowdhury, 1988). A considerable amount of research evidences suggested that performing a dual role is a difficult task and in this situation women employees experience a

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great deal of stress and strain with deleterious effect on their mental health (e.g., Nye, 1974; Sekaran, 1983).

Singh (1990) observed that stress was a threat for quality of work life and negatively influenced non behaviour of the executives. It had also detrimental consequences for performance. A number of studies revealed that both chronic and severe occupational stress not only disrupt health and well-being of employees but also affect their efficiency and performance (e.g., Brook, 1973; Cox, 1978). Job satisfaction plays an important role to an employee in terms of health and well-being (e.g., Keon & McDonald, 1982), and to an organization in terms of its employee relations, performance, absence, and turnover (e.g., Locke, 1976; Vroom, 1964). Vroom (1964) examined seven studies dealing with satisfaction turnover relationship. All the studies revealed the significant negative association between job satisfaction and turnover. Mobley, Horner, and Hallingsworth (1978) observed that satisfaction was not the only reason behind quitting the job, but it was one of the major causes of turnover. Arnold and Feldman (1982) conducted a research on determinants of job turnover and found that in addition to satisfaction over the work, workers who were young, have limited job tenure, lack of commitment to the organization and perceived job insecurity were found to search for alternative job. Hulin, Roznowski, and Hachiya (1985) found that factors such as labour market condition, expectations, alternative job opportunity and length of tenure with the organization were important considerations on actual decision to leave one's present job. A considerable number of researches have so far been conducted in the developing countries on different job related problems of women at work in business and industrial understanding (Dennings, 1984). However, due to socio-cultural differences, the findings from the developed countries may not be useful for understanding the problems of those working women in the developing countries like Bangladesh.

Very few studies have so far been conducted on this problems in Bangladesh. Rahman and Sorcar (1981) found a significant negative association between job pressure and marital satisfaction in case of employed women. Khaleque et al. (1988) found that the degree of strain of employed mothers had been varied with the duration of work tenure and time of commencement of their shift. A significant correlation had also been found between strain and mental health. In another study conducted by Hossain and Rahman (1995) on working women in Bangladesh and found that all the four

professions had need deficiency with the job related factors. It was also observed that women in banking profession felt more responsibilities than what they could shoulder.

As seen from the review of related literature of women employees that none of the study covered the job satisfaction, job stress, propensity to quit the job and problems of women commercial bank employees. At present, a large number of women are working in both private and public sector banks in Bangladesh. So, filling up this gap it was felt necessary to conduct a research work on the above mentioned issues of women commercial bank employees in Bangladesh. Therefore, the present study was designed to achieve the objectives: (i) to assess the overall job satisfaction, job stress and propensity to quit the job of women commercial bank employees in Bangladesh, (ii) to evaluate the relative importance of different job facets for overall job satisfaction, (iii) to investigate the influences of job satisfaction on propensity to quit the job and job stress, and (iv) to identify the major cause of job dissatisfaction as perceived by the respondents.

METHOD

Sample

The subjects consisted of 100 women commercial bank employees. They were taken from two nationalized commercial banks (Sonali Bank and Agrani Bank) in Dhaka and Khulna divisions. Subjects were selected on a random basis. Employees of less than two years experience were not included in the study. The mean age, experience, and income of the respondents were 34.67 years, 10.14 years and Tk. 4100/-, respectively. Their educational levels varied from higher school certificate to Master degree.

Instruments

Brayfield-Rothe Scale

To measure the job satisfaction of the respondents the Brayfield-Rothe Scale (Brayfield & Rothe, 1951) was used. The scale is considered to be quite sound in terms of its reliability and validity. Brayfield and Rothe (1951) reported split-half reliability coefficient of .87 for a sample of 251 female clerical employees. Concerning validity, they reported a correlation of .93 between Brayfield-Rothe Scale and Hoppock Blank (Hoppock, 1955;

Khaleque, 1979) reported a correlation of .63 between Brayfield-Rothe Scale and Job Description Index (JDI).

The scale for Ratings of Perceived Importance of Job Facets

To measure the relative importance of specific job facets as perceived by the respondents, a 5-point scale was used. It consists of 11 items concerning 11 specific aspects of job. The respondents would indicate the importance of a job facets to overall job satisfaction on a scale ranging from the least important (1) to the most important (5). This scale was developed partially on the basis of the relevant literature of job satisfaction (Herzberg, Mausner, Peterson, & Capwell, 1957) and partially on the basis of pilot survey of opinions of the bank employees concerning their importance of different aspects of job for overall job satisfaction. The instrument was tested by a split-half technique, where the coefficient ($r = .72$) was statistically significant ($p < .01$).

Propensity to Quit the Job Scale

The strength of one's intention to quit the present job was measured by a single question: "What are your plans for staying with this organization?" Respondents had to choose from the following answers:

- (i) I want to stay until I retire.
- (ii) I will leave if an exceptional opportunity turns up
- (iii) I will leave if something better turns up.
- (iv) I intend to leave as soon as possible.

The score ranged from 1 to 4, respectively. Higher scores indicate stronger intention to quit the job and the *vice versa*.

Job Stress Scale

To measure the perceived job stress of the respondents, a 5-point items concerning a single statement "Is your job stressful?" was used. The respondents would indicate their feeling of stress by checking one of the five categories of proposed precoded answers ranging from "not at all stressful" (1) to "extremely stressful" (5). Higher scores indicate higher job stress and the *vice versa*.

To identify the major causes of job dissatisfaction as perceived by the respondents, an open ended question was asked to mention two major causes of job dissatisfaction at their workplace.

RESULTS

To analyze the data, *t*-test (two tailed test), rank order, and simple percentages were applied. The results of the study were summarized in the following tables.

Table 1

Response pattern of the subjects on job stress

Response patterns	%	Mean Score
The job is not at all stressful.	2	
The job is some what stressful.	6	
The job is quite stressful.	23	4.06
The job is very much stressful.	38	
The job is extremely stressful.	41	

The results in Table 1 show that only 2% of the respondents perceived their job as not at all stressful but rest of the 98% perceived their job as stressful. Among them 41% perceived their job as extremely stressful. The direction of the result was that women employees in commercial bank perceived their job as highly stressful.

Table 2

Mean difference of job stress according to the degree of job satisfaction

Groups	<i>n</i>	<i>M</i>	<i>SD</i>	<i>t</i>	<i>p</i>
Low satisfaction	52	4.37	.82		
High satisfaction	48	3.62	1.13	3.54	.01

df= 98

The results in Table 2 revealed that there was a significant influence of job satisfaction on job stress. The results further indicated that job stress was significantly higher among the low satisfaction group than the high satisfaction group.

Table 3

Response patterns of the subjects on propensity to quit the job

Response patterns	%	Mean Score
I want to stay until I retire.	42	1.94
I will leave if an exceptional opportunity turns up.	32	
I will leave if something better turns up.	19	
I will leave as soon as possible.	7	

It is observed from the Table 3 that 42% of the respondents want to stay with their present organization until their retirement and the rest 58% had intention to quit the job. Among them, only 7% had the strong desire to quit the job as soon as possible. The direction of the results was that respondents had low propensity to quit from their present job.

Table 4

Mean difference of propensity to quit the job according to the degree of job satisfaction

Groups	<i>n</i>	<i>M</i>	<i>SD</i>	<i>t</i>	<i>p</i>
Low satisfaction	52	2.40	.88	6.30	.01
High satisfaction	48	1.46	.74		

df = 98

The results in Table 4 showed that there was a significant influence of job satisfaction on propensity to quit the job. It indicated that propensity to quit the job was significantly higher among the low satisfaction group than the high satisfaction group.

Table 5

Percentages of satisfied and dissatisfied respondents

Groups	<i>n</i>	%
Satisfied	80	80
Dissatisfied	20	20

The results in Table 5 showed that higher percentage of the respondents (80%) were satisfied with their job than that of those who were not satisfied with it (20%).

Table 6

Perceived importance of job facets for overall job satisfaction

Job Facets	Mean Ranks	Rank Orders
Open Communication	4.18	1
Promotional Opportunity	3.98	2
Equity	3.82	3
Job Status	3.73	4
Relations with Colleagues	3.59	5
Autonomy in Work	3.46	6
Salary	3.07	7
Job Security	2.90	8
Working Condition	2.77	9
Recognition	2.65	10
Participation	2.44	11

The results in Table 6 showed that open communication and participation in decisions had been assigned as the most important factor and the least important factor for overall job satisfaction, respectively. The other nine items had been assigned in between the two positions.

Table 7

Important causes of job dissatisfaction as perceived by the respondents

Perceived Causes of Dissatisfaction	Respondents %
Lack of Fair Promotional Prospects	76
Poor Salary	44
Long Banking Hours	28
Monotonous Work	18
Job Insecurity	12
Lack of Work Autonomy	12
Lack of Recognition	1

The results in Table 7 suggested that the respondents mentioned seven different aspects as important causes of their dissatisfaction. Lack of fair promotional prospects had been assigned as the most important cause of job dissatisfaction.

DISCUSSION

The results in Table 1 revealed that 98% of the respondents perceived their job as stressful and only 2% of the respondents perceive their job as not at all stressful. The direction of the results was that banking job was perceived by the respondents as highly stressful. One possible explanation of higher stress of banking job was due to long working hours. It was also observed from the Table 7 that long banking hours was one of the major causes of dissatisfaction as perceived by the respondents. Khaleque et al. (1988) found a similar result that job stress varied with the duration of working hours. Another possible reasons behind higher job stress might be the dual responsibilities. Khaleque et al. (1988) found that employed women in developing countries like Bangladesh have to perform family role and work role. A number of studies suggested that a dual role was difficult task and in this situation women experience a great deal of stress and strain with deleterious effect on their mental health (e.g., Nye, 1974; Sekaran, 1983), which was in line with the present findings. It was also satisfaction group than the high satisfaction group (see Table 6). Khaleque (1985), and Hossain (1995) also sound a similar result of negative association of job

satisfaction with job stress which confirmed the findings of the present study.

In spite of higher job stress among the women commercial bank employees, respondents had less intention to quit the job. It was observed that 42% of the respondents expressed their strong desire to stay with their present organization and only 7% had strong intention to quit the job (see Table 3). One possible reason behind low propensity to quit the job among the respondents might be the limited scope for alternative job opportunity in Bangladesh. Hulin et al. (1985) found that many factors such as labour market, expectations, alternative job opportunity and length of job tenure were the important considerations in actual decision to leave one's present job. Another possible reason may be the job security which is higher among the public sector employees in Bangladesh. It has been mentioned earlier that the respondents were taken from public section bank in Bangladesh. Hossain (1996) found in his study that public sector workers had lower propensity to the job than those of the private sector workers. Another possible explanation might be higher promotional prospect in banking job as compared to other professions in Bangladesh. Even a clerical person has the opportunity to avail the higher position through promotion with lesser educational qualifications. It was also observed that job satisfaction had negative association with propensity to quit the job (see Table 4). A number of studies found a similar results of negative association of job satisfaction with turnover (e.g., Hossain, 1995; Vroom, 1964).

It was observed from the Table 3 showed that 80% were satisfied with their present job and the rest were not satisfied with it and this difference was statistically significant. Robinson and Hoppock (1952) have collected data from 191 studies regarding percentage of job satisfaction and dissatisfaction among the occupational groups, which revealed that significantly higher percentage of job satisfaction than dissatisfaction (the median figures were 82% satisfied and 18% dissatisfied) among the employees. The results of the present study was acceptable and it was in line with several other studies at home and abroad (Hossain, 1992; Khaleque, 1984; Taylor, 1977).

The results of the respondents' ratings about the relative importance of job facets for overall job satisfaction reveals that open communication had been assignee as the most important factor for their overall job satisfaction (see Table 6). Several investigators also

found open communication as one of the important causes of job satisfaction (e.g., Sueher, 1962), which confirmed the findings of the present study.

Promotional prospects had been assigned as the second important cause of job satisfaction by the respondents. Hossain (1995) also found that promotional prospects had been considered as the most important cause of job satisfaction which was in agreement with the present findings.

Equity and job status had been assigned as the third and the fourth important causes of job satisfaction, respectively. Several investigators also found equity and job status as major causes of job satisfaction (e.g., Adams, 1963; Hossain, 1982; Khaleque & Chowdhury, 1983), which confirmed the findings of the present study.

Relations with colleagues had been assigned as the fifth important cause of job satisfaction for overall job satisfaction. Khaleque (1984) also found that relations with colleagues had been assigned as the third important factor for overall job satisfaction which was in agreement with the present findings.

It was quite interesting to note that salary had been assigned as one of the least important causes of job satisfaction (i.e., sixth rank) as perceived by the respondents. Herzberg et. al. (1957), found that in terms of importance to satisfaction wage was assigned as the seventh rank for job satisfaction. But, when they were asked to describe what made them satisfied or dissatisfied with their job, wage was found to be the most frequent source of dissatisfaction and least frequent source of satisfaction. Thus, they concluded that wage was a potential source of dissatisfier rather than satisfier. The results of the present study showed that 44% of the respondents (see Table 7) considered salary as a major cause of job dissatisfaction.

The results further indicated that job related factors were not unidirectional in their effects rather they were both sources of satisfaction and dissatisfaction (see Tables 6 and 7). Thus, the results of the present study, like that of several other studies (Hossain, 1992; Khaleque, 1984; Teales, 1978), contradict the view of Herzberg et al. (1957) that factors leading to satisfaction are different from those leading to dissatisfaction.

To see the influence of job satisfaction on propensity to quit the job and job stress, the respondents were divided into two groups on the basis of their scores on job satisfaction. The results indicated

that the respondents were suffering from lack of fair promotional prospects, poor salary, long banking hours, and lack of job status. These problems were more or less very common among the Bangladeshi employees (Hossain, 1995; Khaleque, 1984), which was in line with the present findings.

CONCLUSION

It was observed from the results and discussion of the present study that banking job was perceived as highly stressful. In spite of higher stress in banking job, respondents had low intention to quite their job. Job satisfaction had significant negative impact on job stress and propensity to quit the job. It was also observed that significantly higher number of the women commercial bank employees were satisfied with their present job. The results further indicated that job facets had relative importance for overall job satisfaction. The respondents were suffering from lack of promotional prospects, poor salary, long working hours, and lack of job status. However, the study suffered from some limitations like small sample from limited number of banks which might not be true representative of the whole women commercial bank employees. So, before generalization, the present study suggested to go for an indepth study on the particular issue by covering more banks and larger sample size. Finally it may be suggested to restructuring and redesigning the present banking job to reduce the stress for ensuring better performance from the employees. The results of the present study may be useful in increasing satisfaction, efficiency and better industrial relations in general and commercial banks in particular.

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