

Exploring the Interplay of Quality of Life, Job Satisfaction and Perceived Stress in Bank Employees

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Abstract: *This study investigates the relationship between Quality of Life QOL, Job Satisfaction JOS, and Perceived Stress PS among bank employees. A sample of 150 participants from Kozhikode district of Kerala was selected. The study utilized the Quality of Life questionnaire developed by the World Health Organization, the Index of Job Satisfaction by Cathy King Pike and Walter W. Hudson, and the Perceived Stress Scale by Sheldon Cohen, Tom Kamarck, and Robin Mermelstein. The results revealed a significant relationship between QOL, JOS, and PS. Gender differences were observed in QOL, JOS, and PS. Work experience showed a significant difference in JOS but not in QOL and PS. The study concludes that PS influences QOL but not JOS.*

Keywords: Quality of life, Job satisfaction, Perceived stress, Bank employees, Gender Difference

1. Introduction

Quality of life (QOL) the degree to which a person is satisfied with the aspects of their life as compared to their ideal existence can be referred to as their quality of life. The individual's value system and the cultural environment in which he lives are taken into account when evaluating the quality of life. (Gilgeous, 1998)

According to the WHO, a person's quality of life (QOL) is determined by their own cultural and value system, which is in line with their goals, aspirations, standards of living, and interests. (Dalia & Ruzevicius, 2007)

Job satisfaction (JOS) is a person's level of satisfaction with their work, as well as their feeling of enjoyment or fulfilment, is measured through their job satisfaction. It is behavioral, cognitive, and affective components have been assessed. (Herrity, 2022)

Any combination of psychological, physiological, and environmental factors that lead a person to genuinely state that they are content with their employment are together referred to as job satisfaction. (Azir, 2011)

Perceived stress (PS) the term "perceived stress" describes how we feel and think about our life. It has to do with how we interpret and respond to what is going on around us. Although everyone experiences stress, how we each view it might vary greatly. A difficult circumstance may be viewed as a challenge by some people while being viewed as an enormous obstacle by others. Our impressions are impacted by our personalities, cultures, and previous experiences. (Himani, 2021)

Bank employees or Bank tellers are the front - line customer service employees in banks. They offer the general public and account holders basic banking services and carry out

common financial activities, such as processing deposits and withdrawals, cashing checks, exchanging money, receiving loan payments, and giving account - related information. Bank employees are qualified people who attain the degree level qualification and above. (Carpenter, 2022)

Occupational stress in any organization is caused by complexities of people, limited abilities and knowledge among the employees. The main purpose of this study is to understand the rationality of bank employee's quality of life and the reason for perceived stress. The results of the study intend to find out the relationships between the variables and if needed, identify suitable actions to be taken in order to generate good health for workers and reduce the turn over.

As a primary implication, programs in stress reduction techniques can be implemented to the bank employees who were taken as a sample of this study. Further, the study can continue with some other variables which have an implication on the functional, mental and physical health of the employees. It is observed that employee performance significantly decreases with the effect of stress. It is also seen that the employees reduce their work efficiency and thereby reducing the organizational performance.

2. Literature Survey

Kumar and Sundaram, conducted a research on "Prevalence of stress level among Bank employees in urban Puducherry, India." The research conducted among 192 bank employees by using univariate analysis. Stress level was assessed by Cohen's Perceived Stress scale. The result revealed that Age group, sex, work category, smoking, and alcohol use were not found to be significantly correlated with the degree of stress. The majority of the subjects rated managing personal issues and things going their way as occurring frequently or extremely frequently. The high degree of stress among bank

employees makes intervention measures necessary for this vulnerable population (Kumar & Sundaram, 2014)

Yukongdi and Shrestha, conducted a research on “The Influence of Affective Commitment, Job Satisfaction and Job Stress on Turnover Intention: A Study of Nepalese Bank Employees”. The research administered in 282 workers of a bank in Kathmandu was surveyed using a Job stress questionnaire. The revealed that, emotional commitment and job satisfaction had a negative impact on turnover intention, whereas job stress had a favourable impact. Job satisfaction specifically had the biggest impact on intention to leave, followed by job stress and affective commitment. (Yukongdi & Shrestha, 2020)

Khamis and Ibrahim conducted a research on “Quality of life, job satisfaction and their related factors among nurses working in king abdulaziz university hospital, Jeddah, Saudi Arabia”. World Health Organization Quality of Life - BREF (WHOQOL - BREF), and Job Descriptive Index/Job in General (JDI/JIG) scales. The research consisted of 268 nurses participated in a cross - sectional survey its result indicates the majority of nurses assessed their general Quality of life as very good. Job satisfaction was also correlated with working experience, pay, shifts, and working in the surgical and inpatient departments. Positive relationships between job satisfaction and various Quality Of Life (Ibrahim et al., 2016)

Mukerji, and Mahapatra, conducted a research on “A Study on Quality of Life among Working and Non - Working Married Women”. Quality of life scales by BL Dubey were used for the present study and the data are formulated and evaluated by using t - test and ANOVA. The sample of study consisted of 100 married women with equal number of working and non - working sample of age range between 25 - 40 years. According to the study, married women who work have a higher quality of life than married women who do not. (Mukerji & Mahapatra, 2019)

Ahmad, and Khan, conducted aresearch on “Quality of life among Married working Women and Housewives”. The study aimed to understand the difference in QOL among married working and housewives. The WHOQOL - BREF questionnaires were administered on 40 married working and 40 housewives samples. Independent sample t - test is used for the analysis of data. The final result indicates that there is no difference between married working women and housewives on physical health whereas both groups differ on psychological, social and the environmental aspects (Ahmad & Khan, 2018)

3. Problem Definition

To study the Quality of life, Job satisfaction, perceived stress among Bank employees.

4. Methodology

Quality of life questionnaire was developed by World Health Organization in 1998. It is used to measure the quality of life. Index of job satisfaction developed by Cathy King Pike and Walter W. Hudson in 1993 is used to measure the job

satisfaction and Perceived stress scale developed by Sheldon Cohen, Tom Kamarck and Robin Mermelstein in 1983 was used to measure the perceived stress. In this study quantitative correlational method were used. Participants were selected using convenient sampling technique. The sample size was 150 bank employees (75 Males and 75 Females aged 24 - 45) selected using convenient sampling technique. The main statistical analysis used in the present study was spearman correlation, Mann Whitney U test and regression analysis.

5. Result and Discussion

Table 1 shows the result of descriptive statistics

Table 1: Mean and standard deviation of scores on quality of life, job satisfaction and perceived stress

Variable	M	SD	N
QOL	113.40	12.856	150
JOS	57.02	11.834	150
PS	16.71	4.126	150

The mean and standard deviation of quality of life is found to be 113.40 and 12.856 respectively. Which indicate that the selected sample has good quality of life, then mean and standard deviation of job satisfaction as 57.02 and 11.834 respectively. Which indicate that the selected sample has high level of job satisfaction. And the mean and standard deviation of perceived stress as 16.71 and 4.126. Which indicate that the selected sample has severe level of perceived stress.

Table 2 shows the result Spearman correlation

Table 2: Spearman correlation test of quality of life, job satisfaction and perceived stress among bank employees

Variable	n	M	SD	1	2	3
1. QOL	150	113.40	12.856	-		
2. JOS	150	57.02	11.834	0.00	-	
3. PS	150	16.7	4.126	0.00	0.003	-

$P^* < 0.05$

The significant value obtained by the analysis of spearman correlation for quality of life with job satisfaction as 0.00. Hence, the null hypothesis is rejected, which indicate that there is significant relationship between quality of life and job satisfaction. The Rho value obtained for quality of life with job satisfaction is 0.385 which indicate there is a positive moderate relationship between quality of life and job satisfaction.

The study conducted by Cimete et. al on Nurses shows that there is a positive correlation between job satisfaction and QOL (Cimete et al., 2003) .

The Significant value of quality of life with perceived stress is shown as 0.00. Hence, the null hypothesis is rejected, which indicate that there is significant relationship between quality of life and perceived stress. The Rho value of quality of life with perceived stress was obtained as - 0.303 which indicate there is negative moderate relationship between the 2 variables.

Also, the study conducted by Opoku - Acheampong et. al on pharmacy students shows that there is a negative correlations between perceived stress and the various domains of quality of life in undergraduate pharmacy students (Opoku - Acheampong et al., 2017) .

The significant value of job satisfaction with perceived stress is 0.003. Hence, the null hypothesis is rejected, which indicate that there is significant relationship between job satisfaction and perceived stress.

The Rho value for job satisfaction with perceived stress obtained as - 0.239 which indicate there is a negative weak relationship between this variables. Also the study conducted by Anbarasi et al on among government and private sector employees shows that there is a significant difference in job satisfaction and perceived stress among employees working in government and private sector (Anbarasi et al., 2019) .

The p value obtained by analyzing the significant gender difference in quality of life using Mann Whitney U test is 0.001. Hence, the null hypothesis is rejected. Which indicates there is a significant difference between quality of life among male and female bank employees.

The study conducted by Narehan et. al on employees working at multinational companies shows that there is a significant difference is seen in quality of life among male and female (Narehan et al., 2014) . The p value of job satisfaction is 0.001. Hence, the null hypothesis is rejected. Which indicates there is a significant difference between job satisfaction among male and female bank employees.

The study conducted by Anbarasi et. al on government and private sector employees shows that there is no significant difference was seen in job satisfaction among male and female employees (Anbarasi et al., 2019) .

The p value of perceived stress is 0.038. Hence, the null hypothesis is rejected. Which indicates there is a significant difference between perceived stress among male and female bank employees.

The study conducted by Anbarasi et. al on government and private sector employees shows that there was a significant difference in perceived stress among male and female employees (Anbarasi et al., 2019) .

The study conducted by Anbumalar et. al on college students shows that male participants had a significant difference in stress coping scores than female participants. This study revealed that gender differences in the perceived level of stress is more in females. (Anbarasi et al., 2019) .

The p value obtained by analyzing the significant work experience difference in quality of life using Mann Whitney U test is 0.928. Hence, the null hypothesis is accepted. Which indicate that there is no significant difference in quality of life based on the work experience among bank employees.

The study conducted by Askari et. al on hospital employees shows that was no significant difference in work experience. (Askari et al., 2021)

The p value of job satisfaction is 0.049. Hence, the null hypothesis is rejected. Which indicate that there is a significant difference in job satisfaction based on the work experience among bank employees.

The study conducted by Islam and Saha on Bank Officer shows that there is a significant relationship with experience of bank officer (Islam & Saha, 2016).

The p value of perceived stress is 0.086. Hence, the null hypothesis is accepted. Which indicate that there is no significant difference in perceived stress based on work experience among bank employees.

The study conducted by Aderibigbe et. al on graduate employees, the results of the statistical analysis showed that graduate employees with more work experience expressed a significant higher level of perceived occupational stress than their counterparts with less work experience (Aderibigbe et al., 2020) .

The result of regression analysis of the study variable perceived stress and quality of life. The R^2 value is 0.104 which indicate 10.4% of the variation in the quality of life which is explained by the perceived stress for the overall respondent. The significant F value is less than 0.05 hence there is a significant influence to conclude that quality of life have influence on perceived stress thus the null hypothesis is rejected. The R^2 value is 0.064 which indicate 6.4% of the variation in the job satisfaction which is explained by the perceived stress for the overall respondent. The significant F value is greater than 0.05 hence there is no significant influence to conclude that quality of life have influence on perceived stress thus the null hypothesis is accepted.

6. Conclusion

The study concludes that there is a significant relationship between Quality of Life, Job Satisfaction, and Perceived Stress among bank employees. Gender differences were found to significantly affect these factors. While work experience did not significantly influence Quality of Life and Perceived Stress, it did have a significant impact on Job Satisfaction. The study also found that Perceived Stress influences Quality of Life but does not significantly affect Job Satisfaction. Future studies could expand the sample size and include other districts in Kerala for a more comprehensive understanding of these relationships.

7. Future Scope

7.1 Limitation of the study

- The study was conducted in a limited period as this was part of the academic program which was time bounded.
- The study was conducted only on 150 participant (75 males and 75 females) of Kerala.
- Limited samples was able to take due to lack of time.

- The data collected is not representing all the district of Kerala.

7.2 Suggestion for further study

- The samples of present study restricted to Calicut district, thus further research could be done including the rest of the districts in Kerala.
- The study can be redesigned for a larger sample. This also can give reliable generalization of obtained results.
- There was only considered the mean of subscales of quality of life, gender difference in the subscales of quality of life can be considered for further research.
- The pre - test and post - test can be conducted in the future to understand adequate intervention strategies that can be applied for quality of life, job satisfaction and perceived stress.

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