

EFFECT OF OCCUPATIONAL STRESS ON PERSONAL AND PROFESSIONAL LIFE OF BANK EMPLOYEES IN BANGLADESH: DO COPING STRATEGIES MATTER

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Abstract

Although many studies reflect the impact of occupational stress on job performance and job satisfaction, research on occupational stress in relation to life satisfaction or work-life balance is somewhat limited. The present study aims at investigating the impact of occupational stress on life satisfaction and work-life balance alongside job performance and job satisfaction of bank employees working in private commercial banks (PCBs) in Bangladesh. This study also attempts to analyze the moderating role of coping strategies between occupational stress and life satisfaction, work-life balance, job performance and job satisfaction. Data have been collected following a quantitative survey administered accommodating 204 employees serving in 15 different PCBs in Bangladesh, and analyzed employing a number of statistical techniques including correlation matrix and hierarchical regressions using version 20.0 of SPSS software. The results of testing hypotheses revealed that occupational stress has meaningful negative impact on life satisfaction and work-life balance as well as on job performance and job satisfaction. The present research has also found that coping strategies moderate the effect of occupational stress on life satisfaction or work-life balance. However, no mediating role of coping strategies between occupational stress and job performance or job satisfaction has been detected.

Keywords: occupational stress; life satisfaction; job performance; job satisfaction, work-life balance

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Introduction

Occupational stress is extensively evidenced as one of the significant problems for the workers all over the world (Imtiaz & Ahmed, 2009). It has revolved into a key concern that contributes adversely to organizations in terms of productivity, employee performance and turnover, customer and employee satisfaction, and organizational reputation (Bakker et al., 2012; Health and Safety Executive, 2007; Shah & Hasnu, 2013). Stress is the second most frequently described occupational health problem in Europe, which affected 22% of total workers in 27 members of the EU in 2005 (Milczarek et al., 2009). The levels of stress are also rocketing among workers in other parts of the globe. Amble (2006) reported that the level of stress increased by 45% in the USA and 48% in Australia and Canada in 2005, where as Asians have been found being more stressed than people in those parts of the world.

The increasing trend of job-related stress causes greater costs for the organizations and countries in relation to absenteeism, health, and lower performance of the employees (ILO, 2015; McKee, 1996). BBC reports that employees enjoyed an average 5.3 days off work in 2012 in the United Kingdom due to depression, anxiety, and stress (Wall, 2014). Costs of job-related stress to UK and EU economy stands at €100-150 and €617 billion a year, respectively (Coulthard, 2014; EU-OSHA, 2014). Organizations globally altogether suffer from costs of occupational stress amounting to 200 to 300 billion US dollars every year as a result of increased workers' health and compensation claims, decreased productivity, and high employee turnover (Wojcik, 1999).

Stress though is not a disease, it is the preliminary symptom of problems that can cause various physical problems like long-term damage to organs and systems, contribute to hypertension, memory loss, and heart and inflammatory bowel disease (Farrington, 1995; ILO, 2015). Stress also instigates various behavioral and psychological difficulties (Humphrey, 1998). People are getting affected by stress regardless of gender, age, profession, financial, or social status (Ozkan & Ozdevecioglu, 2012). Not only employees (Siu, 2003) but also businessmen (Amble, 2006), teachers (Mahan, 2010), nurses (Gibbens, 2007), lawyers (Hasnain, 2010), working-women (Braun & Hollandar, 1988), and even children (Kusz, 2009) suffer from stress. Employees in particular professions such as call-center or intensive care

attendants, or accountants who require extra care, attention and mental preparation; are at bigger risk of getting overstressed (Bakker et al., 2012; Ozkan & Ozdevecioglu, 2012).

Banking also requires sheer concentration, mental preparation and extra care that contribute stimulating stress among employees in this profession. Bank employees have been found being stressful due to work overload, unfavorable working condition, poor relations with colleagues, fear of discharge, unrealistic target and emotional intelligence (Belias et al., 2013; Blaug et al., 2007; Davis & Newstrom, 1988; Li et al., 2015; Mortlock, 2015; Niharika & Kiran, 2014). Apart from this, banking has turned into one of the major and competitive sectors that have profound contribution to the economy of Bangladesh. Another rationale of choosing bank employees for this study is thought to be the increasing demands of this profession in Bangladesh.

Literature review

Experts are in different views about occupational stress. They viewed occupational stress as either a response (Colligan & Higgins, 2005; Jex & Britt, 2008; Quick & Quick, 1984; Selye, 1974), or a stimulus (Jex & Britt, 2008; Lazarus & Launier, 1978; Steffy & Laker, 1991), or a response-stimulus (Jex & Britt, 2008). Researchers also upturn substantial debates about whether occupational stress should be defined in terms of the individual or the environment (Caplan et al., 1975) or the transactional relationship between individuals and environment (Cooper, 1998; Cooper & Cartwright, 1997; Cotton, 1995; Lazarus, 1991; Quick et al., 1992). According to The US National Institute of Occupational Safety and Health (1999), occupational stress refers to the destructive physical and emotional reactions that arise when the job requirements do not match the abilities, resources and desires of the employees.

Stress is a complicated issue that can manifest both positively and negatively (Robbins et al., 2012), and is often caused due to unrealistic family demand (Michie, 2002), role demands (role overload, role ambiguity, role conflict) (Michie, 2002; Robbins et al., 2012; Srivastava & Singh, 1984), poor working conditions (Michie, 2002; Srivastava & Singh, 1984), poor interpersonal relationships (Michie, 2002; Srivastava & Singh, 1984), group

and political pressures (Robbins et al., 2012; Srivastava & Singh, 1984), lack of participation (Michie, 2002; Srivastava & Singh, 1984), job insecurity (Colligan & Higgins, 2005; Michie, 2002), lack of career advancement (Colligan & Higgins, 2005; Michie, 2002), unsound financial benefits (Michie, 2002; Srivastava & Singh, 1984) and so on. Failure of effective management of these stressors leads to many bad objects. Researchers argue that occupational stress has a meaningful negative influence on the physical and mental well-being of workers (Cooper & Marshall, 1976).

Occupational Stress and Life Satisfaction

Life satisfaction is the overall assessment of the quality of life of an individual according to his or her preferred standards (Shin & Johnson, 1978). Factors like financial ability, political stability, social class, relationship with family and friends, and mental and physical soundness (Dockery, 2004) construct basis for life satisfaction. Besides, stress is caused due to some other factors, and these factors are interrelated. Stress in one hand affects organizational performance by increasing employee absence and turnover, reducing productivity, instigating conflict at work, undermining reputation and positive employee relations; and in another hand subsists at individual level by affecting physical and mental health, influencing state of mind, and by dispiriting the motivation of employees (CIPD, 2008), which subsequently lower the satisfaction with life. The factors that cause stress, also affect physical and psychological conditions. Ozkan and Ozdevecioglu (2012) conducted a study in Turkey and established significant relationship between occupational stress and life satisfaction.

Occupational Stress and Work-life Balance

Work-life balance refers to the degree to which a person is equally engaged in and equally satisfied with his or her family role and work role (Greenhaus et al., 2003). Work-family balance depends on proper arrangement of working time (ILO, 2012). However, employees often encounter issues like long working hours, lack of breaks and paid leaves, and inadequate holidays. These factors lead to stress at work (ILO, 2012) which in consequence impede making balance between work and family life. Employees who are psychologically stressed feel lack of control, underappreciated, and also feel that their jobs are interfering with their personal lives, and thus they find

difficulties in balancing their work and personal life (Blaug et al., 2007; George & Jones, 2009).

Occupational Stress and Job Satisfaction

Job satisfaction is a positive emotional state or feelings that regulates the perceived relationship between the expectation of an individual from his job and his perceived offerings of the job (Locke, 1976). Job satisfaction has significant relationship with work stress. Stress can be expressed through negative attitude that leads to lower employee job satisfaction (Cooper et al., 1988; Sperry, 1991). Studies suggest that employees who suffer higher degree of work stress account lower level of job satisfaction (Milot, 2012; Nowak, 1989).

Occupational Stress and Job Performance

Job performance is the effective outcome integrated through individual behaviors that contribute to attain organizational goals (McCloy et al., 1994). Occupational stress leads not only to upturn absenteeism, turnover, tiredness, frustration, burnout and inefficiency but also to lower productivity or performance (Melendez & de Guzman, 1983; Osipow & Spokane, 1991). Both physiological and psychological stresses affect employee performance at work (Hsieh et al., 2004; Wetzel et al., 2006). George and Jones (2009), and Nelson and Quick (2013) reason that stress up to a certain level increases performance, and beyond that level, any further increase in stress weakens performance. Both excessive and too little stresses severely affect the performance of workers (Cooper et al., 1988; Jones & Bright, 2001). The employees who suffer from higher degree of work stress account lower level of job satisfaction, general well-being and morale; which may lead to poor performance (Milot, 2012; Nowak, 1989).

Coping Strategies

Since occupational stress has reportedly been increasing, experts (French et al., 1982; Kahn et al., 1964; Lazarus & Folkman, 1984; Osipow, 1998) advocate various strategies to downturn its level, which can be termed as coping strategies. Theories in existing literature suggest meaningful association between coping and various determinants of occupational stress (Beehr & Newman, 1978; Cummings & Cooper, 1979; French et al., 1982; Kahn et al.,

1964; Lazarus & Folkman, 1984; McGrath, 1976). Coping involves the thoughts and behaviors that are deliberately used by persons in order to handle or resist the consequences of anticipating or undergoing a stressful situation (Stone & Neale, 1984). It directs individuals to what needs to be done, and supports to revise the troubled relationship between person and environment (problem-focused coping), and to control emotional distress (emotion-focused coping) (Lazarus & Folkman, 1984). Osipow and Spokane (1985) argue that coping assists people to escalate adaptive capabilities to deal with stress.

Objectives

Although researchers found high to very high level of occupational stress among bank employees in different countries (Belias et al., 2013; Kumar & Sundaram, 2014; Li et al., 2015), no such study has been conducted in Bangladesh context. Therefore, the present study is designed to determine the underlying impact of occupational stress on personal and work-life of employees serving in PCBs in Bangladesh. The specific objectives of this research are as follows:

- To investigate the impact of occupational stress on life satisfaction, work-life balance, job performance, and job satisfaction;
- To unveil how coping strategies mediate the effect of occupational stress on life satisfaction, work-life balance, job performance, and job satisfaction.

Research Model and Hypotheses

In order to portray the relationship between variables under experimentation in light of the prior discussion, four basic hypotheses (H1a, H2a, H3a, H4a) have been devised to examine the relationship between independent (occupational stress) and dependent variables (life satisfaction, job satisfaction, work-life balance, job performance); and four sub-hypotheses (H1b, H2b, H3b, H4b) have been formulated to test the mediating role of coping strategies between occupational stress and dependent variables. The research framework and hypotheses of this study are sketched as follows.

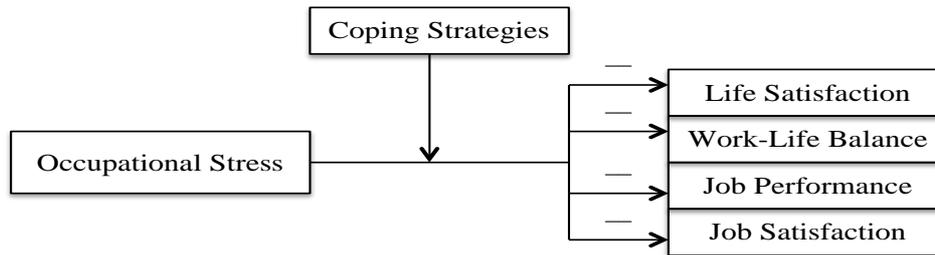


Figure 1. Conceptual Framework

Hypothesis H1a: Occupational stress has significant negative impact on life satisfaction.

Hypothesis H1b: Coping strategies significantly moderate the relationship between occupational stress and life satisfaction.

Hypothesis H2a: Occupational stress has significant negative impact on work-life balance.

Hypothesis H2b: Coping strategies significantly moderate the relationship between occupational stress and work-life balance.

Hypothesis H3a: Occupational stress has significant negative impact on job satisfaction.

Hypothesis H3b: Coping strategies significantly moderate the relationship between occupational stress and job performance.

Hypothesis H4a: Occupational stress has significant negative impact on job performance.

Hypothesis H4b: Coping strategies significantly moderate the relationship between occupational stress and job satisfaction.

Method

Participants

A quantitative survey has been administered among bankers at various executive levels serving in 15 different private commercial banks in Bangladesh following convenience method of sampling. The researchers first identified 20 branches of 15 different PCBs and distributed 300 questionnaires (15 questionnaires to each of the selected branches) altogether. A total of 236

questionnaires from 18 branches of 15 PCBs have been returned representing a response rate of 79%, of which 204 complete responses have been taken into account for statistical investigation. The researchers have physically distributed the entire questionnaires to the employees of the selected banks, and also physically collected the questionnaires once the responses were completed. In order to ensure the adequacy of sample, the Kaiser-Meyer-Olkin (KMO) measures of sampling adequacy test has been applied that produces a score of 0.71.

Pilot Study

Since the measuring instruments have been taken from the previous studies (Osipow, 1998), some of the measures seemed to be inappropriate in the cultural and social context of Bangladesh. For example, one of the items of Self-Care scale (Osipow, 1998): “I avoid excessive use of alcohol” has been considered as inapplicable in Bangladesh context as consumption of alcohol by the mass people in Bangladesh is unlikely. Therefore, a pilot study has been conducted consulting with three professors of Department of Management, University of Dhaka; and five employees of the selected PCBs to determine the most relevant and appropriate measures in the present context of Bangladesh. Following the pilot study, the final survey has been administered with the potential reformations recognized and integrated in the pilot study.

Measures and Instruments

So as to make this study consistent with the previous studies, the questionnaire has been prepared relying on various measures from earlier studies. The questionnaire of this study encompasses two sections: demographic section that has been conceived to gather demographic information like sex, age, relationship status, academic qualification and current position; and actual measurement that has been devised to assess the perception of employees about variables under investigation. All the items other than demographic ones have been scaled to five alternatives, namely strongly disagree, disagree, neither disagree nor agree, agree, and strongly agree. A translated version of the questionnaire has also been used to collect data. The Bengali version of OSI has been adopted from Latif and Sultana (2009), and the authors have translated the rest of the items in cooperation with several experts in this field.

Occupational Stress Index (OSI): The occupational stress index, developed by Srivastava and Singh (1984) has been adopted to measure the level of stress experienced by bank employees in Bangladesh. The OSI comprises of 12 subscales i.e. role overload (RO), role ambiguity (RA), role conflict (RC), unreasonable group and political pressures (UGP), responsibility for persons (RP), poor peer relations (PPR), intrinsic impoverishment (II), strenuous working conditions (SWC), unprofitability (UN), powerlessness (PL), under participation (UP) and low status (LS); and 46 items of which 28 are ‘True-keyed (direct statement)’ and 18 are ‘False-keyed (reverse statement)’. Responses have been weighted from 1 to 5 or strongly disagree to strongly agree for true-keyed items, and false keyed items are reverse graded as 5 to 1 or strongly disagree to strongly agree. The authors found higher internal consistency and reliability of this scale with Cronbach’s alpha coefficient of .93 and .90 respectively using split-half method (Srivastava & Singh, 1984).

Satisfaction with Life scale (SWL): In order to measure the overall life satisfaction of employees, the ‘Satisfaction with Life’ scale has directly been employed from Diener et al. (1985). The scale has five items and responses are measured on a five-point scale ranging from 1 to 5 or strongly disagree to strongly agree. Studies assert decent internal consistency and reliability of the scale with Cronbach’s alpha coefficient of .80 and above (Diener et al., 1985; Eid & Diener, 2004; Pavot & Diener, 1993).

Work-life Balance scale (WLB): The Work-life Balance scale devised by Hill et al. (2001) has been applied in the current research to measure the degree to which an employee maintains balance his or her behavioral, emotional and time demands between paid work and personal or family life. The scale consists of six items of which two items have been rephrased in order to retain consistency with other scales used in this study. The authors confirm adequate internal consistency of the scale with a Cronbach’s alpha value of .83.

Job Performance (JP): The six-items ‘Job Performance’ scale developed by Motowidlo and Van Scotter (1994) has been used to assess the overall job performance as well as interpersonal and technical skills of each participant in comparison to his or her peers. The items have been rephrased so as to maintain uniformity with other scales of the present study.

Job Satisfaction Index (JSI): The ‘Job Satisfaction Index’ of Schriesheim and Tsui (as cited in Tsui et al., 1992) has been used to measure the overall job satisfaction level of an individual in terms of nature of work,

relationship with peers, supervision, remuneration, promotion opportunities and job in general. Responses to this six-items of JSI are weighted on a five-point scale. Studies (Tsui et al., 1992; Vigoda & Cohen, 2002) established decent internal consistency and reliability of the scale, and found Cronbach's alpha coefficient to be .73 and .78.

Personal Resource Questionnaire (PRQ): Personal Resource Questionnaire, a part of Occupational Stress Inventory- Revised Edition (OSI-R) developed by Osipow (1998) consists of four scales namely recreation, self-care, social support and cognitive/rational coping resources, and forty items in which each of these scales contains ten items. The result of pilot study suggests thirty items of PRQ suitable for this study that have been measured on a five-point scale ranging from 1-Strongly Disagree to 5-Strongly Agree. Three items of recreation scale (I hardly watch television; I spent a lot of my free times in participant activities; I spent a lot of my free times on hobbies); four items of self-care scale (I avoid excessive use of alcohol; I engage in meditation; I practice deep breathing exercises a few minutes several times each day; I floss my teeth regularly); and three items of social support scale (I have help with tasks around the house; I feel loved; There is a person with whom I feel really close) have been dropped based on the result of the pilot study. Osipow and Spokane (1984) claim alpha scores of the four scales to be .71 (recreation), .73 (self-care), .83 (social support) and .78 (cognitive coping).

Data Analysis Tools

A set of statistical tools has been applied in order to analyze the data gathered to accomplish this study. Descriptive statistics comprising of frequencies and percentiles of categorical data have been used to describe the profile of the respondents. In order to experiment the reliability of study variables, scores of Cronbach's alpha coefficient have been determined. In addition to that, simple and hierarchical regressions have been employed to test the hypotheses. Pearson correlation has also been used. All the analyses have been done using version 20.0 of SPSS (Statistical Package of Social Sciences) software.

Results and discussion

Sample Summary

The distribution of respondents by sex, relationship status, age, educational level and current position has been presented in Table 1. As expected, majority of the respondents are male and 24% of the participants are female. This figure resembles the national statistics of Bangladesh. According to Bangladesh Bureau of Statistics (2013, p. 74), 19.9% of employees were women in nonagricultural sector, and only 18.5% women employees were in service industry in 2010. Regarding the age (Mean age = 30.7 years), participants are grouped into four categories with 10 ten years interval: 21-30, 31-40, 41-50, and 51-60 years. More than half of the respondents (56.4%) are aged between the age range of 21-30 years. 35.3% of the respondents fall under second age group (31-40 years), and only 8.3% of the participants are aged between 41 and 50 years. No respondent has been found in the age group of 51-60 and hence has not been reported in Table 1.

Table 1. Sample Summary

| Characteristics | Category | Number | % | OSI | |
|-------------------------|---------------------------|--------|------|-------|------|
| | | | | Mean | SD |
| Sex | Male | 155 | 76 | 3.237 | 0.37 |
| | Female | 49 | 24 | 3.235 | 0.36 |
| Age Range (in years) | 21 - 30 | 115 | 56.4 | 3.220 | 0.35 |
| | 31 - 40 | 72 | 35.3 | 3.270 | 0.40 |
| | 41 - 50 | 17 | 8.3 | 3.205 | 0.28 |
| Educational Level | Bachelor | 41 | 20.1 | 3.110 | 0.37 |
| | Postgraduate | 151 | 74 | 3.260 | 0.36 |
| | Professional | 12 | 5.9 | 3.230 | 0.35 |
| Relationship Status | Single/ No Relationship | 51 | 25 | 3.230 | 0.34 |
| | Single/ In a Relationship | 43 | 21.1 | 3.180 | 0.37 |
| | Married | 110 | 53.9 | 3.250 | 0.37 |
| Current Position | Assistant Officer | 57 | 27.9 | 3.169 | 0.38 |
| | Officer | 61 | 29.9 | 3.247 | 0.35 |
| | Senior Officer | 39 | 19.1 | 3.297 | 0.41 |
| | Principal Officer | 24 | 11.8 | 3.277 | 0.29 |
| | Senior Principal Officer | 11 | 5.4 | 3.348 | 0.32 |
| | Assistant Vice President | 12 | 5.9 | 3.125 | 0.36 |

N = 204

In order to determine the current relationship status, respondents have been given three options: single/no relationship, single/in a relationship, and

married. Statistics in Table 1 suggest that a more than half (53.9%) of the bankers are married. One of every four employees has reported no relationship engagement; while just over 21% of the bank professionals maintain relations outside the marital form. 74% of the participants have at least a master degree and 5.9% have professional degree.

Since the names of various ranks vary from bank to bank, the question regarding current position was open-ended so that respondents could write their designation. For instance, the rank 'First Assistant Vice President' in one bank is equivalent to 'Senior Principal Officer' in another bank. During and after the collection of data, the researchers consulted with several banking experts to match various hierarchical positions of different banks in a singular form. Six different positions have been identified on the basis of experts' opinion. Almost three-fourth of the total respondents are ranked in first two grades namely assistant officer and officer that represent 27.9% and 29.9% respectively. 19.1% employees are ranked as senior officer. Assistant vice president is the highest rank from where responses have been received that holds 5.9% of the total participants.

Reliability of Study Variables

The reliability of scales used in this research has been measured by estimating the Cronbach's alpha scores of variables under investigation. The reliability statistics (Table 2) for the scales of the present study closely resemble to the scores of the original studies.

Table 2. Cronbach's Alpha Coefficient of Study Variables

| Scale | Alpha Coefficient | No. of Items |
|---|-------------------|--------------|
| Occupational Stress Index (First-Half) | 0.843 | 23 |
| Occupational Stress Index (Second-Half) | 0.776 | 23 |
| Satisfaction with Life (SWL) | 0.887 | 5 |
| Work-Life Balance (WLB) | 0.712 | 5 |
| Job Performance (JP) | 0.840 | 6 |
| Job Satisfaction Index (JSI) | 0.826 | 6 |
| Personal Resources Questionnaire | | |
| 1. Recreation (RE) | 0.802 | 7 |
| 2. Self-Care (SC) | 0.809 | 6 |
| 3. Social Support (SS) | 0.827 | 7 |
| 4. Rational/ Cognitive Coping (CC) | 0.822 | 10 |

Table 2 demonstrates that the alpha coefficients of all the scales vary between .73 and .84, which exceed the minimum scores of .60 suggested by Hair et al. (1998). Reliability of 46-items OSI has been determined following Split-Half method that generate alpha coefficient to be .84 and .77. The satisfaction with life scale has been measured by five items, which produce an alpha coefficient of .88. The work-life balance scale yields the lowest value for alpha of .71 among all the variables used in this research. Job performance and job satisfaction index also produce decent alpha coefficients of .84 and .82 respectively. The four scales of PSQ namely recreation, self-care, social support, and cognitive coping construct quite higher alpha values ranging from .80 to .82. Hence, the statistics of reliability analysis advocate that the four scales of PSQ as well as the other scales are highly reliable measures for this study.

Correlation Matrix

The relationship between twelve dimensions of occupational stress index (OSI) and the satisfaction with life, work-life balance, job performance, and job satisfaction have been determined following Pearson correlation presented in Table 3.

Table 3. Correlation Matrix

| | SWL | WLB | JP | JS |
|--|----------------|----------------|----------------|----------------|
| Role Overload | -.146* | -.307** | -0.078 | -.141* |
| Role Ambiguity | -.236** | -.289** | -.178* | -.299** |
| Role Conflict | -0.126 | -.195** | -.215** | -0.091 |
| Unreasonable Group and Pplitical Pressures | -.143* | -.383** | -0.099 | -.146* |
| Responsibility for Persons | 0.022 | 0.054 | 0.063 | .191** |
| Poor Peer Relations | -.266** | -.330** | -0.066 | -.237** |
| Intrinsic Impoverishment | -.318** | -.232** | -.304** | -.298** |
| Strenuous Working Conditions | -0.051 | -0.02 | 0.024 | 0.041 |
| Unprofitability | -0.068 | -0.107 | -0.012 | -0.111 |
| Powerlessness | -0.123 | -.217** | -.227** | -.305** |
| Under Participation | -.154* | -.350** | -.222** | -.467** |
| Low Status | -0.136 | -.263** | -.153* | -.230** |

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

The products of bivariate correlations suggest 30 correlations altogether. All of the relationships are negatively correlated and statistically significant at $p < 0.05$. Six dimensions of occupational stress index namely role overload, role ambiguity, unreasonable group and political pressures, poor peer relations, intrinsic impoverishment, and under participation have negative correlations with satisfaction with life scale. Nine dimensions of occupational stress index such as role overload, role ambiguity, role conflict, unreasonable group and political pressure, poor peer relations, intrinsic impoverishment, powerlessness, under participation, and low status are negatively correlated with work-life balance. This result indicates that the higher the workload, role ambiguity, and group and political pressure; the lower the degree to which a person maintains balance between his personal and work life. And the lower the relationship with peers, opportunity for utilizing and improving ability and aptitude, given authority, influence in organizational decision-making and status; the lower the extent to which an employee maintains balance between his personal and work life.

Six dimensions of OSI including role ambiguity, role conflict, intrinsic impoverishment, powerlessness, under participation, and low status have negative correlations with job performance; which indicate an increase in these attributes causes lower job performance. Job satisfaction is negatively correlated with nine dimensions of OSI such as role overload, role ambiguity, unreasonable group and political pressures, responsibility for persons, poor peer relations, intrinsic impoverishment, powerlessness, under participation, and low status; which denote excessive workload, ambiguous role clarification, group and political pressure, poor relations with peers, lack of opportunity for applying ability and aptitudes, lack of authority, lower influence in decision-making and lower status instigates lower job satisfaction. The perceptions of role ambiguity, intrinsic impoverishment and under participation produce highest number (4) of correlations where responsibility for persons yields only positive correlations. Strenuous working conditions and unprofitability did not establish any correlation.

Testing of Hypotheses

Four double-steps hierarchical regressions have been employed so as to test the hypotheses developed for this study determining occupational stress and coping strategies as independent variable; and life satisfaction,

work-life balance, job performance and job satisfaction as separate dependent variables. The variable of occupational stress has entered into the analysis in step 1 of each regression to investigate the impact of occupational stress on life satisfaction, work-life balance, job performance and job satisfaction. Four coping strategies namely recreation, self-care, social support, and cognitive coping have been added into the equation in step 2 of each regression to experiment the moderating role of coping strategies between occupational stress and life satisfaction, work-life balance, job performance, and job satisfaction. Table 4 illustrates the scores of adjusted R^2 , the standardized regression coefficients (Beta), F-value, and the associated p -values for the variables inserted into the equation.

As demonstrated in Table 4, the regression analysis establishes significant relationship between occupational stress and life satisfaction where occupational stress can predict and interpret 11.2% ($R^2=0.112$) of the variance in life satisfaction at $p<0.001$. This relationship is negative (-0.34), which implies that occupational stress moderately affects life satisfaction of bank employees, and the effect of this relationship is over 34%. Thus, we fail to reject hypothesis H1a, which advocates that higher degree of occupational stress leads to lower life satisfaction. Ozkan and Ozdevecioglu (2013) demonstrated similar results where they evidenced that occupational stress decreases the level of life satisfaction of accountants in Turkey. Pearson correlation also indicates that several factors of occupational stress are negatively correlated to life satisfaction of bank employees. Individuals who are stressed due to poor relationships, lack of opportunity to improve and apply aptitudes, and noninvolvement in organizational decision-making; experience lower satisfaction with their life.

The addition of coping strategies such as recreation, self-care, social support and cognitive coping improved the value of R^2 from 0.112 to 0.248, which indicates that the adjunct of these variables intensifies 13.6% to the variance. This figure suggests while occupational stress explains 11.2% of the variance in life satisfaction; coping strategies comparatively explains a highly significant 13.6% of the variance in life satisfaction. Three coping strategies namely recreation ($\beta=0.19$, $p<0.05$), self-care ($\beta=0.16$, $p<0.05$), and social support ($\beta=0.21$, $p<0.01$) significantly related to life satisfaction. The statistics further illustrate that although the value of Beta a little in step 2; occupational stress maintains significant relationship with life satisfaction even after the

addition of coping strategies which, implies that coping strategies moderate the relationship between occupational stress and life satisfaction. Hence, hypothesis H1b is supported.

Table 4. Summary of Hierarchical Regressions for Variables Predicting Life Satisfaction, Work-life Balance, Job Performance and Job Satisfaction

| Independent Variable | Step 1 | | | | Step 2 | | | |
|----------------------|--------|--------|---------|------|--------|--------|---------|------|
| | B | SE (B) | β | Sig | B | SE (B) | β | Sig |
| Occupational Stress | -0.74 | 0.15 | -0.34 | 0.00 | -0.47 | 0.15 | -0.21 | 0.00 |
| Recreation | | | | | 0.23 | 0.11 | 0.19 | 0.03 |
| Self-Care | | | | | 0.18 | 0.09 | 0.16 | 0.04 |
| Social Support | | | | | 0.30 | 0.10 | 0.21 | 0.00 |
| Cognitive Coping | | | | | -0.16 | 0.11 | -0.11 | 0.14 |
| R ² | 0.112 | | | | 0.248 | | | |
| F-value | 25.454 | | | | 13.080 | | | |
| Occupational Stress | -0.94 | 0.11 | -0.50 | 0.00 | -0.75 | 0.12 | -0.40 | 0.00 |
| Recreation | | | | | 0.17 | 0.09 | 0.16 | 0.05 |
| Self-Care | | | | | 0.03 | 0.07 | 0.03 | 0.71 |
| Social Support | | | | | 0.01 | 0.08 | 0.01 | 0.91 |
| Cognitive Coping | | | | | 0.22 | 0.09 | 0.17 | 0.02 |
| R ² | 0.290 | | | | 0.329 | | | |
| F-value | 66.867 | | | | 19.403 | | | |
| Occupational Stress | -0.50 | 0.12 | -0.28 | 0.00 | -0.29 | 0.12 | -0.17 | 0.02 |
| Recreation | | | | | 0.14 | 0.09 | 0.14 | 0.14 |
| Self-Care | | | | | 0.16 | 0.07 | 0.18 | 0.21 |
| Social Support | | | | | 0.10 | 0.08 | 0.09 | 0.24 |
| Cognitive Coping | | | | | 0.01 | 0.09 | 0.01 | 0.90 |
| R ² | 0.079 | | | | 0.175 | | | |
| F-value | 17.405 | | | | 8.404 | | | |
| Occupational Stress | -0.76 | 0.13 | -0.40 | 0.00 | -0.67 | 0.13 | -0.35 | 0.00 |
| Recreation | | | | | -0.05 | 0.10 | -0.05 | 0.61 |
| Self-Care | | | | | 0.07 | 0.08 | 0.07 | 0.38 |
| Social Support | | | | | 0.17 | 0.09 | 0.14 | 0.05 |
| Cognitive Coping | | | | | 0.17 | 0.10 | 0.13 | 0.08 |
| R ² | 0.156 | | | | 0.212 | | | |
| F-value | 37.387 | | | | 10.650 | | | |

The regression analysis (Table 4) further evidences significant relationship between occupational stress and work-life balance at $\beta=-0.50$, $p<0.001$. The impact of this relationship is comparatively high since occupational stress accounts for 29% ($R^2=0.290$) of variance in work-life balance. Therefore, hypothesis H2a is supported stating that occupational stress negatively affects work-life balance of bank employees. This relationship is negative, and its level is as high as 50%; which underscores that employees who suffer from occupational stress, encounter difficulties in balancing between their paid work and personal or family life. Although work-life balance has the highest impact on occupational stress among all dependent variables, and its level is 50%; it is also negatively correlated to nine of the twelve occupational stress factors including role overload, role ambiguity, role conflict, unreasonable group and political pressure, poor peer relations, intrinsic impoverishment, powerlessness, under participation, and low status (Table 3). This implies that an increase in any of these factors causes difficulties for employees to make balance between their work and family life.

For testing the second sub hypothesis, the inclusion of coping strategies increase the value of R^2 by 0.039, which suggest that the addition of coping strategies adds a mere 3.9% to the variance in work-life balance. Two coping strategies such as recreation ($\beta=0.16$, $p<0.05$) and cognitive coping ($\beta=0.17$, $p<0.05$) have indicated significant relationship with work-life balance. The outcomes of the analysis show a slight decrease in the value of coefficient and significance level; yet occupational stress is significantly related to work-life balance as $p<0.05$, which designates that coping strategies moderate the relationship between occupational stress and work-life balance, and thus hypothesis H2b is acknowledged.

Apart from these, occupational stress is also significantly related to job performance showing $p<0.001$. Although the impact of this relationship is not too high as occupational stress is reported 7.9% ($R^2=0.079$) of the variance in job performance; the result indicates comparatively low but negative effects of this relationship (-0.28), which signifies that the higher the degree of occupational stress, the lower the extent of job performance. In another word, bankers who experience stress at work, they perform poorly. Thus, hypothesis H3a is supported. This result endorsed the findings of Milot (2012) and Nowak (1989) in which they suggested that employees who perceive high level of stress, perform poorly at work. Cooper (1988) and Sprey (1991) evidenced

similar results and claim that stress instigates lower job performance. The study of Siu (2003) in Hong Kong is also identical. Mohan et al. (2010) found that occupational stress causes anxiety among teachers in the USA that subsequently decreases their job performance. Motowidlo et al. (1986) also confirmed occupational stress as an influential factor that affects employee job performance. In order to experiment the hypothesis H3b, four coping strategies have been added into the analysis. While this addition results an increase in the value of R^2 by 0.096 at $p>0.05$, none of the four coping strategies establishes any significant relationship with job performance. Therefore, hypothesis H3b is rejected.

Table 4 indicates a negative significant influence of occupational stress on job satisfaction with a coefficient of -0.40 and $p<0.001$. The impact of this relationship is relatively high since occupational stress can explain 15.6% ($R^2=0.156$) of the variance in job satisfaction. Hence, hypothesis H4a is proven. The analysis thus tests the statement that occupational stress reduces employee job satisfaction since the effect of occupational stress on job satisfaction is negative (-0.40). This outcome is consistent and supported by existing literature of occupational stress. Milot (2012) and Nowak (1989) suggest that employees who suffer from high level of stress, experience lower level of job satisfaction. Chang and Liu (2007) conducted a study in China in which they argue that occupational stress is highly correlated to employee job satisfaction. For hypothesis H4b, although the addition of coping strategies produces an increase in the value of R^2 by 0.056; no significant relationship has been reported between any of the coping strategies except social support and job satisfaction. Thus, hypothesis H4b is also rejected, which illustrates that coping strategies do not moderate the relationship between occupational stress and job satisfaction.

Regarding the sub hypotheses, the regression analysis reveals that coping strategies such as recreation, self-care and social support moderate the relationship between occupational stress and life satisfaction, and recreation and cognitive coping affect the relationship between occupational stress and work-life balance. ILO (2012) reports similar result and suggests that techniques like recreational and leisure activities, relaxation, exercise and social life support to cope with work stress affecting work-life balance. Apart from these, management can also support employees with flexible work schedule to fulfill their personal and family responsibilities (ILO, 2012). Although employees' capability of controlling and managing stress at work assists in

furthering their job performance (Adlet et al., 2006; Wetzel et al., 2006; Zhong et al., 2006), this study suggests that none of the four coping strategies significantly contribute to the relationship between occupational stress and job performance or job satisfaction.

Conclusions

While stress up to certain level is common for many employees, over or high levels of occupational stress statistically interfere with life satisfaction, work-life balance, job performance, and job satisfaction of bank professionals; as this study shows that employees who are highly stressed, experience lower level of life and job satisfaction, perform poorly, and confront difficulties to balance between their personal and work life. This paper though demonstrates that adoption of coping strategies neither increases nor decreases employee performance and job satisfaction; employees need to be aware of stress and adopt coping strategies that downturns stress at work and in consequence increases life satisfaction and makes employees able to balance between their work and family life. Involvement in recreational activities (e.g. music, sports), management and utilization of free times and weekends, regular exercise, and moderate food and drinks (avoiding excessive consumption of coffee, tea or cigars) may benefit employees to overcome various traumas of occupational stress. Reassessment and development of new techniques and styles, and improved relationships with co-workers provide mental properties that also support in reducing stress at work.

Bank management can play a vigorous role in the welfare and performance of its employees as occupational stress influences employee job performance and job satisfaction. Bank management can contribute in lessening work stress by offering reasonable workload and financial benefits, clearly defined responsibilities, opportunity to utilize employee's aptitudes, improved authority and working conditions, participative culture, and improved organizational and social status; which empower employees and create a feeling of belongingness to the organization. The government and its policy makers can also use the outcomes of this research so as to ensure adequate monetary and physical benefits to the banking professionals.

Researchers have widespread potentials to initiate further research on occupational stress in various fields of occupation to facilitate employees as

well as organizations in Bangladesh. Since this study has been concerned with the bank employees, further research can be conducted with teachers, nurses, doctors, engineers, IT professional and so on. The present research concentrated only on the private commercial banks (PCBs) in Bangladesh. Prospective researchers have scope to conduct such study on foreign commercial banks (FCBs) that have operation in Bangladesh in order to compare the results with PCBs. In additions to that, further study can be guided accommodating the state-owned commercial banks (SOCBs) as well.

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