



A Comparative Study of Job Stress and Type of Personality of Employees Working in Nationalized and Non-nationalized Banks

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ABSTRACT 100 employees from Nationalized and Non-Nationalized Banks having minimum one year of job experience in the same bank in Chandigarh were selected randomly for the study. The data was collected through standardized "Occupational Stress Index" and Eysenk's Maudsley Personality Inventory (M.P.I). The findings revealed highly significant difference in job stress of employees working in nationalized and non-nationalized banks, with employees of non-nationalized banks having higher job stress as compared to their counterparts working in nationalized banks. Highly significant difference also existed between the mean scores of nationalized and non-nationalized bank employees with regard to neuroticism. The employees working in non-nationalized banks were found to be more neurotic than those working in nationalized banks.

INTRODUCTION

It is an acknowledged fact that we live in a stressful age. Stress not only comes from our job but the constant change we face daily. In all types of jobs, there is interplay between demands that the job makes on employee and employees' requirement from the job. The lack of accommodation mismatch between demands of employee and those of his organization is cause of job stress.

The present banking system is highly complex and competitive and has undergone tremendous policy changes. The employees, management as well as banking organizations themselves are under continuous strain to accomplish higher targets. In recent times, all over the world banking sector is restructuring, outsourcing and downsizing, leaving its workers feeling stressed undervalued and unsecured (Rothmann et al. 2005).

What is Job Stress?

Job stress can be defined as the harmful physical and emotional responses that occur when the requirements of the job do not match the

capabilities, resources, or needs of the worker. Job stress can lead to poor health and even injury.

According to Scott (2006), stressors at work place include unclear requirement, role overload, high stress times with no down times, big consequences for small failures, lack of personal control, lack of recognition, poor leadership. Occupational stress spreads gradually and continuously over time, sending people into downward spiral from where it is hard to recover.

Nearly everyone agrees that job stress results from the interaction of the worker and the conditions of work. Views differ, however, on the importance of *worker's characteristics* versus *working conditions* as the primary cause of job stress. These differing viewpoints are important because they suggest different ways to prevent stress at work. According to one school of thought, differences in individual characteristics such as personality and coping style are most important in predicting whether certain job conditions will result in stress or not. In other words, what is stressful for one person may not be a problem for another.

Personality

Psychologically speaking, personality is all that a person is. It is the totality of one's behavior towards oneself and others as well. It includes everything about the person, his physical, emotional, social, mental and spiritual make-up. It is all that a person has about him. It is a

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quality that makes one person stand out from others; it is whatever that makes a person unique. It is not just a collection of so many traits or characteristics which is known as personality. It is the organization of some psycho-physical systems or some behavior characteristics and functions as a unified whole. By looking through one's physique or sociability, we cannot pass judgment over one's personality. It is only when we go carefully in all the aspects-biological as well as social; we can have an idea about his personality.

According to Pervin (1999), "personality represents those characteristics of the person or of the people that generally account for consistent pattern of responses to the situation".

Personality in Work Settings

Organizational psychologists make the assumption, that people will be happiest, and do their best work when person-job fit is high; when the individuals who hold various jobs have personal characteristics that suit them for the work they do. Several aspects of the big five dimensions of personality seem to be linked to the performance of many different jobs.

In one large scale study, Salgado (1997) reviewed previous research conducted with literally tens of thousands of participants that examined the relationship between individual's standing on the big five dimensions and job performance. Results were clear: conscientiousness and emotional stability (neuroticism) were both significantly related to job performance across all occupational groups and across all measures of performance. In other words, the higher an individual's scores on these dimensions, the better the job performance.

Objectives

1. To find out job stress and type of personality among employees working in nationalized and non-nationalized banks.
2. To determine difference, if any, in level of job stress and type of personality between employees of nationalized and non-nationalized banks.

MATERIAL AND METHODS

The study was carried out in Chandigarh and its satellite towns on a sample of 100 bank em-

ployees (50 from Nationalized + 50 from Non-Nationalized Banks). Occupational Stress Index by Srivastava and Singh (1976) and Eysenck's Maudsley Personality Inventory (M.P.I) by Jalota and Kapoor (1975) were used as tools for measuring job stress and personality, respectively. For analyzing the data, percentage distribution was used to find out percentage distribution of subjects with regard to job stress and personality type. 't' test was applied to find out differences in the level of job stress and type of personality of employees working in nationalized and non-nationalized banks.

RESULTS

Table 1 presents data regarding the percentage distribution of nationalized and non-nationalized bank employees with regard to their job stress level.

Table 1: Level of Job stress among nationalized and non-nationalized bank employees
N=100 (50 Nationalized bank employees, 50 Non-nationalized bank employees)

Variable	Categories	Employees in nationalized banks (%)	Employees in non-nationalized banks (%)	Total sample (%)
Job Stress	Low	44.0	24.0	34.0
	Moderate	52.0	42.0	47.0
	High	4.0	34.0	19.0

The findings in Table 1 highlight that majority of employees working in nationalized banks had moderate (52%) followed by low levels of job stress (44%). On the other hand, majority of employees working in non-nationalized banks had moderate (42%) followed by high level of job stress (34%). So it can be concluded that employees working in non-nationalized banks had higher job stress than those working in nationalized banks.

Data related to percentage distribution of employees working in nationalized and non-nationalized banks with regard to their personality type have been furnished in Table 2.

Table 2 shows that majority of nationalized bank employees were moderately neurotic (45%) followed by high stability (35%). On the contrary, majority of non-nationalized bank employees were highly neurotic (48%) followed by moderately neurotic (35%). With regard to extro-

**Table 2: Type of personality of employees working in nationalized and non-nationalized banks
N=100 (50 Nationalized Bank Employees; 50 Non- Nationalized Bank Employees)**

Variable	Components	Category	Nationalized bank employees (%)	Non-nationalized bank employees (%)	Total sample (%)
Personality	Neuroticism/Stability	Highly neurotic	20	48	35
		Moderate	45	35	38
		Highly stable	35	17	27
	Extroversion/Introversion	Highly extrovert	46	34	48
		Moderate	30	40	30
		Highly introvert	24	26	22

**Table 3: Significance of difference for mean scores of job stress and personality type between nationalized and non-nationalized bank employees
N=100 (50 Nationalized Bank Employees; 50 Non- Nationalized Bank Employees)**

Variable	Components	Nationalized bank employees			Non-nationalized bank employees			t- value
		Mean	SD	SEM	Mean	SD	SEM	
Job Stress		129.64	14.09	1.993	142.24	14.85	2.10	4.351*
Personality	Neuroticism/Stability	11.68	7.569	1.070	17.48	11.704	11.655	2.942**
	Extroversion/Introversion	29.80	4.738	.670	28.96	4.155	.588	.943

**p < .01

version/introversion, majority of employees working in nationalized banks were highly extrovert (46%) whereas those of non-nationalized banks were moderately extrovert (40%).

Table 3 presents data regarding 't' value for mean scores of bank employees with regard to job stress and type of personality.

Results in Table 3 reveal highly significant difference ($t=4.351$, $p<.01$) in the mean scores of job stress between the employees of nationalized and non-nationalized banks, with employees of non-nationalized banks having higher job stress as compared to their counterparts in nationalized banks.

A glance over Table 3 also reveals that a highly significant difference existed between the mean scores of nationalized and non-nationalized bank employees with regard to neuroticism ($t= 2.942$, $p< .01$). The employees working in non-nationalized banks were found to be more neurotic than those working in nationalized banks.

DICUSSION

The present results are in agreement with the findings of research studies conducted by Sadat Ali et al. (2005) and Kumar (2008). They found that employees working in Government banks were found to fare better than those working in private sector. The possible reason for the present

finding could be that the employees working in non-nationalized banks have longer working hours as compared to their counterparts working in nationalized banks. Majority of non-nationalized bank employees on an average work for 9 hours everyday whereas those working in nationalized banks work for 7 hours/day. On the top of it a large majority of non-nationalized bank employees do overtime work at least for 2-4 hours for 6-10 days on an average in a month as is revealed from the present study. The long working hours/day as well as overtime work leave them totally stressed out. As a result of work overload, they have to face stress and strain at workplace which is responsible for higher neurotic symptoms among them like emotional instability, depressive mood, nervous breakdown, hyper reactivity, over anxiousness, etc. The positive link between job stress and neuroticism is endorsed by several research findings (Srivastava 2001; Kumaresean 2004; Grant and Langan-Fox 2006; Smithikrai 2007).

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