

Original Research Article

Role of Occupational Stress and Organizational Stress towards Job Satisfaction: A Study Based on Banking Sector Employees in Sri Lanka

ABSTRACT

Aims: Occupational stress, organizational stress, common occurrences among various professions worldwide, is regarded as a major psychological problem for banking employees. The aims of the study were to identify the relationship between occupational stress and job satisfaction among employees in banking sector of Sri Lanka, to identify the relationship between organizational stress and job satisfaction among employees in banking sector of Sri Lanka and to ensure whether there any differences of the occupational stress, organizational stress and job satisfaction with respect to private and public banks, gender and working experience.

Methodology: A non-experimental correlational design was used in the study. A total of 200 banking employees from 6 banks completed the banking employees Stress Index, the Job Satisfaction Survey.

Results: Study findings demonstrated that there were significant positive relationships between organizational stress and job satisfaction and between occupational stress and job satisfaction there was no any significant relationship. There were significant differences in levels of job satisfaction, between male and female banking employees. Male banking employees reported higher levels of job satisfaction. Working experience wise and sector wise, there was not any significant level of differences among organizational stress and occupational stress.

Conclusion: Future research is needed to examine best practices for human resource managers to improve banking employee motivation and job satisfaction of banking employees.

Keywords: Occupational stress, Organizational stress, Job satisfaction, Public banks, Private banks.

1. INTRODUCTION

Organizations are one of the main key concepts which helps business world to smoothen its tasks efficiently and effectively. Allen [1] stated that organization is the process of identifying and grouping work to be performed, defining and delegating responsibility and authority and establishing relationships for the purpose of enabling people to work most effectively together in accomplishing objectives. Allen [1] explains that organization is an instrument for achieving the goals of organization. Kumar [2] mentioned that internal organization is the structural framework of duties and responsibilities required of personnel in performing various functions within the company. It is essentially a blue print for action resulting in a mechanism for carrying out function to achieve the goals set up by company management". In Kumar's view, organization fixes duties and responsibilities of persons in an institute so that business goals can be achieved. Definitions above reveal that if a business system is not properly organized; tasks pile up, paperwork gets lost and valuable time is spent on finding information that should be readily available. Researchers have been demonstrated that not only the availability of the organizations should be there but also organizations must perform various activities to accomplish their organizational objectives. Hashem [3] emphasised that it is these repeatable activities that utilize processes for the organization to be successful that must be quantified in order to ascertain the level of performance and for management to make informed decisions on where, if needed, within the processes to initiate actions to improve performance.

Employee's satisfaction is considered as an all-round module of an organization's human resource strategies. According to Singh [4] job satisfaction means a function which is positively related to the degree to which one's personal needs are fulfilled in the job situation.

Among the factors such as pay, promotion, relationship with colleagues and supervisors and task, stress is the highly recognized factor that affects the job satisfaction [5]. It is required to deal with stress particularly in a disciplined organisation where the end product must be maintained at any cost. Workforce education on how to manage stress is important to maintain productivity [5]. Stress is a major problem for managers and employees to deal with in modern organizations [6].

Stress generating from occupation and organization makes the worker think less valued of him or herself since the worker performance declines. This is because employees can't think well and get lazy to work. As state by Cordes [7], the emotional exhaustion, negative self-evaluations, and lowered self-esteem are also associated with worker stress. The enough stress can inspire employees' potential and the job performance will increase. However, job performance will directly influence by work stress [8].

The banking sector in Sri Lanka, which comprises Licensed Commercial Banks (LCBs) and Licensed Specialized banks (LSBs), dominates the financial system and accounts for the highest share of the total assets in the financial system. Banks play a critical role within the Sri Lankan financial system, as they are engaged in provision of liquidity to the entire economy, while transforming the risk characteristics of assets.

Banks also engaged in providing payment services, thereby facilitating all entities to carry out their financial transactions. On the other hand, banks can create vulnerabilities of systemic nature, partly due to a mismatch in maturity of assets and liabilities and their interconnectedness. Therefore, the soundness of banks is important, as it contributes towards maintaining confidence in the financial system, and any failure may have the potential to impact on activities of all other financial and non-financial entities, and finally the economy.

As the gross domestic product of Sri Lanka briefs that the high contribution towards the GDP is Services, 56.5% in 2016 and the banking services took the 3rd place in service sector as it showed the 10.88% contribution to the services and 6.14% contribution to the GDP as whole. In such contribution the banking sector provides huge brace to the nation. The banking sector in Sri Lanka, which comprises Licensed Commercial Banks (LCBs) and Licensed Specialized banks (LSBs), dominates the financial system and accounts for the highest share of the total assets in the financial system. Banks play a critical role within the Sri Lankan financial system, as they are engaged in provision of liquidity to the entire economy, while transforming the risk characteristics of assets. The systemic importance of the LSB sector is relatively low in comparison to the LCBs, both in terms of size and their impact on the financial system, as it does not play a major intermediary role in the payment cycle" [9]. Therefore, it is more important speaking of the stress management of banking sector of Sri Lanka. This study is looking forward to unrolling the organizational and occupational stress and the ways to dominate the stress in banking sector.

So, it is required to conduct research to find out the main factors that affect the banking employee stress and suggest ways to overcome the problem of stress. This study is important because if the problem is not resolved it may cause problems to the banking organizations and banking employees in the future. This study aims to find the relationship and effects of banking employee occupational and organizational stress to job satisfaction.

2. LITERATURE REVIEW

2.1 Job Satisfaction

Job satisfaction can define as extent of positive feelings or attitudes that individuals have towards their jobs. When a person says that he has high job satisfaction, it means that he really likes his job, feels good about it and values his job dignity. Job satisfaction is important technique used to motivate the employees to work harder. It is often said that "A HAPPY EMPLOYEE IS A PRODUCTIVE EMPLOYEE" [10]. Personal, job, and organizational climate factors influenced the ego investment or job involvement of people in their jobs, which in turn influenced the intrapsychic reward of sense of competence that they experienced, which then directly influenced employees' job satisfaction [11]. Job satisfaction is not independent in all job facets and that satisfaction with one facet might lead to satisfaction with another [12]. Personal, job, and organizational climate factors influenced the ego investment or job involvement of people in their jobs, which in turn influenced the intrapsychic reward of sense of competence that they experienced, which then directly influenced employees' job satisfaction [12].

2.2 Occupational Stress

Occupational stress is stress involving work. Occupational related 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 challenge

their ability to cope. Occupational stress results from the complex interactions between large systems of interrelated variables [13]. Workload, working hours, technological problem at work, inadequate salary, time for family and job worries at home are the significant sources of stress in the banking sector. The significant symptoms of burnout as revealed by the results are back pain, extreme tiredness, headache and sleep disturbance [14]. Among different occupational stress variables role over load, role authority, role conflict and lack of senior level support contribute more to the occupational stress. Bank employees cannot afford the time to relax and "wind down" when they are faced with work variety, discrimination, favouritism, delegation and conflicting tasks [15]. The study also shows the degree to which some employees tend to bring work-related problems home (and take family problems to work) depends on their educational background, the strength of the employees' family support, and the amount of time available for them to relax. Finally, the drinking habits (alcohol) of the employees were found to play a significant role in determining the levels of occupational stress [16].

The stress is unavoidable in any occupation and banking is no exception [16]. This study found that factors such as performance pressure; inadequate planning at workplace, change to adaptability; family demands, and lack of efficient manpower caused more stress among the bank employees.

Bank secretaries consider most of the work functions as causes of stress in the workplace, and these stressors has great effect on their performance, and have considered a number of factors as effective strategies for coping with occupational stress. Bank secretaries experience a lot of work stress as they carry out their administrative and clerical functions in the bank. Gender; work experience and marital status do not significantly affect respondents' mean rating on causes of stress, effect of the stressors to performance and effective coping strategies. Since stress is unavoidable in work life, it is obvious that bank secretaries must go through a form of stress to accomplish office tasks, efforts towards effective management of stress is paramount [17].

2.3 Organizational Stress

Organizational stress can have a profound effect on production and motivation in the workplace. Worries about job security or the demands of a heavy workload increase stress levels and cause a variety of emotional and physical ailments. When stress factors, or stressors, are coupled with ineffective or uncaring management, stress can become a problem that extends to the entire department or company. Identifying signs of organizational stress is the first step in designing a strategy to address problems [8].

Job satisfaction and organisational stress of employees have a significant impact on service quality delivered. The affective component of commitment was found to be more important than job satisfaction in determining service quality of customer-contact employees [18].

In order to manage stress, the organization has to encourage employee development and embark on training interventions for employees. Training specifically related to policies and policy implementation is a key priority. Stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage taking up roles that help them to balance work and family [19].

Employees of banks are supposed to be proactive, proficient enough to bear responsibility and to perform under very stiff competitive environment [20]. The existing banking industry is going through very critical situations, for example, global market is facing recession, the growth rate of emerging economies is going down; the pressure of competition is very high and apart from this dynamic environment of banking industry; various banks are restructuring their path of growth. At this juncture, banks are adopting and spreading their wings of mergers and acquisition to fly high and augment their strength and market size by approaching global as well as the rural market. The impact of mergers and acquisitions on employees is a major concern because this may create stress among employees. Employees and their families have to go through with a certain paradigm during the course of a merger. The study is to identify the various stressors which contribute in increasing the level of stress among employees. Further, it discusses the employee attitude and works related behavior.

The various aspects of the employees have been studied in order to know the problem job stress its causes and consequences. These studies have focused on different aspects of the job stress like sources of stress, stress symptoms, stress management, etc. Even though the field is quite fertile for the researchers, not many comprehensive studies have been conducted to explore the job stress among employees of commercial banks. Not more studies have so far, been attempted on the subject in Sri Lankan Context. To fill up this vital gap in the existing field and make a modest contribution in this field, the present study is undertaken in the commercial banking sector in Sri Lanka.

3. METHODOLOGY

Acknowledging the prior studies related with job satisfaction and stress, the study constructed the conceptual framework including independent variables (occupational stress and organizational stress) and dependent variable (job satisfaction). Based on the conceptual framework, the following hypothesis were constructed:

H1: there is a relationship between organizational stress and job satisfaction of banking employees in Sri Lanka.

H2: there is a relationship between occupational stress and job satisfaction of banking employees in Sri Lanka.

From different types of research designs descriptive and explanatory type of research design were employed as a main research design for this study to the obtain the main objectives. This study also used explanatory research design to explain the relationship between variables. By taking cross-section of the population relevant data was collected at one point in time.

A quantitative research method is used for primary data collection. A paper and pencil self-administered questionnaire technique are chosen due to the nature of the research and the measurement scales chosen. In order to ensure anonymity and eliminate interviewer bias, standardized questions are designed. To gather primary data structured questionnaires were prepared in English. The questionnaire was divided into 4 sections. The first one, Background Information part is designed in order to collect Personal data, such as gender, age, marital status as well as the position of an employee in the bank. The other three parts include questions from the scales that were chosen to measure three variables analysed in the study, namely job satisfaction, occupational stress and organizational stress. The measurement scales are shown in Table 1.

Table 1: Measurement Items

Variable	Items	Source
Job Satisfaction	Poor fit between abilities and skills needed to perform job effectively Work overload Workplace Pressure to work longer hours Job characteristics Conflicting job demands Unclear job expectations Pressures of responsibility Time pressures Lack of resources to perform job Lack of information Lack of collaboration Relations with subordinates, co-workers and superiors Working conditions Physical danger Over or underpromotion Insufficient training Lack of recognition for work done	[21]
Occupational Stress	Job insecurity Harassment Lack of respect from supervisors Racism Age discrimination Inadequate pay Lack of promotion opportunities Possibilities of promotion, Gaining respect Working conditions, Co-workers Cooperation	[16]
Organizational Stress	Seniority, Wages Management policy The size of the organization Designation Welfare Facilities, Non-Monetary Facilities	[21]

The populations of this study were banking employees in Colombo District, Sri Lanka. The reason for selecting Colombo district was; largest bank branches as well as head offices of all banks are situated in Colombo district. Chosen the Top three banks of public sector and top three banks of private sector on the basis net sales, net profits, total assets, and distribution network. Therefore, the study was conducted on a sample of employees working in banking sector, consisted with three public banks and three private banks situated in Colombo district, Sri Lanka. The target population of the study was 1039 banking employees. The study utilised the stratified random sampling methods. Acknowledging Sekaran [22], the study selected 250 as sample size. Table 2 illustrates population and sample details of the study.

Table 2: Population and Sample Details of the Study

Public Banks	Population	Sample Size
PUB 1	278	50
PUB 2	130	25
PUB 3	119	25
Private Banks	Population	Sample Size
PRB 1	283	50
PRB 2	120	25
PRB 3	109	25

Data analysis was conducted using SPSS version 21 in order to analyze and present the data through the statistical tools used for this study, namely descriptive analysis, correlation and multiple regression analysis. The internal consistency of the study instruments and instrument subscales was evaluated using Cronbach's alpha. The factor analysis was performed using principle axis factoring method.

4. RESULTS AND DISCUSSION

4.1 Sample Profile

The study distributed 250 questionnaires among banking employees and responded only 231 of them, representing 92.4 percent response rate. There were 31 missing responses and data set was cleared and finalised with 200 responses. The sample profile of the respondents include gender, age, sector and working experience. Out of 200 respondents, 65 (32.5%) were males and 135 (67.5) were females. According to respondents' age levels, it was obvious that most of them (47%) were in the economically active group (age between 31 to 40 years). In sector wise, 50.5% represented from public banks. With respect to working experience, 50.5% of banking employees have 6 to 10 years of working experience. Hence, the sample of the study represented the different characteristics of responses in terms of gender, public and private sector, age group and working experiences.

4.2 Goodness of Measurement Items

The study used Cronbach's alpha to test the reliability of measurement items of the study. The findings (Table 3) show that Cronbach's alpha for all dimensions of the study were above 0.50 which indicates internal consistency for all items. The Kaiser-Meyer-Oklin (KMO) measure of sample adequacy was performed to determine the appropriateness of factor analysis. According to Malhotra [23], KMO measure which is 0.50 or higher indicates the appropriateness of factor analysis. The factor analysis was performed using the principal axis factoring method. The loadings of the items on their corresponding construct ranged from 0.525 to 0.887 (please refer Annexure 1), and none of the items were dropped from the final analysis (Table 3).

Table 3: Validity and Reliability Analysis

Variable	Items	Cronbach Value	KMO value	Bartlett's test Sig.
Job Satisfaction	10	0.665	0.590	0.000
Occupational Stress	09	0.657	0.720	0.000
Organizational Stress	05	0.543	0.654	0.000

4.3 Correlation Analysis

The correlation analysis was performed to test the association among three variables; occupational stress, organizational stress and job satisfaction. The result is shown in Table 4. The results in Table 4 showed statistically significant positive relationship between the three variables, the highest correlation is between job satisfaction and organizational stress (0.338) followed by organizational stress and occupational stress. Further, none of the correlation coefficient of corresponding inter-construct correlations was above 0.85, indicating the absence of multicollinearity issue in the model. Hence, the assumption of independency of the predictor variables has not been violated.

Table 4: Correlation Analysis

		JS	Occ.Stress	Org.Stress
Job Satisfaction (JS)	Pearson Correlation	1	.035	.338**
	Sig. (2-tailed)		.621	.000
Occupational Stress (Occ.Stress)	Pearson Correlation	.035	1	.215**
	Sig. (2-tailed)	.621		.002
Organizational Stress (Org.Stress)	Pearson Correlation	.338**	.215**	1
	Sig. (2-tailed)	.000	.002	

4.4 Multiple Regression Analysis

The multiple regression analysis is used to determine whether occupational stress and organizational stress significantly influence job satisfaction of employees in banking sector in Sri Lanka. The results of the regression analysis are presented in Table 5a, 5b and 5c.

Table 5a: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.341 ^a	.116	.107	.99764	1.294

a. Predictors: (Constant), Org.Stress, Occ.Stress

Table 5b: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.729	2	12.865	12.926	.000 ^b
	Residual	196.071	197	.995		
	Total	221.801	199			

Table 5c: Coefficient

R	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	1.557	.311		5.010	.000
	Occ.Stress	-.060	.104	-.039	-.575	.566
	Org.Stress	.641	.127	.347	5.057	.000

square value (Table 5a) represents effect for dependent variable which is done by

the independent variables. The study shows there is 11.6% effect from occupational stress and organisational stress towards the job satisfaction. Further, the Durbin-Watson (DW) statistics of the model was 2.042 (range between 1.53 to 2.50), indicating that there is no problem with autocorrelation [24, 25, 26].

ANOVA test analyses the significance of the model which study has gone through. As the p value shows the value which is < 0.05 interprets the study model is significant (Table 5b). Which explains the model created for analyse the relationship and effects among occupational stress, organizational stress and job satisfaction of banking employees are significant since at least one variable; organizational stress is affects significantly to the job satisfaction of the banking employees.

Coefficient represents the significant values of three variables of the module (Table 5c). Job satisfaction shows 0.000 value which represents the significance, occupational stress shows 0.566 which represents the insignificance and finally the organizational stress shows the value of 0.000 which represents the significance. The job satisfaction has significant effect from organizational stress.

The results in Table 5c indicate that the p-values of organizational stress was less than 0.05, hence it was significant factor for job satisfaction of employees in banking sector. However, the p-value for occupational stress was greater than 0.05. Thus, occupational stress was not significant factor. In brief, the results support H2 however, H1 is not supported.

4.5 Comparative Analysis

Since the sample represented employees from public and private banking sector and males and females, the study interested to examine the mean differences among job satisfaction, occupational stress and organizational stress in terms of sector and gender. Hence, the study performed independent sample t-test. The following tables represented the results of independent sample t-tests.

Table 6: Independent sample test result: Sector wise

	Levene's Test for Equality of Variances	t-test for Equality of Means								
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
JS	Equal variances assumed	.193	.661	.443	198	.658	.06629	.14961	-.22875	.36133
	Equal variances not assumed			.443	197.94	.658	.06629	.14956	-.22864	.36122

Occ.Stress	Equal variances assumed	2.596	.109	1.916	198	.057	.18700	.09758	-.00543	.37943
	Equal variances not assumed			1.921	187.663	.056	.18700	.09733	-.00500	.37901
Org.Stress	Equal variances assumed	.285	.594	.936	198	.351	.07561	.08082	-.08377	.23499
	Equal variances not assumed			.936	196.696	.350	.07561	.08074	-.08362	.23483

Comparing from sector wise (Table 6) there is no significant difference in mean values of job satisfaction, occupational stress and organizational stress among public or private sectors employees. Hence, p-values are greater than 0.05, then it can be concluded that organizational sector, either public or private, does not make any influence to job satisfaction, occupational stress and organizational stress of banking employees of this study.

Table 7: Independent sample test result: Gender wise

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
JS	Equal variances assumed	.890	.347	2.166	198	.031	.34211	.15793	.03068	.65354
	Equal variances not assumed			2.193	130.59	.030	.34211	.15597	.03356	.65066
Occ.Stress	Equal variances assumed	1.243	.266	-.772	198	.441	-.08101	.10497	-.28800	.12599
	Equal variances not assumed			-.836	155.581	.405	-.08101	.09694	-.27250	.11048
Org.Stress	Equal variances assumed	.155	.694	.779	198	.437	.06724	.08633	-.10301	.23748
	Equal variances not assumed			.737	110.377	.463	.06724	.09121	-.11352	.24799

As shown in Table 7, comparing from gender wise there is a significant difference of job satisfaction. Thus, p-value is less than 0.05, therefore male banking employees are satisfied than female banking employees. Further, there is no difference in occupational stress and organizational stress level as gender wise.

In summary, the empirical results revealed that job satisfaction has significant effect from organizational stress. Independent sample t-test results indicated that organizational sector, either public or private, does not make any influence on job satisfaction, occupational stress and organizational stress of banking employees of this study. However, male employees are satisfied about their jobs than female employees in this study.

5. CONCLUSION

The study intended to find the relationship and effects of banking employee occupational and organizational stress to job satisfaction. Results of the multiple regression analysis indicated a positive relationship between organizational stress and job satisfaction ($r = .116$, $p\text{-value} = .000$). However, the data of the study was not supported to show any relationship between job satisfaction and the occupational stress of banking employees. These results are not in agreement with previous studies which has reported a negative relationship between perceived occupational stress to job satisfaction and organizational stress to job satisfaction.

As per the previous studies [13, 27, 28, 29], they have investigated occupational stress occurrence among various professions. Researchers have examined effects of stress on employee health, job satisfaction, job performance, and coping strategies. As a result of these studies, they have suggested management and prevention strategies. According to Kannan [19], workload, working hours, technological problem at work, inadequate salary, time for family and job worries at home are the significant sources of stress in the banking sector. The significant symptoms of burnout as revealed by the results are back pain, extreme tiredness, headache and sleep disturbance.

Previous studies have found that there is a strong negative relationship between organizational stress and job satisfaction [18, 8]. However, this study's result does not agree with the previous studies and reveals the positive relationship among organizational stress and job satisfaction. As per the previous studies, organizational stress considered to be the result of those factors in an organization that cause stress for the individual employee, and in turn, have negative organizational consequences. When stress factors, or stressors, are coupled with ineffective or uncaring management, stress can become a problem that extends to the entire department or company. Identifying signs of organizational stress is the first step in designing a strategy to address problems [30]. The studies [17, 18] revealed that organization evaluations reduced organizational stress and it caused for the increasement of the job satisfaction. Career development, Organizational structure and climate, and recent episodic events. One of the affected outcomes of stress is on job satisfaction. Shows that job stress significantly reduces the job satisfaction of an individual. Banks should facilitate supportive culture within the working atmosphere of the organization [19]. Job satisfaction and organisational stress of employees have a significant impact on service quality delivered. The affective component of commitment was found to be more important than job satisfaction in determining service quality of customer-contact employees [18].

The level of stress faced by the employees in banking sector is also growing rapidly. The prior studies have identified that there is a significant relationship between type of the banks, age, gender and education, job, role, interpersonal relationship and impact of occupational stress. So, the banking sector employee should adopt new coping strategies for maintaining good physical and mental condition to improve productivity [31, 32].

According to prior studies the same matter has been discussed, the level of stress among the select public sector banks are found to be limited and if the necessary action taken by the management that will help to relieve the stress of the employees and also help to impact more productive employees that will help the banks to achieve greater heights. Some variables of public sector employees are more affected whereas for other variable of private sector is more affected, but overall public sector is found to be more stressful [33]. However, the present study showed that there is no any difference between the levels of occupational stress, organizational stress and job satisfaction between public sector and private sector.

Comparing to the previous studies they have stated that stress management is not gender sensitive or gender-centric [6]. This means that the problem of stress is both genders sensitive. However, the present study result showed that male banking employees are satisfied about their job than the female bank employees.

The proper understanding of the dimensions of organizational and occupational stress and its relationship with other important workplace related employee's characteristics is of almost important as it permits to improve human resources management, decrease employee turnover, and increase job satisfaction. However, it is important to remember that some kinds of stress can also have positive effects leading to increased productivity of employees, which in turns to higher job satisfaction.

The findings of this study indicate that banking employees need to understand that organizational stress is a common occurrence in the banking profession and it affects job satisfaction. Therefore, Sri Lankan banks must draw their attention

to organizational stress identification, prevention and management. Banking employees should be taught that it is important to use culturally appropriate/sensitive measures in research and practice.

Since male employees satisfy about their job than females, male bank employees should be able to assist female employees to support each other in order to improve job performance. Bank managers should also support for better working conditions which would improve female employees' satisfaction with their jobs such as provision of adequate resources or better promotion policies.

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Annexure

Annexure 1: Factor Loading of Measurement Items

Variable	Measurement Items	Factor Loading
Job Satisfaction	Poor fit between abilities and skills needed to perform job effectively	0.799
	Work overload	0.809
	Workplace Pressure to work longer hours	0.525
	Job characteristics Conflicting job demands	0.887
	Unclear job expectations Pressures of responsibility	0.815
	Time pressures Lack of resources to perform job Lack of information Lack of collaboration	0.618
	Relations with subordinates, co-workers and superiors	0.648
	Working conditions Physical danger	0.714
	Over or underpromotion Insufficient training	0.578
	Lack of recognition for work done	0.871
Occupational Stress	Job insecurity	0.662
	Harassment	0.828
	Lack of respect from supervisors	0.690
	Racism	0.574
	Age discrimination	0.741
	Inadequate pay	0.607
	Lack of promotion opportunities	0.768
	Possibilities of promotion, Gaining respect	0.671
Working conditions, Co-workers Cooperation	0.598	
Organizational Stress	Seniority, Wages	0.843
	Management policy	0.716
	The size of the organization	0.758
	Designation	0.592
	Welfare Facilities, Non-Monetary Facilities	0.628