

Measuring Occupational Stress among Management Information Systems Workers and Users in the Financial Services Sector: The Case of Bahraini Bankers

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Abstract- Occupational stress is considered to be a main health problem for both individuals and organizations. This study has investigated the measurement of occupational stress among Management Information Systems (MIS) Users in different banks in the Kingdom of Bahrain. Furthermore, to identify their high job stressor factors and increase understanding of the impact of individuals differences in occupational stress. A descriptive, cross sectional survey was performed in five banks. Using quota sampling, MIS users' from different divisions were asked to complete questionnaires- including demographic data, job stress and stressor factors. Six main stress factors were identified among MIS users banker staff: 1) intrinsic work characteristics (job design); 2) work culture and function; 3) managerial role; 4) career development; 5) relationships at work and 6) home-work interface. A total of 250 self-administrated questionnaires were distributed (hand delivery) to the banks divisions. The overall response rate was 80.8% (202/250) and the result suggested that over a third of MIS users in banks reported that their jobs were highly stressful. The bankers are exposed to high job stressors such as job design (overload, long working hours, deadlines and time pressure, repetitive task and lack of variety, and shortages of staff); and career development (under promotion and working at a level below their level of abilities and skills). However, the result of this research can be applied for improving sources of occupational stress and further, precluding severe stress and concern was expressed that such findings should be considered when delivering stress management programs.

Index Terms- Occupational Stress, Banking, MIS users, Work Culture, Role within the Organization, Career Development

I. INTRODUCTION

Occupational stress is considered to be a major health problem for both individual employees and organizations. In Bahrain, there are many Management Information Systems (MIS) workers in various banks. Regrettably, there is a lack of knowledge about the levels of stress and health concerns of workers in local banks. A significant query is whether banking is stressful and eventually damaging an individual's health. However, even if some banks conducted such studies they were confidential. Therefore, it is important to examine perceived level of job stress and to identify the stressor factors among MIS staff working in banks. According to [Wu, 2011](#)) more employers' demands may affect workers stress and further

knowledge about the stress effects may boost and improve the effectiveness of stress management practices. While [Malik \(2011\)](#) and [Gani \(2012\)](#) stated that banker's are facing a high level of stress due to the growing competition, policy and MIS changes.

Motivation for research (why): Rather than focusing only on high-stress occupations, it makes sense to examine and explore those sources of worker stress that are common to all kinds of jobs, even those that are not typically considered high-stress jobs. There is considerable reason to believe that MIS user in banks today is at significantly more at risk of serious organizational stress symptoms than before. In order to manage stress among the bankers in the workplace, stress must be first measured and analyzed then techniques must be devised to counter its effects.

Research problem statement: The problem statement identifies the phenomena under investigation. The problem statement will identify the key study variables that are amenable to observation or measurement, and the nature of the interest ([Polit and Hungler, 1991](#)). The research problem in this study seeks understanding about job stress of MIS user's banker staff in Bahraini banks.

Research question: The research question is "what are the high job stressor factors that may be experienced by MIS users working in Bahraini banks?"

Hypothesis: The main hypothesis of this study is that among MIS users banker staff there is a significant difference in job stress levels (the dependent variables) in relation to a number of factors (the independent variables) including the total months of banking experience for individual staff.

Research aims: The purpose of this paper is to investigate occupational stress level and high job stressor factors among MIS user bankers. The study also helps to increase understanding of the influence of the individual difference in occupational stress.

Research Objectives: The research objectives are the following:

1. To assess the degrees of reported job stress among the bankers in Bahrain
 - a. to test a number of hypotheses that arise out of experiencing stress level at work including the individual differences (biographic and demographic differences) such as age, gender, marital status, nationality, highest educational qualification, job status, departments and job stress response.

2. To identify job stressor factors cited by the bankers of studied banks,
 - a. to determine the high rated stressor factors.
3. To recommend a number of occupational stress management and prevention based on the research conclusion.

Expected research outcomes: The study will initially report on the frequency of answers to all questions in the questionnaire. Subsequent analysis will identify any statistically significant association between the different variables, and in particular degrees of experience job stress among those MIS users. The expected outcomes of this study might be incorporated into banking practice, banking education and continual staff training and development. Additionally, new strategies might be planned for preventing occupational stressor factor.

Moreover, modification of human resource policy might be required to reduce perceived stress level and perceived stressor factors at work. The finding might be useful for human resource staff and training development teams in banks in considering those factors that relate to occupational stress and ultimately action should be taken on these issues.

Organizational background: The development of banks in Bahrain has occurred in parallel with prevailing economic conditions and activities, more especially the fortunes of the oil industry and the Government's diversification policies ([Bankers' Society of Bahrain, 2002](#)). Currently, Bahrain banking system made up of 23 full retail banks operating, 69 wholesale banks, 2 specialized banks, 36 representative offices of overseas banks, as well as 6 Islamic retail banks and 18 wholesales banks ([CBB, 2013](#)).

II. LITERATURE REVIEW

Conceptual framework for occupational stress:

Sources of stress: Based on the literature, many factors were identified to have an impact on job stress, but the study framework of this research is based on six major factors that have been differentiated by [Cartwright and Cooper, 1997a](#), Dynamics of work stress model. The process (job stressor factors, individual difference and job stressor outcome) of the framework was based on [Robbins \(1993\)](#).

The researchers decided to adopt by [Cartwright and Cooper, 1997a](#), model because it is more integrative. The model identifies three sets of factors: job-specific sources, organizational sources, and individual (personal) sources. Within the first two of these factors (job –specific sources and organizational sources), six primary stressors can be differentiated: intrinsic characteristics of the job; roles in the organization; relationships at work; career development; organizational structure and climate; home-work interface.

Among the main potential sources of stress (independent variables) five categories or main variables relate to stressor within the workplace environment will be included in this study (work characteristics (WC), work culture and function (WCAF), managerial role (MR), career development (CD), and Relationships at work (RAW). Additionally, home-work

interface (HWI), which focus on interplay between the job and life off the job. Further classification of those 5 categories offers a useful framework for identifying sources of job related stress among banker staff.

The work characteristics (WC) as stressor factor that banker staff might experience in their job were subdivided into six items: work overload, long working hours, deadlines and time pressure, repetitive task, shift work/arrangements and inadequate number of staff. The work culture and function (WCAF), which consisted of four items included: poor co-ordination between departments, poor communications across the organization, changing in policies, structures technologies or staff and over competitive culture. The managerial role (MR) of the banker staff in their bank and it consisted of little involvement in decision-making, lack of authority over work, too many responsibilities for people, money or others and uncertain responsibilities. The staff career development (CD) consisted of four items included: lack of training and career development, poor job security, under promotion and working at a level below your level of abilities and skills. Relationships at work (RAW) were consisted of four items: unfair treatment by manager or supervisor, lack of help and support from colleagues, poor relations with subordinates and customers/clients complaints. Home-work interface (HWI) included job interfering with home/family life and family life adversely affecting work.

Individual differences: One cannot fully understand the stress process by simply investigating the association between stressors and stress outcomes. Individual differences are extremely important determinants of how people perceive and react to stressors and type of stress outcomes that they experience. Individual differences can change or moderate the stress-strain relationship ([Turnage, 1994](#)). Individual acts as possible causes of stress whether they become actual stress relies on personal variations for instance physical condition, biographic and demographic differences and personality traits and behavioral characteristics. When a person encounters stress, its symptoms (individual and organizational) can appear as physiological, psychological, and behavioral consequences.

Stressor outcomes: The outcomes of the job stress of banker staff can be incorporated in three common sets: physical, psychological, and behavioral symptoms. The psychological symptoms caused by stress covered in this paper are only job stress level (dependent variables). Figure-1 illustrate the conceptual framework for occupational stress.

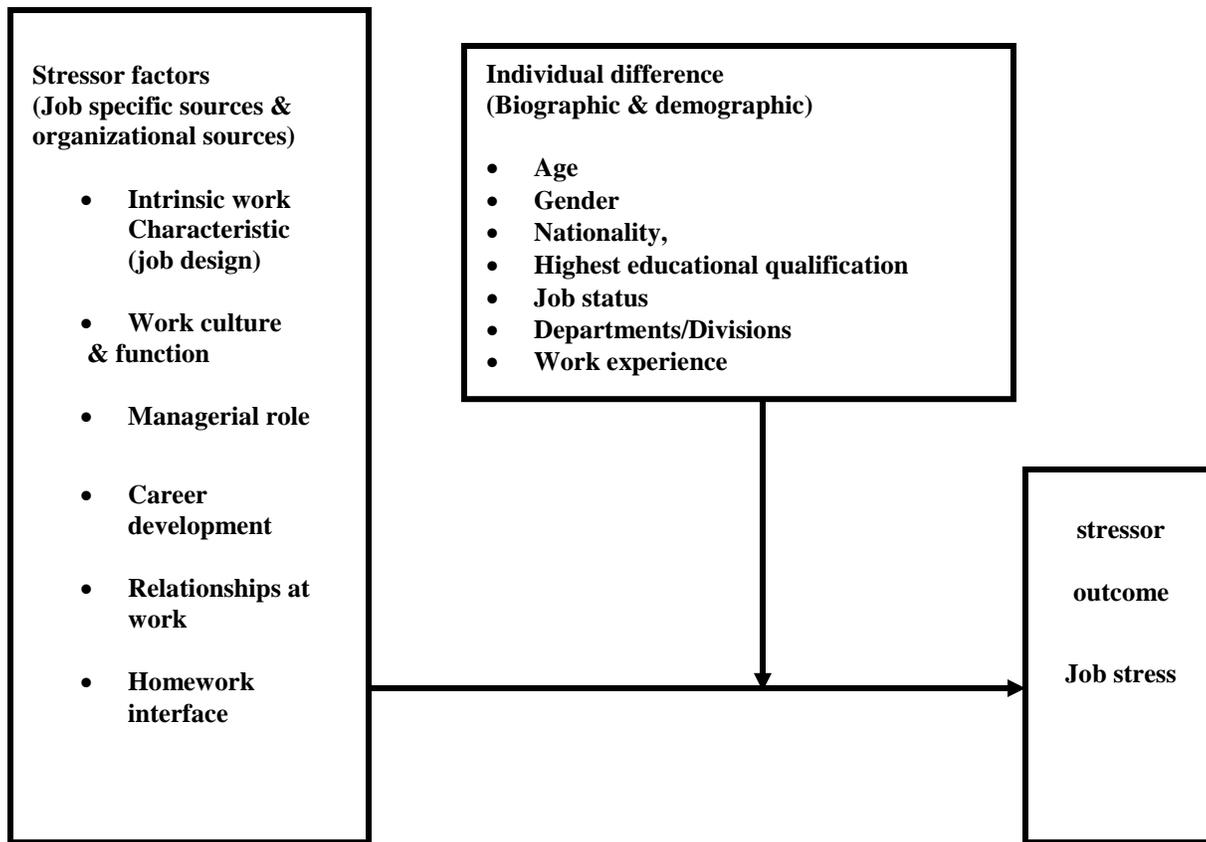


Figure-01: Conceptual Framework for Occupational Stress

Significance of the study: Why organization should take an action to work related stress? [Smith et al. \(1998\)](#) stated “factors may be responsible for the increased awareness of stress, changing attitudes to stress, and changes in social and economic conditions may all be important factors”. There are three broad reasons explained by Health and Safety Executive ([HSE, 2000a](#)) why managers must obtain decision to gadget occupational stress- ethical, legitimate and economic.

Ethical and legal arguments: According to the Health and Safety at Work etc Act 1974 ([Secretary of state for employment, 1974](#)) organizations have a common obligation to assurance the health conditions of their staffs at work. This involves tackling steps to make sure they don’t experience stress-related illness as a result of their work ([Shahid et al., 2012](#)). Additionally, “employers must take account of the risk of stress-related ill health when meeting their legal obligations under the Management of [HSC, 1999](#). ([HSE, 2000b](#)).

More employees in American companies are litigating against their employers through worker compensation regulations and allows concerning job-related stress. In Europe, however, they are just beginning to see a move toward increasing litigation by workers about their conditions of work. The trend is in the direction of future disability claims and general damages being awarded on the basis of work stress in the United Kingdom, as [Earnshaw and Cooper \(1996\)](#) highlight in their report on worker compensation and stress-related claims.

The economic arguments: Stress represents a very significant cost to organization but the real cost of occupational stress is not recognized as it is very complicated. Nevertheless,

the price of sickness absence is exceptionally costly. “HSE estimates that 6.5 million working days were lost in Britain in 1995 due to stress, depression, anxiety or a physical condition” attributed to occupational stress. So the expense to organizations of occupational “stress was around £370 million and to society about £3.75 billion (1995/96 prices)” ([HSE, 2001](#)).

Research studies conducted by ILO (cited by [Olson, 2000](#)), indicated that “one in ten workers globally suffer from stress on the job, and job-related stress costs employers in Europe and the US more than \$120 billion annually. In the European Union, up to 4 per cent of gross national product is spent on work-related mental problems and in the US job stress accounts for 200 million lost working days each year”. Similarly, in the UK the Confederation of British Industry’s Sickness Absence Survey for 2000, shown that “workplace stress was the second most frequent cause of absence, costing roughly” about £4 billion per annum. Along with sickness absence, [Williams and Cooper \(2002\)](#) high rates of staff turnover are one of the clearest organizational signs of stress. The direct cost of attrition is high and anyone who leaves a company, that organization doesn’t want to lose, represents a cost significantly in excess of the cost of recruiting a replacement.

Organizational symptoms: Consequences of work related stress:

There is widespread recognition that stress at work has unpleasant significances for health and safety of employees. Majority would view stress as the principle threat to human in highly developed industrial nations ([Pheasant, 1991](#)).

[Simpson \(2000\)](#) the experience of stress at work contributes to ill health in at least two ways. First, stress is associated with changes in attitude and behaviors, which contribute to the maintenance of a health state. This may be manifest either by inhibiting health-promoting behaviors such as exercise, entertainment and relaxation, and by increasing health-threatening behaviors such as smoking and excessive alcohol consumption. Secondly, responses to stress may interfere with normal physiological function, inhibiting the body's natural defenses or promoting pathogenic change.

III. RESEARCH METHODOLOGY

Study Design

All survey designs aim to specify the relationship of two or more variables without any experimental manipulation of the independent variable (outcome variable). They provide the means of examining variables with random samples of target populations and of drawing conclusions about the target populations from the sample data ([Brink and Wood, 1990](#)).

The researchers decided to use a quantitative descriptive for collecting data at single location as it was the most appropriate for studying the sources of stress experienced by MIS users in Banks. The most common techniques for survey research are questionnaires and interviews ([Dempsey and Dempsey, 1996](#)). Self-administrated questionnaire offer a number of advantages over personal interviews: questionnaires relative to interviews are generally economical and resource saving to manage. In addition, questionnaires are different than interviews schedules, given the option of total privacy, particularly if the questions are of a highly personal or sensitive nature ([Polit and Hungler, 1991](#)).

Population and sample

The survey was conducted in five banks in the Kingdom of Bahrain. In order to investigate banker staff's sources of stress at work, workers from five Bahraini banks were used as the sample frame for the study, from which a representative sample could be drawn. The population of interest to the researchers contained a significantly large sample to study conveniently, and therefore, a sample of the population was drawn. The advantage of sampling the smaller numbers over the complete population was financial. The sampling of the smaller numbers was cheaper in time, staff and resources and better quality data can be obtained ([Bowling, 1997](#), Ebrahim and Bowling 2005). A sample of 250 of the total staff working in Banks in different departments and divisions were selected, based on availability and convenience.

Probability sampling reduces the risk of selecting a biased sample ([Smith and Hunt, 1997](#)). Initially the researchers were planning to choose a simple random sampling method. However, this required the researchers to have access to a list of the entire population from whom the sample would have been drawn. With restricted resources, and time ([Reid and Boor, 1990](#)) a non-random method of sampling (quota sampling) was chosen.

The population of interest (MIS and other related banker staff in five banks in Kingdom of Bahrain) was divided into sub populations (five banks in different divisions) and sampling from the sub population (stratum) was carried out. A total of 250 questionnaires (50 Questionnaire to each Bank) handed to the

five banks HR and corporate communications to be distributed to IT and MIS users related departments

The sampling process: These banks were selected because they were among the five largest banks in the Kingdom of Bahrain with respect to assets and number of staff. These banks were well known to be five of the top contributors to the developments of the Arab banking business. The survey questionnaires were sent to the five banks, corporate communications and human resources departments requesting permission to conduct this survey. After one week telephone calls are received in response from all the banks. The appointments were given for the delivery of the questionnaire.

Telephone calls were made to the corporate communications and human resource manager of the five banks to request permission for willingness to participate in this study and to arrange appointments for handling out the questionnaires. In most cases the managers or assistant manager expressed their interest and willingness to participate in this survey.

The questionnaires were handed to the manager or the assistant manager of the mention departments. A covering letter was sent out accompanying the questionnaire, to explain the purpose of the study and confirm confidentiality. The respondents were asked to complete the questionnaire on the following day. The questionnaires were collected on the same day and on the following day for those who had answered it but some managers or assistant manager had requested the researchers to collect the questionnaire after few days to increase the response rate and follow up was done for those who had not completed the questionnaires.

Data Collection Technique

Questionnaires are often distributed through the mail, but because of the generally low response rate of mailed surveys; some type of personal contact is generally recommended ([Polit and Hungler, 1991](#)). Personal presentation method was used to distribute the questionnaires to respondents and their managers. Personal communication and touch with respondents has been realized to ensure a convinced outcome on the rate of the questionnaires returned. Furthermore, the availability of the researchers can be an advantage in terms of explaining and clarifying the purposes of the study or particular items ([Polit and Hungler, 1991](#)).

Questionnaire Layout:

The purpose of the questionnaire used to assess stress level within the five banks and to identify the main causes of stress so that an appropriate human resource management decision can be made.

The researchers attempted to make the questionnaire short, easy and understandable as well as simple English so that every respondent can answer all the questions without any missing values. The survey questionnaire consisted of two pages and 33 questions, which were subdivided into two sections or headings and required few minutes to complete.

The Likert scale is the most popular scaling method used by stress psychologists. The method is relatively quick ([Bowling, 1997](#)). These scales usually contain five or seven responses for each item. The scale can indicate the ordering of different people's attitudes, but not precisely how far apart or close these

attitudes are. Likert scales provide ordinal level data. [Nieswiadomy \(1998\)](#) mentioned that this scale requires that respondents read each question carefully and prevent the respondents from rapidly completing an instrument by checking one category of responses all the way through the instrument.

Reliability and validity

Reliability is correlated with consistency, i.e. that the research methods being used will constantly provide similar replies over time, across groups and by whoever is managing them ([Smith and Hunt, 1997](#)). Validity concerns to the point to which a data-collecting tool measures what it is assumed to measure by obtaining data significant to what is being measured ([Dempsey and Dempsey, 1996](#)). While small samples may be used for analyses of reliability and validity, ultimately confirmatory surveys should use larger samples, and generate comparisons with some other samples to measure stability ([Bowling, 1997](#), Ebrahim and Bowling 2005).

In this survey the researchers felt that some of the reliability and validity would be met. Some questions in this survey questionnaire were adopted from Pressure Management Indicator (PMI) “developed from the Occupational Stress Indicator (OSI)” and provided “a global measure as well as differentiated profiles of occupational stress” ([Kirkcaldy et al., 2002](#)). Additionally to ASSET designed by two leading organizational psychologists, Professor Cary Cooper and Dr. Susan Cartwright. Whilst those mentioned questionnaires have established reliability and validity data (Roberston and Cooper, 1990, [Rees and Cooper, 1991](#); [Cooper and Bramwell, 1992](#), Faragher et al 2004).

Limitation of the study

Sampling design

This paper had several limitations. The most significant was that quota-sampling design by convenience was applied which might potentiate serious bias. The researchers indicated that the sample size also might not be representative of the total population because non-probability sampling methods were used. For example, the secretaries or others who distributed the survey may have intentionally given the surveys to one target group of staff, to co-workers (employees or managers) who were friends or to individual who they knew had either high or low stress level. Although these factors may have had some influence on the survey results, for the purpose of this case study it was assumed that a bias did not exist.

Limited population and sample

Other limitation of the study is restriction of access to other banker staff from the total population working in different departments or divisions. This might affect the conclusions in that they cannot be generalized to all staff of the study banks. In addition, the generalizability of this study might be restricted as entire data were gathered from the five banks; consequently, any conclusions or expectations that are accomplished might remain appropriate only to banks population and sample.

The questionnaire limitation

Consequently, one would need to be aware if the questionnaire had been completed on a busy day or a quiet day, as this would have an effect on how staff responded to certain

questions, despite instructions to try to think of how they felt over a period of time.

It might be suggested that the respondents were those who were under stress and identified the questionnaire as a method of expressing their frustrations. Conversely, those who did not complete the questionnaire might have felt that they had no contribution to make, as they did not suffer from stress to same degree as those who did respond. Alternatively, those who were suffering from a large degree of stress might not have felt that they had time to complete a questionnaire in an already busy day, so some vital data might not have been captured ([McGowan, 2001](#)).

Cultural and social sensitivity to be considered as it might affect the respondents answering some variables in stress questionnaire. For example, in relationships at work, the staff might give incorrect feelings towards their managers or colleagues and the respondents might feel reluctant in answering the items related to their home-work interface. Nevertheless, cultural and social sensitivity may induce bias on the final result.

Item non-response

In addition, non-response to individual items on the questionnaire may also occur ([Bowling, 1997](#)). At the analysis stage the researchers might have found that non-responders to some questions in this study will affect their representativeness and will induce bias on the final results.

In trying to minimize the possibility of a non-response bias the following steps were taken during the preparation and distribution of the questionnaires for e.g. ensuring the questionnaire was short and simple to complete. Avoiding personal questions which might lead respondents to feel they could be identified from their responses. Gaining permission from managers for the questionnaire to be completed during work hours, therefore, resulted, not taking any of the individual's own time.

The researchers recognize some further unspecified factors influenced on bankers stress levels. For instance, this paper made no investigation on individuality character kind or spot of control, and these are elements that could probably be incorporated if forthcoming study is to be undertaken in this area.

The questionnaires were in English and the researchers tried to make them very simple, short and clear so can be answered very easily by the staff even with low educational level as most of banking staff use English language in organization. However, the researchers might find some variables left unanswered by the respondents who could not understand the statements. It is worth testifying that the business language in Bahrain is the English language.

Grouping the Data

The final limitation is that grouping the data (such as from open-ended questions) for the purpose of analysis may result in decreased cell sizes and this may affect statistical significance.

3.7 Data analysis

Data analysis was conducted to reduce and organize the data to give findings that could be interpreted by the researchers ([Burns and Grove, 1987](#)). The Statistical Package for the Social Science (SPSS) version 19 for Windows XP Professional and EXCEL were used for data analyses.

Frequency distributions (the univariate statistics: descriptive statistics for the analysis or description of one variable) for all the variables were carried out. Additionally, cross tabulation with Chi-squared (bivariate statistics: descriptive statistics for analysis of the association between two variables) was used to examine relationships between nominal or/and ordinal variables. In some cases when the samples are too small (number is less than 5) in the cell, Fisher's Exact test was undertaken.

Frequency distribution was used to determine individual differences (biographic and demographic), to assess the reported degrees of job stress among banker staff (perceived stress level), to identify the bankers' job stressor factors (perceived stress factors) and to determine the high rated stressor factors.

Across tabulation with Chi-squared was done to test a number of hypotheses that arise out of experiencing stress at work including a wide variety of the individual differences that act to shape the response to exposure to stress.

IV. RESULTS

Response rate 4%

A total of two hundred and fifty (250) questionnaires were sent to five prospective banks. The overall response rate was 80.8% (202/250). The result from the five banks were combined together to establish an overall impression of job-related stressors experienced by staff working in full local banks.

Personal profile and job related data

This section focuses on describing the study's respondents and their perceived stress. The majority of bankers who completed the survey were of ages ranging from 30-39 (n=70 responses: 34.6%). This group was followed by staff's aged 40-49 (n=60 responses: 29.7%) and staff's aged 29 and below (n=55 responses: 27.2%). Staff's aged 50 and above were in the minority group of responses (n=17 responses: 8.4%). Table-01 illustrate the age group frequency while Figure-02 show the percentage of Age Group.

Table-01 : Age group frequency table

Age	Frequency	Percent	Valid Percent	Cumulative Percent
29 and below	55	27.2%	27.2%	27.2%
30-39	70	34.7%	34.7%	61.9%
40-49	60	29.7%	29.7%	91.6%
50 and above	17	8.4%	8.4%	100.0%
Total	202	100.0%	100.0%	

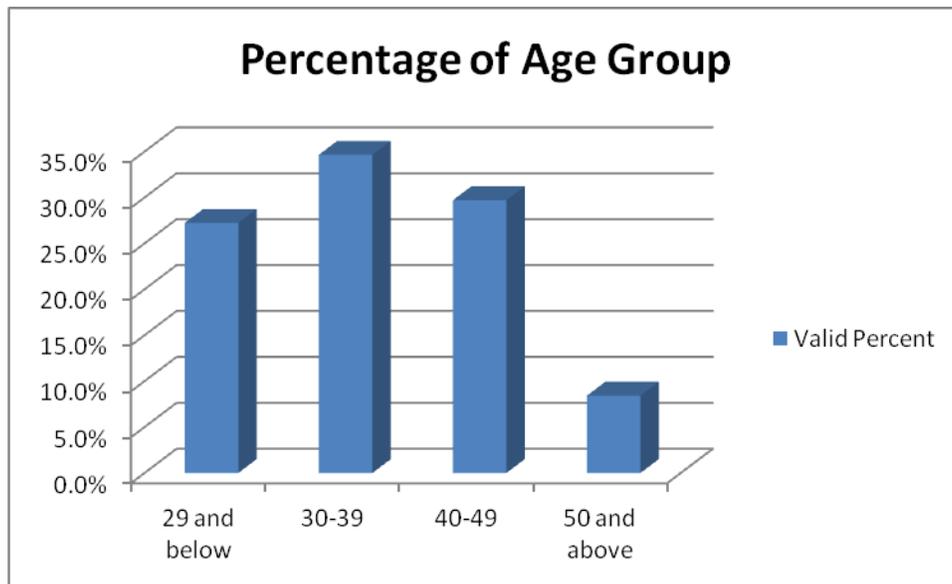


Figure-02 Percentage of Age Group

As demonstrated in Table-02 and Figure-03, the majority of the staff were male (n=120 responses: 62.4%) compared to female (n=82 responses: 37.6, while Table-03 and Figure-04 show that the majority of the staff who completed the survey were married (n=171 responses: 84.7%) and 15.3% (n=31) were single. The data was missing three responses (2.5%). Table-04 and Figure-05 illustrate the majority of the staff were Bahraini (n=177 responses: 87.6%) compared to non-Bahraini (n=25 responses: 12.4%). Table-05 and Figure-06 exemplify that there were 61.39% of staff (n=124) who reported their highest

educational qualifications to be in banking studies with either a Masters (MS/MA/MBA) 19.3% (n=39), post-graduate diploma 9% (n=18), other professional certificates (such as Certified Public Accountant {CPA} and Association of Certified Chartered Accountants {ACCA}) 2.5% (n=5) or bachelors degree (BSc) 30.7% (n=62). About 38.6% of staff (n=78) reported lowest educational qualifications in banking studies to be either associate diplomas 27.3% (n=55), other diplomas or high school certificates 11.4% (n=23).

Table -02: Respondents Gender Frequency Table

Marital Status	Frequency	Percent	Valid Gender Percentage	Cumulative Percent
Male	31	15.1%	15.3%	15.3%
Female	171	83.4%	84.7%	100.0%
Total	202	98.5%	100.0%	
Missing 999	3	1.5%		
Total	205	100.0%		

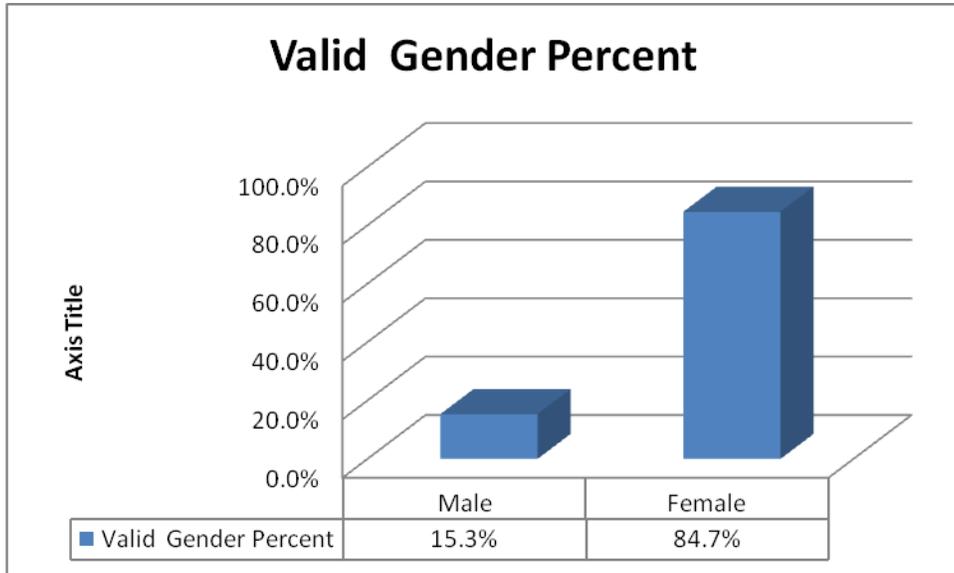


Figure-03: Valid Gender Percentage

Table-03: Nationality Frequency Table

Nationality	Frequency	Percent	Valid Percent	Cumulative Percent
Bahraini	177	87.6%	87.6%	87.6%
Non Bahraini	25	12.4%	12.4%	100.0%
Total	202	100.0%		

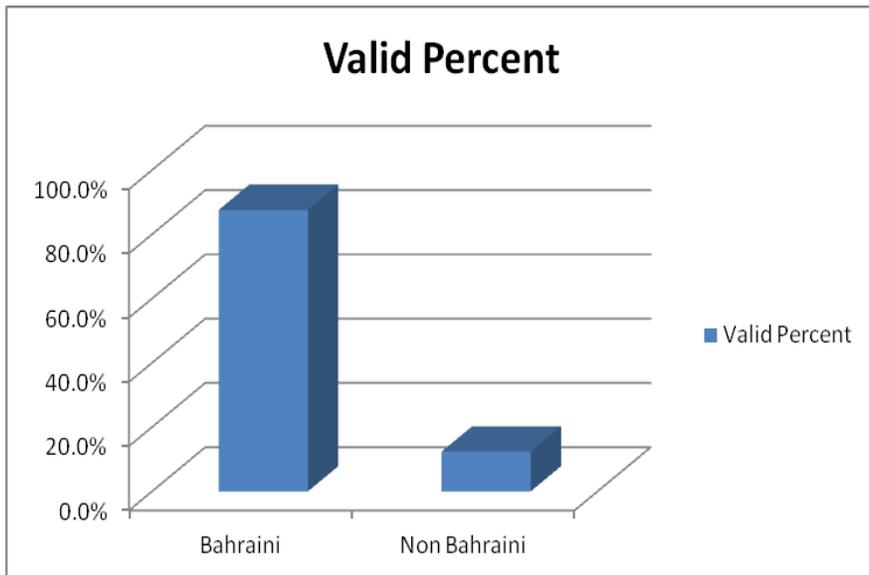


Figure-04 Valid Percentage of Nationality

Table-04 :Education frequency table

Nationality	Frequency	Percent	Valid Percent	Cumulative Percent
High school cert/Dip	23	11.4%	11.4%	11.4%
Asso Dip	55	27.2%	27.2%	38.6%
BSc.	62	30.7%	30.7%	69.3%
Post-Grade Dip	18	8.9%	8.9%	78.2%
MS/MA/MBA	39	19.3%	19.3%	97.5%
Other Profe Cert	5	2.5%	2.5%	100.0%
Total	202	100.0%	100.0%	

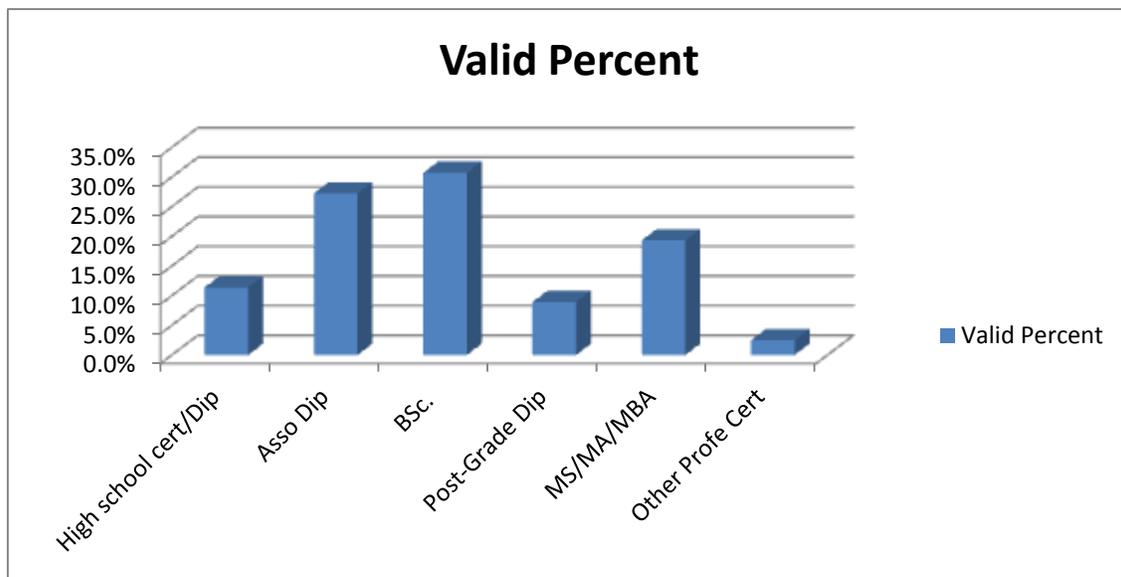


Figure-05: The Valid Percentage of Employees Education Qualifications

Job status included manager or senior manager, 27.2% (n=55) of respondents; as assistant manager by 7.4% (n=15); as supervisor by 8.4% (n=17), employee by 16.3% (n=33) and MIS workers 40.6% (n=81).

Table-05: Job Status Frequency Table

Job	Frequency	Percent	Valid Percent	Cumulative Percent
Manager or Senior Manager	55	27.2%	27.2%	27.2%
Assistant Manger	15	7.4%	7.4%	34.7%
Supervisor	17	8.4%	8.4%	43.1%
Employee	33	16.3%	16.3%	59.4%
MIS workers	82	40.6%	40.6%	100.0%
Total	202	100.0%	100.0%	

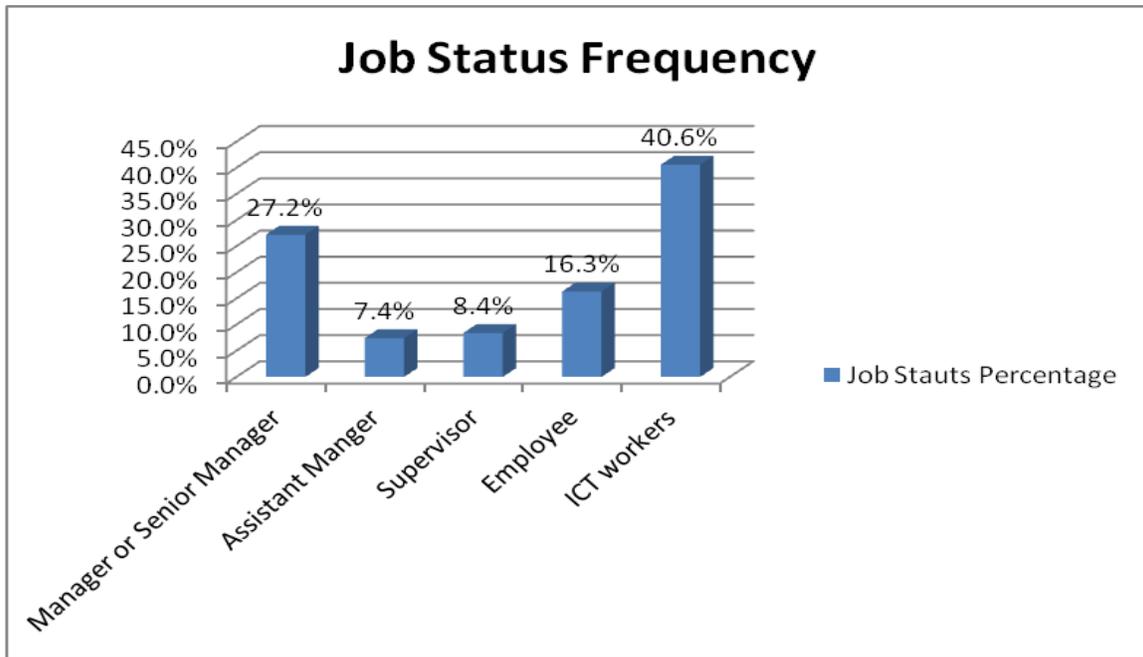


Figure-06: Respondents Job Status

The total months of banking experience was reported as 31.7% (n=63) with 1-120 months (up to and including 10 years), 28.1.3% (n=56) with 121-240 months experience (11 to 20 years), 27.6% (n=55) with 241-360 (21 to 30 years) and 12.6% (n=25) with 361-495 months (31 and more than 31 years).

Table -06: Banking Workers years of Experience

Banking Experience	Frequency	Percent	Valid Percentage	Cumulative Percent
1-120 Months (upto 10 years)	63	31.2%	31.7%	31.7%
121-240 Months (11 to 20 years)	56	27.7%	28.1%	59.8%
241-360 Months (21-30 years)	55	27.2%	27.6%	87.4%
361-495 Months (31 and more than 31 years)	25	12.4%	12.6%	100.0%
Total	199	100.0%	100.0%	
missing 999	3	1.5%		
Total	202	100%		

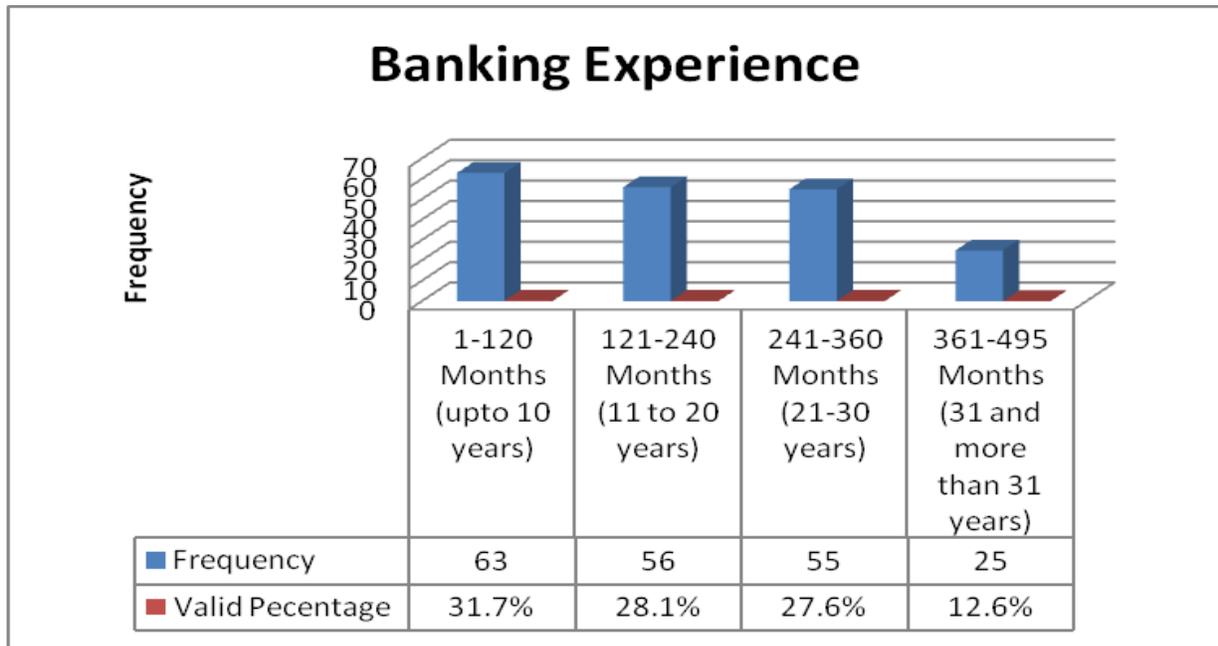


Figure-07: Banking experience - Respondents rate and frequency

For cross tabulation of work experience and other variables, experience in banking was regrouped into two (20 years and < than 20 years and 21 years and > 20 years) {exp3} experiences of 10 years and < 10 years were combined with 11 years-20 years and form 20 years and < than 20 years. Whereas, experience 21 years-30 years combined with 31 years and > 31 years to form 21 years and > 20 years.

Q. I: 9. A single-item self –report measure of stress {stress} & {stress1}

For the purpose of analysis, the job stress scales were regrouped from five-point scale into three-point scale (highly stressful, moderately stressful and mildly stressful). “Extremely stressful” and “very stressful” were classified as highly stressful group and “mildly stressful” and “not at all stressful” as mildly stressful. However, moderately stressful group remains same.

Table-07 and Figure-08 illustrate the response to question 9; 41.9% (n=83) of banker staff reported that their jobs were highly stressful, 39.9% (n=79) stated that their jobs were moderately stressful and 18.2% (n=36) reported that their jobs were mildly stressful.

Table-07 : How Stressful is your job?

Marital Status	Frequency	Percent	Valid Percent	Cumulative Percent
Low Stressful	36	17.8%	18.2%	18.2%
Moderately Stressful	79	39.1%	39.9%	58.1%
Highly Stressful	83	41.1%	41.9%	100.0%
Total	198	98.0%	100.0%	
Missing 999	4	2.0%		
Total	202	100.0%		

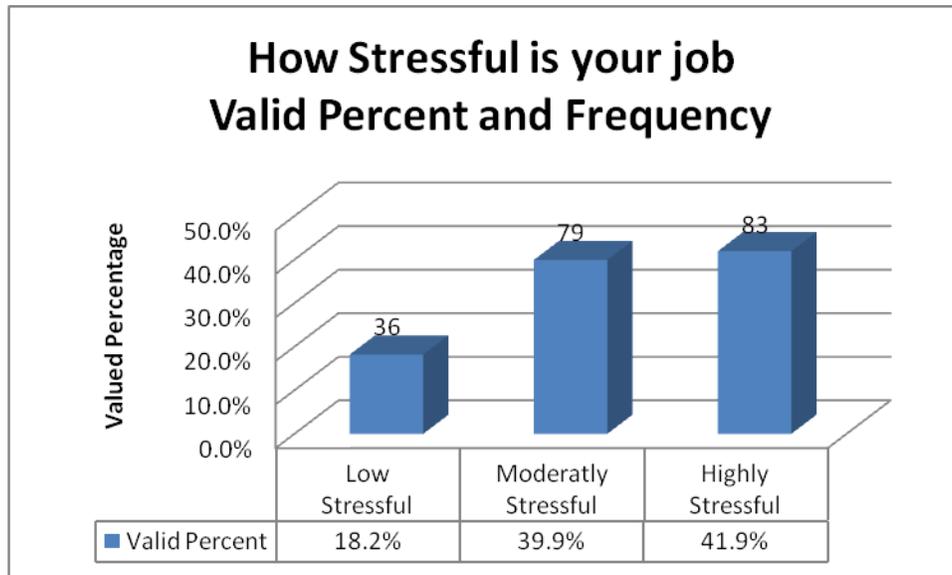


Figure-08: How Stressful is your Job - Valid Percentage and Frequency

Cross tabulation of stress and individual differences

Cross tabulation of job stress and gender

Job stress was again regrouped into two groups (highly stressful and slightly stressful), mildly stressful group were combined and analyzed with moderately stressful group and form mildly stressful.

On cross tabulation of gender {gender} (re-grouped) by job stress {stress1} (regrouped), 66.4% (n=58) of highly stressful

group were male staff compared to 32.6% (n=28) of female staff but 68.1% (n=56) of moderately stressful group were also male compared to 30.9% (n=25) female. Whereas 63% (n=22) of low stressful group were female compared to 37% (n=13) male bankers. Table-08 and Figure-09 show the level of agreement of respondents to how stressful are at the place of work. Job stress was statistically significant associated with respondents' gender (p=.023)

Table-08: The Level of Job Stress of Bankers

Gender	How stressful is your job? (Q II:10) {stress 1}			Total
	Low stressful	Moderately Stressful	Highly Stressful	
Gender (Q I:2 : Male	13	56	58	127
Count				
% within Gender (Q 1:2) {gender}	10.2%	44.1%	45.7%	100.0%
% within How stressful is your job Q II:10) {stress 1}	37.1%	69.1%	67.4%	62.9%
Female	22	25	28	75
Count				
% within Gender (Q 1:2) {gender}	29.3%	33.3%	37.3%	100.0%
% within How stressful is your job Q II:10) {stress 1}	62.9%	30.9%	32.6%	37.1%
Total	35	81	86	202
Count				
% within Gender (Q 1:2) {gender}	17.3%	40.1%	42.6%	100.0%
% within How stressful is your job Q II:10) {stress 1}	100.0%	100.0%	100.0%	100.0%

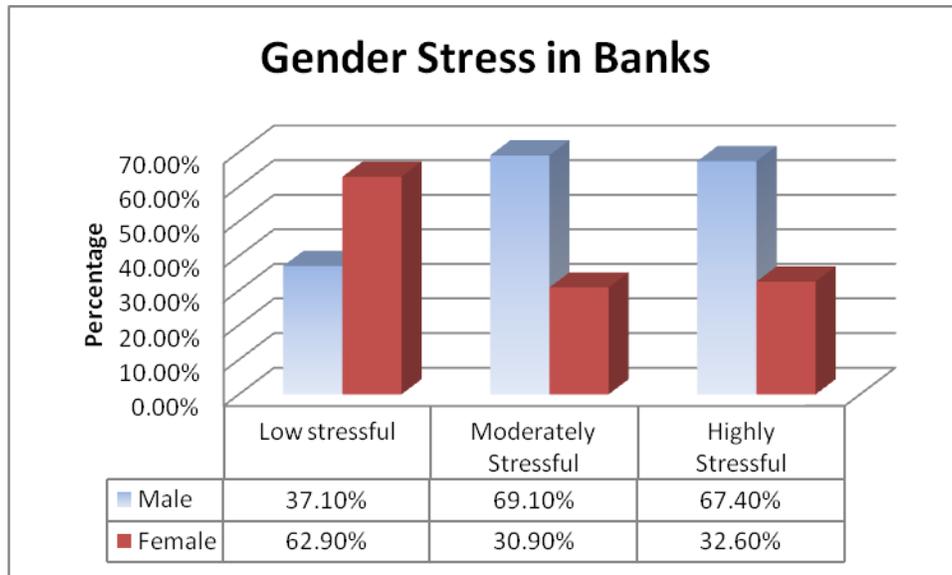


Figure-09: Level of Stress between Gender in Banks

Cross tabulation of job stress and work experience

Compared to those in high stress group, the banker staff in the low stress group were more likely to have 20 and less than 20 years work experience. Table-09 shows on cross tabulation of perceived stress {stress2} by work experience of staff banker {exp3}, the majority, 65.0% (n=78) of respondents had 20 and less than 20 years experience in banking were low stressful and

35 % (n=42) were highly stressful compared to 43.0% (n=35) of staff had 21 and more than 21 years experience in banking were low stressful and 56.3% (n=45) were highly stressful (refer to Figure-10). Compared to those in high stress group, the banker staff in the low stress group were significantly more likely to be 20 and less than 20 years work experience. (Fisher's Exact Test = 0.018)

Table-09: Cross Tabulation of Job Stress and Banking Work Experience

Work experience		How stressful is your job? (Q I:9) {stress 2}		
		Low stressful	Highly Stressful	Total
Work experience in total (Q I:8) exp3	Count	78	42	120
1-240 months (20 & <20 yrs	% within Work experience in total (Q II:8) (Q II:8) {exp3}	65.0%	35.0%	100.0%
	% within How stressful is your job Q II:10) {stress 2}	69.0%	48.3%	60.0%
241-495 months (21 & >21)	Count	35	45	80
	% within Work experience in total (Q II:8) (Q II:8) {exp3}	43.8%	56.3%	100.0%
	% within How stressful is your job Q II:10) {stress 2}	31.0%	51.7%	40.0%
Total	Count	113	87	200
	% within Work experience in total (Q II:8) (Q II:8) {exp3}	56.5%	43.5%	100.0%
	% within How stressful is your job Q II:10) {stress 2}	100.0%	100.0%	100.0%

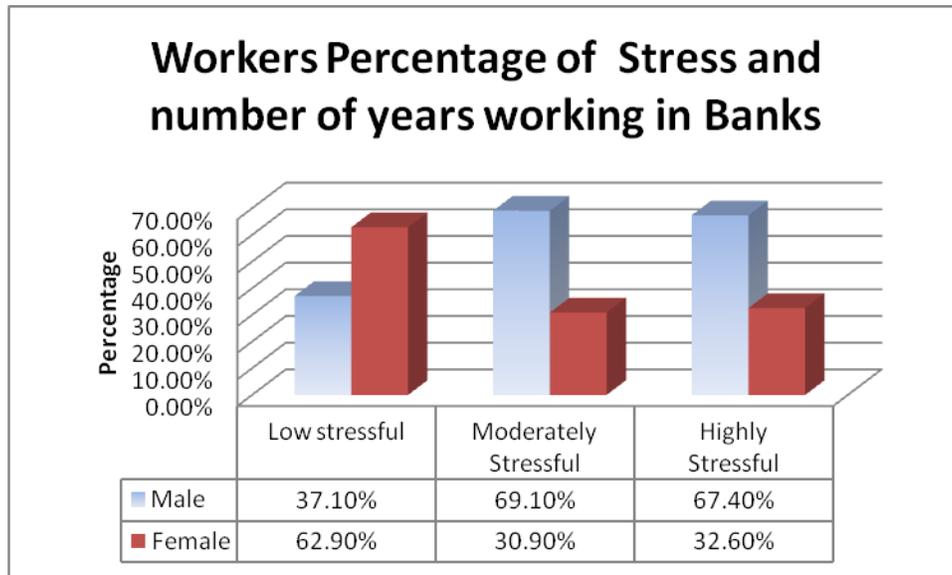


Figure-10: Level of Job Stress and Banking Work Experience

Cross tabulation of job stress and other individual differences

No other statistical significant association was found between job stress and other individual differences.

A 24-item sources of work stress

The bankers were asked about the main causes of their stress at work for over the past six months. All of the following

factors of section two were re-grouped for purposes of analysis, however, the scale point of seven changed to three. The responses of “never” and “rarely” classified as low causes of stress, “occasionally” and “sometimes” as moderate causes of stress and “often”, “usually” and “always” as high causes of stress. Table-10, Table-11, and Table-12 illustrate the rating of the stress in banking form high level, moderate and low levels of the stress from this source.

Table-10: Rating the stressors in banking (high level of stress)

Rank	Sources of stress	% of respondents experiencing high level of stress from this source.
1	Deadline and time pressure	67.2
2	Work overload	60.9
3	Long working hours	55.9
4	Working at a level below their level of abilities and skills	49.5
5	Repetitive task and lack of variety	44.4
6	Inadequate or shortage of staff	45.5
7	Under promotion	39.6
8	Lack of training and career development	31.1
9	Poor communications across the organization	33.2
10	Low participation in decision making	31.1
11	Poor co-ordination between departments	32.8
12	Too many responsibilities for people, money or others	28.9

13	Over competitive culture	22.2
14	Changing in policies, structures, technologies or staff	21.7
15	Customer/client complaints	17.2
16	Uncertain responsibilities	14.9
17	Unfair treatment by manager or supervisor	16.4
18	Job interfering with home/family life	13.5
19	Poor job security	16.1
20	Lack of control over work	15.5
21	Lack of help and support from colleagues	13.3
22	Family life adversely affecting work	8.2
23	Shift work arrangements	10.4
24	Poor relations with subordinates	5.6

Table-11: Rating the stressors in banking (moderate level of stress)

Rank	Sources of stress	% of respondents experiencing moderate level of stress from this source.
1	Poor communications across the organization	46.4
2	Poor co-ordination between departments	46
3	Changing in policies, structures, technologies or staff	44.4
4	Over competitive culture	40.1
5	Too many responsibilities for people, money or others	42.1
6	Low participation in decision making	38.8
7	Customer/client complaints	37.1
8	Inadequate or shortage of staff	32.1
9	Long working hours	28.7
10	Repetitive task and lack of variety	30.3
11	Job interfering with home/family life	30.7
12	Unfair treatment by manager or supervisor	27.3
13	Lack of control over work	30.3

14	Under promotion	28
15	Lack of help and support from colleagues	27.7
16	Work overload	26.7
17	Uncertain responsibilities	28.7
18	Lack of training and career development	25.5
19	Deadlines and time pressure	22.7
20	Shift work arrangements	22.4
21	Working at a level below their level of abilities and skills	21.2
22	Family life adversely affecting work	19
23	Poor job security	15.6
24	Poor relations with subordinates	8.7

Table-12: Rating the stressors in banking (low level of stress)

Rank	Sources of stress	% of respondents experiencing low level of stress from this source.
1	Poor relations with subordinates	85.7
2	Family life adversely affecting work	72
3	Poor job security	68.2
4	Shift work arrangements	67.2
5	Lack of help and support from colleagues	59
6	Lack of control over work	53.8
7	Uncertain responsibilities	56.4
8	Job interfering with home/family life	55.7
9	Unfair treatment by manager or supervisor	56.4
10	Customer/client complaints	45.7
11	Lack of training and career development	43.5
12	Changing in policies, structures, technologies or staff	33.8
13	Under promotion	32.4
14	Over competitive culture	37.1
15	Too many responsibilities for people, money or others	28.9

16	Working at a level below their level of abilities and skills	29.3
17	Low participation in decision making	30.1
18	Repetitive task and lack of variety	25.3
19	Poor co-ordination between departments	21.2
20	Poor communications across the organization	20.4
21	Inadequate or shortage of staff	22.4
22	Long working hours	15.3
23	Work overload	12.4
24	Deadlines and time pressure	10.1

Work characteristics (WC)

Questions II 1-II 6 were formulated to ask the staff for their work characteristics as stressor factors.

Q. II: 1. Work overload

The majority of the respondents 60.89% (n=123) reported that work overload is highly stressful, 26.73% (n=54) reported that work overload is moderately stressful and 12.38% (n=25) stated that work overload is slightly stressful (refer to Table-10, Table-11, and Table-12).

Q. II: 2. Long working hours

In response to Q.2, the majority 55.92% (n=113) of the respondents reported highly stressful long working hours, 28.7% (n=58) moderately stressful long working hours and 15.3% (n=31) reported mildly stressful working (refer to Table-10, Table-11, and Table-12).

Q. II: 3. Deadline and time pressure

A higher proportion of the respondents 67.2% (n=133) stated that deadline and time pressure was highly stressful in their job compared to those respondents 22.7% (n=45) who were reported the deadline and time pressure was moderately stressful. Only 10.1% (n=20) of the banker staff reported the deadline and time pressure is mildly stressful (refer to Table-10, Table-11, and Table-12).

Q. II: 4. Repetitive task and lack of variety

Most of the banker staff 44.4% (n=88) reported that repetitive task in their job was highly stressful, 30.3% (n=60) reported moderately stressful and 25.3% (n=50) reported mildly stressful (refer to Table-10, Table-11, and Table-12).

Q. II: 5. Shift work arrangements

Almost all of the responded staff 98% (n=198) of staff responded to this question and 32.3% (n=64) reported not applicable. Only 10.4% (n=14) of respondents reported that shift work caused them a high stress and 22.4% (n=30) reported that

shift work is moderate stressor. The majority, 67.2% (n=90) of the banker staff experienced less stress in shift working (refer to the above tables).

Q. II: 6. Inadequate number of staff or shortages of staff

Question 6 asked if shortages of staff caused the banker staff stress. About 99 % (n=200) of staff responded to this question and 7% (n=14) reported not applicable. The majority, 45.5% (n=61) experienced highly stress in shortages of staff in their departments, 32.1% (n=43) reported moderate stress and 22.4% (n=22) experienced less stress in lacking of staff (refer to Table-10, Table-11, and Table-12).

Work culture and function (WCAF)

Questions II 7-II 10 were designed to ask the staff for their work culture and function as stressor factors.

Q. II:7. Poor co-ordination

For question 7, 32.8% (n=65) of respondents stated that poor co-ordination within the work departments as a high source of stress. While the majority, 46% (n=91) reported that poor co-ordination between departments was moderately stressor factor and the rest 21.2% (n=42) stated mildly stressor facto (refer to the above tables).

Q. II: 8. Poor communications

About 33.2% (n=65) of the banker staff reported poor communications across their organization as high sources of stress, 46.4% (n=91) as moderate sources of stress and 20.4% (n=40) as low sources of stress (refer to Table-10, Table-11, and Table-12).

Q. II: 9. Changing in organization

Only 21.7% (n=43) respondents indicated that changes in their work policies, structures, technologies or staff as high stressor factor. Whereas, 44.4% (n=88) of staff indicated the changes as a moderate work stressor factor and followed by

33.8% (n=67) as low work stressor factor (refer to Table-10, Table-11, and Table-12).

Q. II: 10. Over competitive culture

Response to question 10, 22.2% (n=43) of staff reported that over competitive culture was high job stressor factor, 40.1% (n=79) was moderate stressor factor and 37.1% (n=72) was mildly stressor factor (refer to Table-10, Table-11, and Table-12).

Managerial Role (MR)

Questions II 11-II 14 were designed to ask the staff for their managerial role stressor factors.

Q. II: 11. Low participation

About 31.1% (n=61) of respondents were experiencing high level of stress due to low participation in decision making at work, whilst 38.8% (n=76) were experiencing moderate level of stress and 30.1% (n=59) were experiencing low level of stress (refer to Table-10, Table-11, and Table-12).

Q. II: 12. Lack of control

Only 15.9% (n=31) of respondents indicated that lack of control over their work was highly stressful followed by 30.3% (n=59) moderately stressful. The majority 53.8% (n=105) was mildly stressful (refer to Table-10, Table-11, and Table-12).

Q. II: 13. Too many responsibilities

For question 13, there were 28.9% (n=57) respondents reported too many responsibilities for people, money or others as high stressor factor. The higher proportion 42.1% (n=83) of staff reported too many responsibilities as a moderate stressor factor and followed by 28.9% (n=57) as a low stressor factor (refer to Table-10, Table-11, and Table-12).

Q. II: 14. Uncertain responsibilities

In response to question 14, only 14.9% (n=29) of staff said that uncertain work responsibilities was highly stressor factor and 28.7% (n=56) reported moderately stressor factor. With more than half 56.4% (n=110) of the respondents indicated mildly stressor factor (refer to Table-10, Table-11, and Table-12).

Career development (CD)

Questions II 15-II 18 were designed to ask the staff for their career development as stressor factors.

Q. II: 15. Lack of training

Question 15, (lack of training and career development). 31.1% (n=60) of respondents answered that lack of training was highly stressor factor and only 25.4% (n=49) of banker staff reported moderately stressor. 43.5 (n=84) of the respondents stated mildly stressor factor (refer to Table-10, Table-11, and Table-12).

Q. II: 16. Poor job security

Respondents reported only 16.1% (n=31) poor job security as high cause of stress in their current job and followed by 15.6% (n=30) as moderate cause of stress. The majority 68.2% (n=131)

indicated poor job security as low cause of stress (refer to Table-10, Table-11, and Table-12).

Q. II: 17. Under-promotion

Only 39.6% (n=72) of respondents reported under promotion as high cause of stress and 28.0% (51) reported as moderate cause of stress while 32.4% (n=59) of banker staff stated under promotion as low cause of stress (refer to Table-10, Table-11, and Table-12).

Q. II: 18. Working below their level of abilities and skills

Question 18 asking whether the respondents experience stress in working at a level below their level of abilities and skills. 49.5% (n=98) of banker staff found it highly stressful, 21.2% (n=42) moderately stressful and 29.3% (n=58) low (refer to Table-10, Table-11, and Table-12).

Relationships at work (RAW)

Questions II 19-II 22 were designed to ask the staff for their relationships at work as stressor factors.

Q. II: 19. Unfair treatment

In question 19, smaller proportion 16.4% (n=32) of respondents experienced high stress for unfair treatment by their supervisor or manager and followed by 27.3% (n=53) who were moderately stressful. More than half of respondents 56.4% (n=110) gave unfair treatment received by their supervisor or manager at work as causing less stress (refer to Table-10, Table-11, and Table-12).

Q. II: 20. Lack of help and support

Response to question 20, 13.3% (n=26) gave "lack of help and support from their colleagues" as causing high stress and followed by 27.7% (n=54) causing moderate stress. The majority of respondents 59.0% (n=115) gave lack of help and support from their colleagues" as causing low stress (refer to Table-10, Table-11, and Table-12).

Q. II: 21. Poor relations

When asked whether respondents experience poor relations with their subordinates and caused them stress, only 5.6% (n=11) of them considered poor relations with their subordinates at work as causing high stress and shortly followed by 8.7% (n=17) as causing moderate stress. The majority 85.7% (n=168) of respondents reported poor relations as causing low stress (refer to Table-10, Table-11, and Table-12).

Q. II: 22. Customer complaints

In question 22, concerning customer complaints as source of stress 17.2% (n=26) of respondents reported high stress level, 37.1% (n=56) moderate stress level and 45.7% (n=69) mild stress level (refer to Table-10, Table-11, and Table-12).

Home-work interface (HWI)

Questions II 23-II 24 were designed to ask the staff for their home-work interfering as stressor factor.

Q. II: 23. Job interfering with home

Response to question 23, whether respondents' job interfering with their home and family life, 95% (n=192) of staff responded to this question and 8.4% (n=17) reported not applicable. Only 13.5% (n=26) reported as high stressor factor, followed by 30.7% (n=59) as moderate stressor factor and more than half 55.7% (n=107) of the respondents indicated as low stressor factor (refer to Table-10, Table-11, and Table-12).

Q. II: 24. Family affecting work

Question 24 asked whether the respondents' family life adversely affecting their work, 95.3% (n=193) answered the question and 7.4% (n=15) mentioned not applicable. Only 8.2% (n=16) reported family life as causing high stress to them and followed by 19% (n=37) as causing moderate stress. The majority 72% (n=142) reported as causing mild stress (refer to Table-10, Table-11, and Table-12).

V. DISCUSSION

General discussion

One serious disadvantage of questionnaire is the low return rate that is frequently obtained with this type of data collection instrument. If questionnaires are hand delivered rather than mailed, the response rate will probably be fairly high (Nieswiadomy, 1987). Polit and Hungler, (1991) stated that if the response rate is high, the risk of serious response bias might be negligible. A response rate greater than 60% is probably sufficient for most purposes.

Non-response is important because it affects the quality of data collected by reducing the "effective sample size, which results in the loss of precision of the survey estimates", and "by potentially introducing bias if the non-respondents differ in some way from the respondents" (Ebrahim and Bowling 2005).

Personal profile

The overall response rate of 80.8% may have reduced non-response bias that often occurs in survey questionnaire. The study showed that in this sample the majority, 62.4% (n=126) of staff were 39 and below 39 years old compared to 37.6% (n=76) 40 and above 40 years old. More than half of the staff 66 % (n=132) were male compared to 34 % (n=68) were female. The majority, 85% (n=170) were married and 87.5% (n=175) were Bahraini. A high proportion, 61.5% (n=123) had high educational qualifications in banking studies and most of the respondents, 57.7% (n=116) were manager. About 40.6% (n=41) of respondents were from banking group division. A large percentage, 66.5% (n=133) had 20 and less than 20 years working experience (refer to Tables 01, 02, 03, 04, 05, 06 and 07 and also Figures 02,03,04, 05, 06, 07, and 08)

Job stress

The majority, 81.9% (n=164) of banker staff was moderately (40%) to highly (41.9%) stressful. Low percentage of staff reported low stress level. Those mentioned clearly warrant major consideration for prevention and management, and possible strategies (refer to Table-07 and Figure-08).

Stressor factors

High stressors

Table-13 and Figure-10 show the most commonly cited stressors causing high stress level were deadlines and time pressure (66.7%), work overload (59.5%) and long working hours (54.2). Nearly half of the respondents mentioned working at a level below their level of abilities and skills (47%) and repetitive task and lack of variety (44.8%) as a high source of stress, and over a third found inadequate or shortages of staff (42.7%) and under promotion (38.9%) as high source of stress.

Table-13: Rating the stressors in banking (General-High level of Stress)

Rank	Sources of stress	% of respondents experiencing high level of stress from this source.
1	Deadline and time pressure	67.2
2	Work overload	60.9
3	Long working hours	55.9
4	Working at a level below their level of abilities and skills	49.5
5	Repetitive task and lack of variety	44.4
6	Inadequate or shortage of staff	45.5
7	Under promotion	39.6

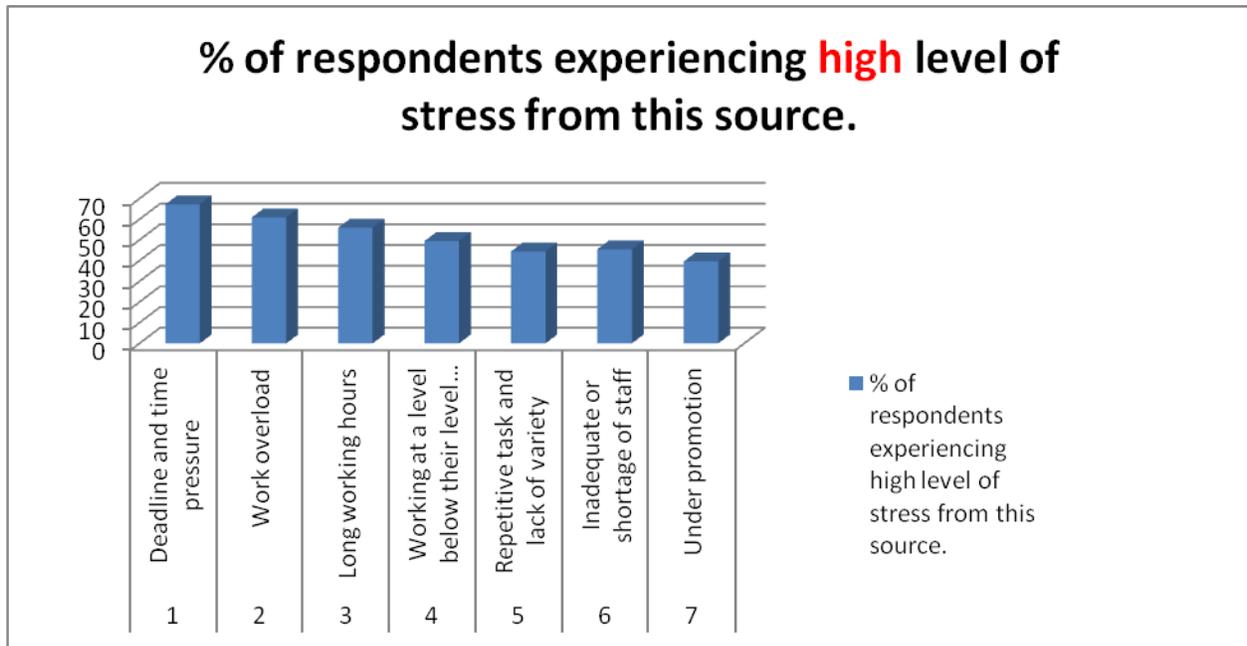


Figure-10: Percentage of Respondents Experiencing High Level of Stress

Moderate stressors

Table-014 and Figure-11 show that nearly half of the respondents cited stressors causing moderate stress level were poor communications across the organization (45.3%), poor co-ordination between departments (44.5) and changing in policies,

structures, technologies or staff (44.5%) and over a third found over competitive culture (40.4%), too many responsibilities for people, money or others (40.2%) and low participation in decision making (39.1%) as moderate source of stress.

Table-14: Rating the stressors in banking (General-Moderate level of Stress)

Rank	Sources of stress	% of respondents experiencing moderate level of stress from this source.
1	Poor communications across the organization	46.4
2	Poor co-ordination between departments	46
3	Changing in policies, structures, technologies or staff	44.4
4	Over competitive culture	40.1
5	Too many responsibilities for people, money or others	42.1
6	Low participation in decision making	38.8

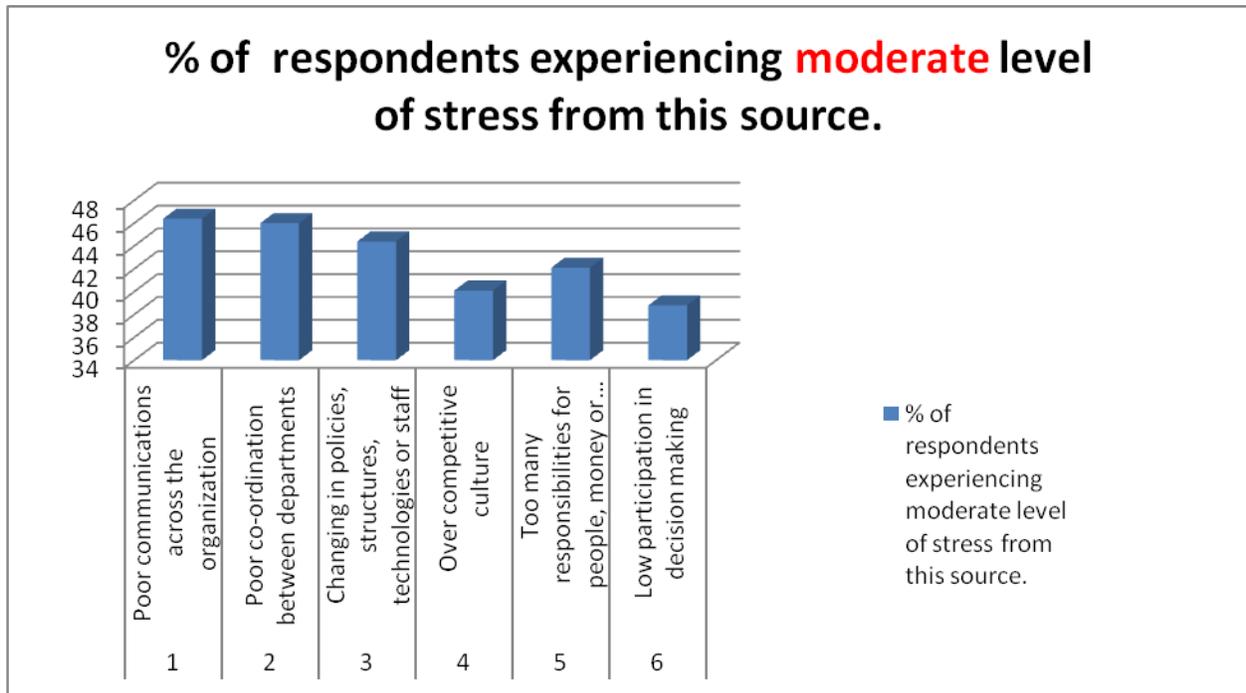


Figure-11: Percentage of Respondents Experiencing Moderate Level of Stress

Low stressors

Table-015 and Figure-12 illustrate the majority of the respondents cited stressors causing low stress level were poor relations with subordinates (86.5%), family life adversely affecting work (73.2%), poor job security (69.3%) and shift work arrangements (68.7%). More than half of the respondents found lack of help and support from colleagues (59.6%), lack of control

over work (58.6%), uncertain responsibilities (56.9%), job interfering with home/family life (56.4%) and unfair treatment by manager or supervisor (55.9%) as low source of stress and nearly half of the respondents reported customer/ client complaints (45.4%) and lack of training and career development (41.7%) as low source of stress.

Table-15: Rating the stressors in banking (General-Low level of Stress)

Rank	Sources of stress	% of respondents experiencing low level of stress from this source.
1	Poor relations with subordinates	85.7
2	Family life adversely affecting work	72
3	Poor job security	68.2
4	Shift work arrangements	67.2
5	Lack of help and support from colleagues	59
6	Lack of control over work	53.8
7	Uncertain responsibilities	56.4
8	Job interfering with home/family life	55.7
9	Unfair treatment by manager or supervisor	56.4
10	Customer/client complaints	45.7
11	Lack of training and career development	43.5

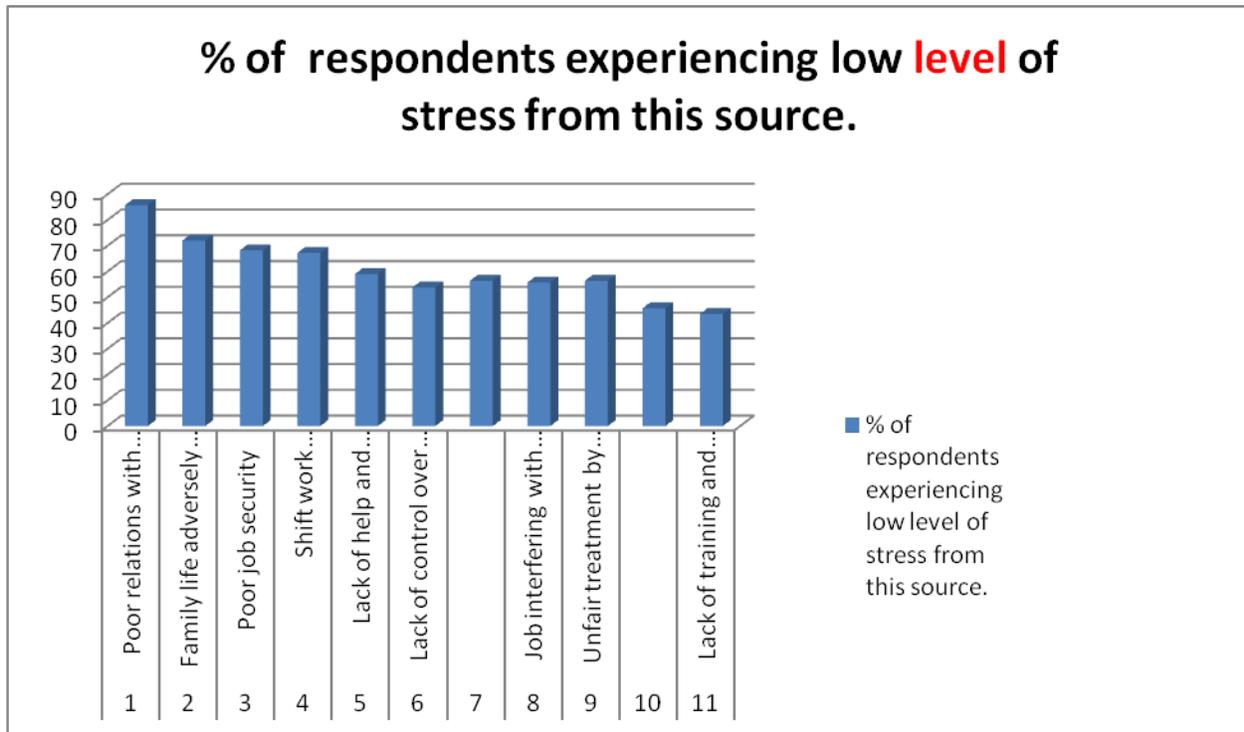


Figure-12: Percentage of Respondents Experiencing Low Level of Stress

Personal profile and job stress

Gender and job stress

Perceived level of stress were statically significantly associated with gender. Staff with moderate to high perceived level of stress were more likely to be male compared to staff with low perceived level of stress were more likely to be female. This was in agreement with [Rhee \(1999\)](#) study and disagreed with [Chusmir and Franks \(1988\)](#) and [Cooke and Rousseau, 1984](#). They mentioned that females were “expected to carry the burden of raising the children and performing household chores while holding a job, which increases stress levels”.

Researches pertinent to gender comparisons present different findings, some studies indicated gender differences in physical, psychological, and behavioral symptoms of stress ([Nelson et al., 1989](#), [Jex, 1998](#) and [Nelson and Burke, 2000](#)) but it is generally expected that females as a group are more stresses and feel different stress than males ([Chusmir and Franks \(1988\)](#) and [Cooke and Rousseau, 1984](#)). Several studies illustrated identical relationships between stressors and distress for both males and females ([Barnett et al, 1993](#) & [Schwartzberg and Dytell, 1996](#)). Various differences in stress levels can be attributed perception of the workplace ([Chusmir and Franks \(1988\)](#)).

[Turnage, 1994](#)) males and females experience stress differently primarily due to occupational disadvantages and role conflict, ambiguity, and overload that is characteristics of dual career couples. Although women experience unique stressors and some of their stress responses differ from males, it is still unclear as to whether or not women experience stress differently than do men.

Work experience and job stress

Statistically significant association was found between work experience and perceived level of stress. Staffs with 20 and less than 20 years banking experience were more likely to perceived low stress compared to 21 and more than 21 years banking experience were more likely to perceived high stress.

In difference to what [Robbins \(1998\)](#) explained that individuals who continue with the corporation “longer are those with more stress-resistant traits, or those who are more resistant to stress characteristics of their organization” and workers ultimately enhance “coping mechanisms to deal with stress”.

VI. CONCLUSIONS AND SUGGESTIONS

Conclusions

All occupations are potentially stressful, and this is particularly so in the case of banking, where a number of potential sources of stress interact. Evidence suggests bankers experience significant levels of occupational stress. This study aims to investigate occupational stress among bankers in five banks, to identify their high job stressor factors and to increase understanding of the influence of individual differences in occupational stress. Factors such as job design and career development were rated as high stressor factors and other stressors were also identified. Individual differences such as gender and work experience were found to be important.

Overall, the results demonstrated that the bank staff in those commercial banks showed their job to be moderately to highly stressful. More than half of respondents reported deadline and time pressure, work overload and long working hours (work demand) as high stressor factor.

However, their occupational stress could have been caused by several factors mentioned above as well as due to less stress management interventions for the individuals and the

organizations in order to eliminate or minimize the stressor problem at source. Nevertheless, from these findings, it is suggested that if stress managed, the perceived level of job stress and stressors could potentially be reduced or prevented for banker staff of all commercial banks.

As job stress is a major cause of work-related illness, while there is no specific legislative guidance on stress and how to control it, banks are reminded of their duty under "Health and Safety at Work Act" to permit, practical, (physical and psychological) health, safety and welfare of their employees.

However, the results provide a useful first insight into stress and sources of stress, which have important implications for the well being of banker staff. The researchers highlight general and specific strategies to manage and prevent high levels of stress at work as well as to improve the main stressors that had been experienced for the last six months by full commercial banker staff.

The understudy banks should follow the three levels of organizational stress management interventions by reduction of identified stressors in their work place, assisting individual bankers to cope with workplace stressors and providing support to those who were experiencing the effects of job related stress.

The researchers recommend that the MIS users in banks should develop a stress management program and an employee assistance programs for their workforce. Training for top management in order to raise awareness of organizational stress and to increase their commitment to tackling stress as well as plan to develop an internal stress management steering group.

All the banks are supposed legally required to have a health and safety policy in their workplace and they should apply an incorporated risk management process, using a risk assessment instrument, which can be administrated by internal risk assessors and continual monitoring of the interferences and ongoing measurement of risk. Internal resources to be used to implement and develop risk reduction strategies.

Strategies which require changes at the broader organization level included: redesigning tasks, reducing workloads, role clarification, establishing more manageable work programs, participative management, providing feedback and social support for staff and more equitable reward systems. Many of these approaches are directed toward rising worker autonomy, participation and control ([Warr, 2002](#)).

[Robert and Andrew \(2003\)](#) argued it that job redesign could improve the experience of staff involved in repetitive work, by increasing the variety and range of tasks (horizontal job enlargement). For other staff, job enrichment could be facilitated by increasing individuals' autonomy and control over their work (vertical job enlargement). Control and autonomy are characteristics of assertive behavior, which is regarded as being antagonistic to stress. Job enlargement may, serve to reduce stress for staff.

Generally, job enrichment and redesign offer a model to reduce stress as well as improving staff morale. Attention to the design of jobs and work organization may also improve individual motivation and so leads to greater efficiency.

Time management can be used to control stress. The inspiration behind time management is that many daily stresses can be condensed or reduced if employees do a superior job of managing time. One technique to time management was

explained by [Griffin \(1999\)](#) the items to be listed every morning and then be grouped into five categories according to their importance.

Support provided by the employer for managing individual stress should seek to minimize those factors, which are potentially stress inducing in the work setting. Many of these involve changes in structure or function. Others focus on changes in the nature of specific jobs.

Further more, the following measures been mentioned by [Kets de vries et al. \(1977\)](#) that have to do with the career of employees need to be considered such as careful selection and appointment, good training programmes, adequate supervision of critical moments in the career, such as entrance upon one's duties, promotion and retirement or discharge... the social contact between individual and organization should clearly spelled out to limit confusion and prevent the existence of unrealistic expectations, much care should be given to arrive at compatibility between organizational role and individual.

Organization should be willing and prepared to provide career development appraisal, including the use of self-assessment tool, to offer individual counseling by internal staff or external services, to provide retraining opportunities, and to offer access to job placement services, such as 'outplacement' ([Sutherland and Cooper, 2000](#)).

Enhancing and designing new programs and training to furnish employees and management to maintain new demand, such as change in their parts and duties, developing a culture of anxieties for the benefit of workers and evolving initiatives for instance stress audits and internal staff satisfaction studies.

Finally, the researchers recommend that occupational stress must be formally recognized as a health and safety issue and that the MIS users in Banks need to adopt a systemic and problem-solving method to it. Clearly as with any other place of work threat, the risks should be gauged, and then workable steps should be taken to eliminate or minimize them. Finally, stress management is a joint responsibility of both individual bankers and managers in organizations.

Critiques:

The questionnaire proved to be valuable tool for the data collection on occupational stress among the staff in commercial banks. However, no questions had been asked with respect to 1) individual differences: a) Physical condition such as level of fitness and health, eating habits, exercise activity, sleep patterns and relaxation. b) Personality traits and behavioral characteristics such as type A Coronary Prone behavior pattern, needs and values. 2) Other stressor outcomes measures such as sickness absence levels, physical symptoms of ill health and staff turnover rates.

During the analysis, the researchers found that one of the banks understudy, the questionnaires had been distributed mainly to their managers and very few to their staff. The bank stated that as the questionnaire was in English, they distributed them among their managers to get a better response and the organization expected to see the result of this study on their managers rather than their staff.

Moreover, the researchers mainly depends in studies been conducted outside of Bahrain because there was not even a single published study of job stress been conducted there to compare it

with. Although huge numbers of studies been conducted by so many researchers in UK and US. The researchers concluded that most of the organizations in Bahrain are unaware of job stress consequences and they don't recognize job stress as an health and safety issue. This reflects the cultural views of Bahrainis that less attention and importance has been given to the impact of work related stress. Nevertheless, the researchers could be the pioneers in this type of study in Bahrain.

The researchers tried to contact different people and departments that might be useful and helpful to this study such as head of Occupational Health Department and Public Health department in Ministry of Health, Head of Health and Safety Department in Ministry of Labor, Bahrain Centre for Studies and Research (BCSR), The Bankers' Society of Bahrain, Bahrain Institute of Banking & Finance, Central Bank of Bahrain, Arabian Gulf University, University of Bahrain, Collage of Health Science, Muharraq Public Library and Manama Public Library. Unfortunately, the researchers found no published studies been conducted regarding job stress. This means that the country is really lacking in general job stress studies and little idea about staff stress level or stressor factors.

Some of these heads of departments show their concern, interest and encouragement and stated that they had never been cross this type of study in Bahrain. Others stated that stress is under health and safety Act but there is no specific legislative guidance on stress and how to control it. whereas, some mentioned that no policies been implemented regarding job stress in their organization, that's why the employers take no actions towards stress and the employees are the most sufferers.

In understanding and recognizing work and stress in organization, it is crucial to admit increasing pressure on employers to reduce the levels of work-related stress and to improve and maintain staff health and well-being. The way health and safety in the workplace interpreted tends to reflect the concerns of those who are first responsible for implementation of specific legislative guidance on stress such as the Ministry of Labor and Ministry of Health. Then concerns of those who are responsible for implementation of stress management policies, for example, human resources, occupational health and senior managers of any organization.

Suggestions for future research:

Stress in banking staff needs more research, and the means of dealing with stress should be opened up for much more discussion. Research is needed to clarify the relationship between the job stress and job satisfaction in the field of banking. Additionally, there is a need to study a larger sample of bank staff; to compare how the stresses they experience to those of staff working in different division.

The researchers recommend future research investigation in physical, psychological and behavioral symptoms of stress among banker staff. Further research of stress in coping strategies and locus of control is needed.

Certain findings deserve further consideration in future research. For example the relationship between individual variables and stressors or the relationship between job satisfaction and job stress, despite the strong statistical relationship found between high stressor and stress. This suggests the possibility that other variables not measured in the

study may be operating. For example, certain personality factors may influence how stressors are perceived. Future studies should assess more fully the personality characteristics of bankers.

Additionally, a research needs to be done on variables (individual differences: demographic differences and personality traits and behavioral characteristics) that moderate relations between stressors and job performance. This must be methodologically sound and have enough statistical power to detect moderator effects.

Finally, research study is needed to survey the attitudes and perceptions of bank officers concerning stress and stress management, to determine how bank authorities' defined stress, the impact of stress on bank staff, and what they feel can be done to lower stress levels or enhances one's tolerance to stress.

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