ANALYSIS OF WORK STRESS AMONG BANK EMPLOYEES :

A CASE STUDY OF BANK RAKYAT

By

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ABSTRACT

The purpose of this study is to determine factors of work stress among the Bank Rakyat's employees. This study also aims to determine whether there were any statistically significant differences in the respondents' level of work stress by demographic factors (gender, status, education qualification, job position and length of service).

The survey was carried out at 12 branches of Bank Rakyat at Northern Zone. A total of 154 bank employees participated in this study. Data was collected through 40 items questionnaires on a five-point Likert Scale. Both descriptive and inferential statistics were used to analyze the data using the SPSS version 15.0. Correlation analyses were conducted to test the relationship between levels of work stress with personal factors, organizational factors and environmental factors; whereas descriptive analysis was conducted to analyze demographic characteristics of respondents. Besides that, T-test, ANOVA and regression were also used in this study.

The findings of this study showed that there was no statistically significant difference in the level of work stress by demographic factors (gender, status, education qualification, job position and length of service). However, the findings showed that only organizational factors have significant relationship with work stress level. Findings of this study also resulted in the overall level of work stress among respondent is moderate.

ABSTRAK

Tujuan kajian ini adalah untuk mengenalpasti faktor-faktor tekanan kerja di kalangan pekerja-pekerja Bank Rakyat. Kajian ini juga bertujuaan bagi mengenalpasti sama ada terdapatnya perbezaan statistik yang signifikan pada tahap tekanan kerja responden-responden berdasarkan faktor demografi (jantina, status perkahwinan, pencapaian akademik, kedudukan pekerjaan dan tempoh perkhidmatan).

Kajian ini telah dijalankan di 12 cawangan Bank Rakyat di Wilayah Utara. Seramai 154 para pekerja bank telah mengambil bahagian dalam kajian ini. Data dipungut berdasarkan 40 item soal selidik yang dibina berasaskan 5 skala Likert. Data yang diperolehi telah dianalisis mengunakan kaedah statistik deskriptif dan statistik inferensi dengan menggunakan SPSS versi 15.0. Analisis korelasi dijalankan untuk mengukur hubungan antara tahap tekanan kerja dengan faktor peribadi, faktor organisasi dan -faktor persekitaran; manakala analisis deskriptif dijalankan untuk menganalisis faktor demografi responden-responden. Selain itu, T-test, ANOVA dan regresi juga digunakan dalam kajian ini.

Hasil kajian menunjukkan bahawa tiada perbezaan statistik yang signifikan pada tahap tekanan kerja dari segi faktor demografi (jantina, status perkahwinan, pencapaian akademik, kedudukan pekerjaan dan tempoh perkhidmatan). Bagaimanapun, hasil kajian menunjukkan faktor organisasi mempunyai perhubungan signifikan dengan tahap tekanan kerja. Hasil kajian ini juga menunjukkan tahap tekanan kerja yang dialami oleh responden adalah pada paras index yang sederhana.

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CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF STUDY

Over the last century, stress as an interdisciplinary concept become a region of nice interest and has been researched extensively. As citied by Baskaran (2004), stress has become therefore common in both developed as well as developing countries that individuals have referred to as it 'the third wave plague' (Sutherland & Cooper, 1990). This problem has become a serious issue, however the word "stress" is utilized by totally different people, in several contexts and for various purposes.

According to Stoppler (2011), generally stress is said to contain external and internal factors. External factors comprise the physical atmosphere such as challenges, difficulties, and expectations that confronted by people on a day-to-day basis. Internal factors confirm body's ability to retort to, and cope with, the external stress-inducing factors. Internal factors that influence the power to handle stress consist of nutritional standing, overall health and fitness levels, emotional well-being, and also the quantity of sleep and rest that a person get.

The earliest studies on stress were largely physiological. Selye (1956) had developed psychological model where it established a link between stressors and illness in his model of general adaptation syndrome. The attempt to grasp psychological stress did not solely involve the link between stress and illness; different human characteristics like emotion, motivation and performance were linked to anxiety. The realm of stress

carries several various and distinct factors regarding the person and his or her atmosphere. As an example, in organizational psychology, stress is known as an extended – lasting and harmful emotional and somatic response to stressor when the necessities of labor don't accord with employees' capabilities, expectation and desires.

The extent of stress faced by skilled employee in organizations is often substantial. In several professions, stress is intrinsic to the duty itself, where competing demands, challenges and pressures escort the duty and therefore cannot be avoided. On the organizational level, stressor exists in every company. In step with a world International Labor Organization (ILO) survey, depression within the workplace is currently the second most disabling illness for staff than heart disease (Sutcliffe, 2000). Stress at work is thought to affect individuals' psychological and physical health, as well as organizations' effectiveness. The experience of work stress can cause unusual and dysfunctional behavior at work and contribute to poor physical and mental health. Besides that, if key staffs are affected, job stress may challenge the healthiness and performance of their organization. Unhealthy organizations do not get the best from their staff and this may influence not only their performance in the increasingly competitive market but eventually even their survival.

1.2 PROBLEM STATEMENT

A dynamic change in the world nowadays that caused stress presence in workplace cannot be denied. Banking sector is also not exempt where it had undergone rapid and striking changes such as policy changes due to globalization and liberalization, increasing competition due to the entrance of more foreign and private sector banks,

downsizing, introduction of new technologies. This particular obstacle in workplace notably is reported to be on the increase in several countries.

Work-related stress is outlined because of the harmful physical and emotional responses that occur when the job's needs do not match the worker's capabilities, resources and wishes (National Institutes of Occupational Safety and Health 1999). The International Labor Organization (ILO) reported work stress is recognized world wide as a significant challenge to employee's health and also the healthiness of the organization (Fevre, Matheny, & Kolt, 2003).

Employees who are stressed, additionally, are seemingly to be unhealthy, poorly motivated, and less productive at work. Thus, the organization has fewer chances to succeed in a remarkably competitive market. There are several health issues that are caused by the strain, for example digestive issues, sleep deprivation, depression, obesity, autoimmune diseases, skin condition like eczema and chronic health issues like cardio-vascular and musculoskeletal disorders (Theorell & Karasek, 1996).

Moreover, when under stress, peoples have it tough to maintain a healthy balance between work and non-work life. At the same time, peoples could engage in unhealthy activities like smoking, drinking and abusing medication. According to a report by the Sainsbury Centre for Mental Health, the cost to employers for ill health at work is staggering £26 billion a year which has direct cost as well as hidden expenses (Clements, 2008). In different word, work stress could be a health downside; it's additionally become an economic downside for several peoples and organizations and for society normally.

Stress would have an effect on organizational effectiveness as results of employees that are stressed do not typically will offer full commitment to their job.

Therefore, the effort and the workers' contributions are going to be diminished; and achievement will be hindered from the organizational goal. Bank staffs are also not left behind from experiencing stress thanks to a number of the factors that cause this anxiety to happen. According to Michailidis and Georgiou (2005), bank staff such as bank tellers, officers, managers and supervisor are high on the list of stressful positions (Jimel, 2006). If this problem not resolved, it will not only have an effect on somebody's growth, but effectiveness in career and profession will be increasingly threatened.

Stress is caused by pressure at home and at work. According to Robbins (2007), there are 3 classes of potential work stress; which are environmental factors, organizational factors and private factors. Although employers cannot typically defend employee from stress arising outside of labor, however they will defend them from stress that arises through work. Stress at work is a real impediment to the organization. According to Yankee Institute of Stress, job stress prices the US trade of US300 billion annually as a results of accidents, absenteeism, employees turnover, diminished productivity, direct medical, legal and insurance prices and employees compensation awards (Goh, 2009).

In 2010, Malaysian service sector contributed RM320,559 million or 6.8% growth rate, compared to a 2.7% growth rate in the previous period of the Gross Domestic Product (GDP), with financial services contribute RM 38,467 or 12.7% of the entire services sector (Bank Negara Malaysia, 2010). To preserve its contribution to the economy, it is important to take into account the stress faced by bank employees. Studies on the level of stress amongst employees in the Malaysian banking industry have yet to be widely carried out.

Therefore, job stress has become an important and serious issue in every organization, it is necessary to carry out research to determine whether Bank Rakyat's staffs at Northern Region experienced work stress or not. And if there is, what are the stress levels and factors that caused occurrences of work stress. In this study, there are 3 main factors that will be examined; which are personal factors, environmental factors and organizational factors. This is because, up until now there is no empirical research made to gain knowledge of the existence of work-related stress among Bank Rakyat staffs. If there were identified that work stress prevail among Bank Rakyat's staffs, the top management and HR Department of Bank Rakyat are suggested to take immediate actions to resolve that problem so that it will not be continuous and become more serious.

Hoel, Sparks and Cooper (2001) research found that high workplace stress levels faced nearly one third of employees in developed countries. Similarly, evidence for newly industrialized countries is also indicative of the prevalence of stress. Besides that, Sanchez., et al., (2004) found that stress at work was negatively associated and was the most important predictor of job satisfaction. Time pressures, excessive demands, role conflicts, ergonomic deficiencies, job security and relationship with customers are particularly common stressors amongst employees in the financial services sector (Toivanen et al., 1993; Graca and Kompier, 1999). When the stressors exceed the bank employee's coping ability, then the job is perceived. According to Chen and Lien (2008) a higher level of perception of work stress is positively associated with a higher level of turnover intentions.

As mention in the United Kingdom's Trades Union Congress (TUC), workforce cutbacks within banking, finance and insurance organization are a priority concern for

employees. Cutbacks have resulted in greater pressures in workforce with increased stress being reported more within financial service sector than in any other sectors. (Hoel and Giga, 2003).

Utusan Malaysia Online has reported that a bank staff had been found dead with 10 trails of stab at his chest and stomach which believed under pressure (Wan Noor Hayati, 2011). According to victim's family member, alleged victim often seen depressed before found dead. World Health Organization (WHO) also expects that pressure or stress becomes one of the factors which contribute to extreme depression towards year 2020. Several studies by World Health Organization (WHO) and World Bank find out depression is gravest fourth disease in crippling someone's soul in the world. Parallel to global statistic, depression also is gravest fourth disease in Malaysia (Maznah, 2011). Therefore, it is necessary to conduct this study workplace stress among the bank staffs in Malaysia.

1.3 RESEARCH QUESTIONS

The research questions to be addressed are:

1.3.1 Do personal factors have significant relationship with the level of employees work stress?

1.3.2 Do organizational factors have significant relationship with the level of employees work stress?

1.3.3 Do environmental factors that cause stress have significant relationship with the level of employee work stress?

1.3.4 Are there any differences in the level of work stress encountered among Bank Rakyat staffs at Northern Zone by demographic variables (gender, status, education qualification, job position and length of service)?

1.4 RESEARCH OBJECTIVES

The objectives of the study are as follows:

1.4.1 To determine whether personal factors have significant relationship with the level of employees work stress.

1.4.2 To determine whether organizational factors have significant relationship with the level of employees work stress.

1.4.3 To determine whether environmental factors have significant relationship with the level of employees work stress.

1.4.4 To find out whether there are any statistically differences in the level of work stress encountered among Bank Rakyat staff at Northern Zone by demographic variables (gender, status, education qualification, job position and length of service).

1.5 RESEARCH HYPOTHESES

Sekaran (2003) defines hypothesis as a logically conjectured relationship between variables expressed in the form of a testable statement. In general, hypothesis is a statement that researcher sets out to accept or reject based on the data collected method. It is also the possible explanation that forms the basis of a research study. Below are the hypotheses that the researcher use in the analysis.

Hypothesis 1

Ho1 There is no significant relationship between personal factor and work stress level.

Ha1 There is a significant relationship between personal factor and work stress level.

Hypothesis 2

Ho2 There is no significant relationship between organizational factor and work stress level.

Ha2 There is a significant relationship between organizational factor and work stress level.

Hypothesis 3

Ho3 There is no significant relationship between environment factor and work stress level.

Ha3 There is a significant relationship between environment factor and work stress level.

Hypothesis 4

Ho4 There is no significant relationship between demographic (gender, status, education, position, and tenure) and work stress level.

Ha4 There is a significant relationship between demographic (gender, status, education, position, and tenure) and work stress level.

1.6 SIGNIFICANCE OF STUDY

The significance of this study to Bank Rakyat, especially the Human Resources Department, it the ability for them to analyze level of workplace stress and to create awareness for better understanding among the policy maker about the causes of work stress. Then they can continue to manage their employees work stress and improve the bank cultures and politics, to be more fair and supportive; as well as discovering ways to enhance employees' productivity and commitment to the company.

Thus, this research can make an effective contribution to our understanding of the best way to monitor the level of employee work stress. This is a broad contribution that extends beyond the banking and financial sector in Malaysian context. This study also should benefit both scholars and practitioners regarding ways to manage the work stress and increase productivity among employees in order to reduce the level of work-related stress.

1.7 ORGANIZATIONAL OF CHAPTERS

This chapter is the first of five chapters in this project paper. Chapter 2 reviews the literature on work stress such as its' definition and factors of work stress.

Chapter 3 presents the method for the study, namely the research framework, and the research design. The chapter also reports the selection of respondents, the development of questionnaire, and data collection procedure. The chapter ends with a brief description of the strategies used to analyze data collected from the survey.

Chapter 4 discusses the interpretation of the research findings. There are reports of the descriptive statistical analysis, correlation analysis and regression analysis. The results are summarized in a number of tables to facilitate interpretation.

Chapter 5 discusses the interpretation of the research findings for the study. The findings are compared to those found in the past research reviewed in Chapter 2. The chapter ends with a discussion on limitations of the study.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter sets out issues related to work stress as presented and discussed in the management literatures. These issues are reviewed to provide theoretical foundation for the research. The chapter begins with overviews on concept and theories of stress and work stress. Followed by definition of stress and work stress. Then, factors of work stress from passed studies are discussed.

2.2 CONCEPT AND THEORY OF STRESS

The increasing popularity of the stress term has attained virtually five decades. This is caused by change brought by globalization. Globalization is something unavoidable and has its effect on every aspects of life. It brings changes in all aspects of human life including how job and organization operate. These changes create strain and stress among employees (Safaria, Othman & Abdul Wahab, 2011). It is inevitable in future life's continuity of creatures, societies, organizations or in fact countries. Although change brings many positive developments, it also can be a threat to a person, society or an organization. Any sort of change demands one to adjust and cope, in order to maintain the person's equilibrium. Change is a stressor, even when the change is a beneficial one. So, as long as there are changes taking place, it means there bound to be stress of life, waiting to torment human life. In other words, stress is twentieth century disease (Albrecht,1979).

In year 1956, Hans Selye inaugurated concept of stress to human science knowledge. According to Selye (1956), stress is body reaction body that non-specific on any stress or better known as General Adaptation Syndrome (GAS). General Adaption Syndrome is a network physiological response that spurred by various environment factors that is described as stressor. Stressor has been defined as agent that can cause stress at anytime.

There are three stages of response in Selye's General Adaptation Syndrome. The first stage is the alarm reaction. At this stage it shows the changes in internal body system when exposed to the threatening stressor. Active defense mechanisms are forming the emergency reaction known as the 'fight or fight' response. The second stage involves resistance to the stressor from stage one. In this stage individual try to adapt the stressful situation until they reach equilibrium state. In other word, the concept of homeostasis comes into play within this stage. Lastly, in the third stage or exhaustion, individuals become worn out as their energy to adapt depletes (Ross & Altmaier, 1994).

However, according to Elizabeth (2000), not all stress is negative or bad. Basically, form of stress is divided into 2 categories, namely eustress and undesirable stress or distress. Selye (1976) said that eustress is challenging, motivating, or capable of giving a positive impression such as maximizing production and creativity. On the other hand without stimulant positive such as this, life will become stressed. Distress on the other hand is situation where individual have no capacity control or overcome stressful event. Distress could result in decrease of productivity and affect welfare (Colligan & Higgins, 2005).

In the same way with Hans Selye, J. Burton (2000), agreeing that stress could be perceived as stimulus or force which acted on one who motivate to one giving positive or negative reaction. Definition of stress is lead to concept approach that spearheaded by physical science. Due to this, stress is an external force or agent that caused a person to react upon it. This force or agent is also known as stressor (Selye, 1976; J. Burton, 2000).

Too much stress can cause various negative symptoms that could break in on performance and individual work capacity. Concept of work stress regarded as an aspect that is critical and influential on other aspects such as health. High level of work stress could lead to accidents, performance level decline, productivity decrease, increase of absenteeism and also health problem (Dijkhuizen and Navy, 1981; Yates 1979).

The psychosocial and physical effects from stress are potentially possible in giving impact to future revenue; namely action stressor additional or depreciation on capacity coping and source that is owned by individual. Hence, stress is a physical reaction and someone's emotion in certain situation, which caused it to feel discomfort from life's peace. This stress process on staggered method can encourage occurrence of strain that prolonged and result in one losing self-confidence, short-tempered, aggressive, cluttered mind, losing concentration, restless, and further give bad effect to health such as cancer and high blood pressure.

Everyone feel stress but the reaction are different between an individual with the other individual, although the amount of stress received are the same. In physiological order, whenever against a major stressor, people experience temporary heart beat speed rate to quicken. While others experience stomach inflammation or headache (Johansson, Cavalini & Pettersson, 1996). As such, stress is part of daily life and difficult to be

evaded. Often people face stimuli stress on each day whether on personal level, and society level or even in the workplace.

National Institute of Occupational Safety and Health – NIOSH (1999) stated, work stress as physical reaction and emotion that bring danger when the work requirements and goals are not met. This approach in keeping with what coined by Lazarus (1991), of which he said that the working stress is a process, which encompasses transaction between individuals with the working environment. Individual reaction on working stress can happen in psychological form, physical or both (Santos & Cox, 2000). They further said that working stress could be categorized as acute, post traumatic, or chronic.

Stress process concept and reaction concept stress is closely associated (Burton, 2000). In reaction, concept stress researchers study what will happen to people that experience stress. Due to this, working stress can be defined as reaction relationship between an employee and stressor that faced him, whether job itself, employer, organization or environment work. Capacity and employee's personality also affects work's form of stress that they are experiencing.

2.3 DEFINITION OF STRESS AND WORK STRESS

According to Arnold et al (1995), the origin of the word stress is from Latin word "Stingere" meaning to draw tight (Mojoyinola, 2008). The term 'stress' originated in the field of physical and was transferred into psychology. Stress can be defined in many ways. Sadri and Marcoulides (1997) have defined stress as a situation wherein factors interact with a person to change his psychological and physiological condition, such that

the person is forced to deviate from normal functioning. Similar with Selye's (1963) have defined stress as a situation wherein person's adaptive capability that cause an interruption of the person's normal functioning. Besides that, Steve Jex elaborated, stress is the excitement, feeling of anxiety and physical tension that occurs when demand placed on person's are thought to exceed his ability to cope (Dyne, Jehn & Cummings, 2002). Schefer (1992) and Durbin (1994) defined stress as "the mental and physical condition that results from a perceived threat or demand that cannot be dealt readily". According to Robbins (2005), stress is a dynamic condition in which an individual is confronted with an opportunity, constraint or demand related to what the person desire and for which the outcome is perceived to be both uncertain and important.

The stress response is a mobilization of the body's natural energy resources when confronted with a stressor in his or her environment. A stressor may be defined as any "demand made by the internal or external environment that upsets a person's balance and for which restoration is needed" (Matteson, 1987).

"Stress is necessary for a person's growth, change, development, and performance both at work and at home" (Quick, 1984), but how an individual will respond to a particular stressor depends on a variety of individual factors. However, once an individual's stress threshold is exceeded, stress symptoms will be experienced (Holley and Jenning, 1983).

Three factors will determine whether a situation is placing sufficient demands on a person to result in stress (Beehr, 1978). These three factors are importance, uncertainty, and duration. The more important the event is to the person, the greater the stress' potential. Uncertainty refers to a lack of clarity about an outcome. The more uncertainty

in a situation, the more stressful the condition typically is for the person (Larson, 2004). Finally, duration is an important factor. The longer special demands are on a person, the more stressful the situation is for that person.

Job stress is stress experienced by employees at work (Mojoyinola, 2008). French, Cobb, Caplan, Van Harrison and Pinneau (1976) explained that work stress refer to "any characteristic of the job environment which poses a threat to the individual either excessive demands or insufficient supplies to meet his need". Work stress has been defined by Parker and DeCotiis (1983) as an awareness or feeling of personal dysfunction as a result of perceived conditions or happenings in the workplace, and one's psychological and physiological reactions to these uncomfortable, undesirable, or threatening workplace conditions. When job stress disrupts one's equilibrium, individuals often deviate from their normal behavior patterns, which in turn affect their work outcomes (Jamal, 1990).

Job stress differs from stress in general in that it is organizational in nature. Job stress may occur when there is a poor fit between an individual's abilities and the skills needed to perform that job effectively, when an individual is not given adequate training or is not provided with the necessary resources to perform the job, or is confronted with conflicting job demands (Jamal, 1990).

Job stress can also occur when an individual is burdened with an excessive workload. Lazarus states "stress comes from any situation or circumstances that requires behavior adjustment. Any change, either good or bad, is stressful and whether it's a positive or negative change, the physiological is the same" (Colligan & Higgins, 2005). Job stress can produce adverse consequences for both the individual and the firm since it

has the effect of lowering motivation levels and performance, and increases turnover intentions (Sager, 1994).

2.4 FACTORS OF WORK STRESS

According Robbins and Judge (2007), Girdano, Everly and Dusek (1993), Abelson (1986) work stress model, there are three categories of potential sources of stress, namely, environmental factors, organizational factors and individual factors. Environmental uncertainties such as changes in economic, political and technological environment may influence the design of an organizational structure and also influences stress level amongst employees in that organization. Changes in technology environment may expose the employee with new innovations, which sometimes can be a threat to many people, which can cause them stress. Organizational factors can also be potential sources of stress, such as task demands, interpersonal demands, organizational structure, organizational leadership and organization's life stage. Pressure to avoid errors or complete task in a limited time period; work overload, a demanding and incentives boss and unpleasant co-workers are less.

The model also proposed that individual factors could also be one of the potential sources of work stress. Family problem, economic problem and personality of the individual may influence that existence of work stress. The model also proposed that individual differences such as perception, job experience, social support, belief in locus of control and hostility are also the factors that can influence work stress. The model also shows a number of ways and consequences. For instance, individual who is experiencing a high level of stress may develop high blood pressure, ulcers, irritability, and difficulty

in making routine decision, loss of appetite and accident proneness. These can be subsumed under three general categories: physiological, psychological and behavioral symptoms. Table 2.1 is a summary of work stress factors among Bank staff reported in prior studies.

Table 2.1: Factors of Work Stress among Bank Employee Reported in Previous Research

Factor of Work Stress	Author	Findings
Demographic • Gender • Age • Education Level • Working Tenure • Job Position	Oke, A., & Dowson, P. (2008), Jimel, P. C. (2006), Oreoluwa, A. R. & Oludele, A. A. (2010), Chih, H. C. (2009).	These researchers found that demographics do not have the relationship with the level of work stress.
Personal Factors • Interpersonal	Vishal et. al (2011), Khattak et al (2011)	These researchers found that personal factors have relationship with the level work stress.
• Physical	Siga & Hoel (2003), Fernando (2007), Oreoluwa, A. R. & Oludele, A. A. (2010).	
Organizational Factors	Vishal et. al (2011), Houkes et. Al (2003), Siga & Hoel (2003), Mei & Gin (2008), Jaramillo et	These researchers found that workload recorded

• Workload	al (2006), Schneider, B., Bowen, D. E. (1985), Montgomery et al (1996), Khattak et al (2011).	under moderate to high level stress.
• Relationship	Vishal et. al (2011), Houkes et. Al (2003), Mei & Gin (2008), Khattak et al (2011).	Only one research found that relationship is not factor of work stress, other vise versa.
Environmental Factor • Physical Environment	Fernando (2007), Khattak et al (2011).	A research found that physical environment is not factor of work stress.

2.5 WORK STRESS AND PERSONAL FACTORS

According to Antoniou, Davidson & Cooper (2003), sources of stress originating from professional duties, junior hospital doctor have to bear emotional stress relating to marriage, children and parents. Interpersonal strain is to measures the extent of disruption in interpersonal relationship (Osipow, 1998). Investigating the sources of marital conflict in the traditional marriages of male physicians with female non-physician spouses, demonstrated that the time spent away from the family was the second most important reason of conflict for physicians. Thus, quite often, the lack of adequate time for family needs constitutes a factor that leads to the externalization of marital conflicts onto agents, for example, in professional life. Many couples reported the differences in

communication styles between the partners as a common cause of conflicts in their marriage. In particular, spouses displayed a need for verbal communication.

Several studies have documented the spillover of work stress to the family (Repetti, 1989). In several models work stress is proposed as an antecedent of work-family conflict. Higgins, Duxbury, and Irving (1992) found that work conflict is the most important predictor of family conflict and work family conflict. Repetti (1989) reports different studies that have demonstrated a significant association between repeated exposure to job stressors and generally less satisfying family relations. Examples are the employed person's decreased availability to and involvement with family members, and increased signs of anger and aggression in the family. Clemons (1988) reported that 81 out of 244 counselor responded to the statement "stress at work impacts on stress in the rest of your life". Thus representing that interpersonal strain may result from work stress.

Osipow (1998) defined that physical strain as complaints about physical illness and or poor self-care habits. The individual symptoms of stress may be categorized into three types: physiological, psychological, and behavioral (Beehr, 1978). Physiological stress symptoms may be further divided into short term (such as headache), long term (such as ulcers, high blood pressure, or heart attack), and non-specific (such as having an acid stomach) (Aronsson & Blom, 2010). Psychological responses include such symptoms as apathy, forgetfulness, dissatisfaction, irritability, and dissatisfaction. Individual behavioral consequences of stress may include loss of appetite, weight gain or loss, change in smoking habits, change in use of alcohol, and sudden change in appearance (Bhagat, et al., 2010). Pithers and Soden (1999) found that among vocational teachers, women scored significantly higher than men when reporting amount of physical

strain. Trivette (1993) found that physical strain scores for elementary school counselors were in the average range for both genders.

2.6 WORK STRESS AND ORGANIZATIONAL FACTORS

According to Marshall and Cooper (1979), stress originates from environmental factors and individual. Environmental factor include relationship aspects, intrinsic job, structure and organizational climate. Relationship component include relationship aspect with upper management, employee and colleague.

Jaramillo, Mulki and Locander (2006) focused its study on the relationship of employee and managers. It found that lack of considerate behaviors of supervisor appears to have contributed significantly to feeling of job pressure. Besides that, interpersonal condition is assumed to be associated with an individual's need for interpersonal recognition and acceptance. When these interpersonal relationships are not satisfactory to individual, stress is often the result (Kahn, 1992). Manager who could not do so are considered lack of skills and this causes potential stress the managers. Besides the obvious factors of office and colleagues rivalry, stress can also be caused by lack of social support in difficult situations (Michael, Court, & Petal, 2009). Colleague may or may not be helpful in difficult situations or help are rendered, there are still elements of uncertainties.

Good links between employees with colleague are important for individual's peace and prosperity in organization (Cooper, 1981). In year 1987, Ministry of Labor in Japan reported that 52% respondents that interviewed stated that they experience pressure which stemmed from relationship interpersonal that unsatisfactory. Jones et al., (1998)

find out worker report them experience stress levels that high and catch disease that originate from working pressure stemmed from less supportive from those control a job such as supervisor. Three sets important on relationship that identified is relationship with supervisor, relationship with subordinate and relationship with work partners (Sauter *et al.*, 1992).

Support and relationship interpersonal that low at workplace has identified have relation with high anxiety, emotion fatigue, working pressure and work satisfaction level that low (Beehr & Newman, 1978; Davison & Cooper, 1981; Pearse, 1977). Relationship interpersonal at workplace was solely a matter that enables moral increase in helping individual understand and appreciate the job. Close ties and harmony between employee with supervisor, work partners, employer and direct organization capable of lightening the burden and working pressure an employee.

Structure factor and organizational climate on the other hand include aspect less involvement, communication that adverse and note capacity feeling. Repetti (1993) also found a poor relationship between the superior and the workers contribute to the level of stress experienced by the workers. He found that the workers experienced more negative moods on days when they had distressing interactions with superiors and coworkers. According to Kelly (1982), Marshall and Cooper (1979), Argyle and Furnham (1983), work colleagues are a major sources of stress where it loaded moderately highly of emotional conflict (Argyle and Henderson, 1985).

Beside relationship, Barhem, Md Saidin, Abdullah, and Alsogoff (2004), found that job overload or under load is a source of work stress. Workload is defined as incompatibility between the role requirements and the amount of time and resources

available to comply with these requirements (Rizzo *et al.*, 1970). Other researchers emphasize only the time dimension as the main basis for workload (Newton & Keenan, 1987). In the past, workload was considered part of role conflict. Problems of time, resources and capability were all contained under the various definitions of role conflict, compromising between the time put into the job, its quantity and quality (Conley and Woosley, 2000).

Today, workload is understood to be distinct from role conflict. Workload is related to number of sick days, feelings of anxiety, frustration, depression, decrease in self-confidence, job burnout, attention and concentration problems and work accidents (Glisson et al., 2006; Kahn and Byosiere, 1992). Workload poses a threat to the employee in performing his or her role and also increases withdrawal behavior patterns from the employing organization – early retirement, striking, leaving, absenteeism and more (Jamal, 1990).

French & Caplan (1973) state in quantitative form, workload is excess total work that exceed employee someone's ability fulfill claim in something term that is fixed. Whereas in qualitative form on the other hand, Sauter & Murphy, (1995) states that burden of overwork mean a job need that exceed skill, capacity and employee a person's knowledge. Wilkes *et al.* (1998) in its study found out that workload and limited amount of time is significant to working pressure among nurse. Jones, Hudgson & Elliot (1998) find out worker which found stress levels that high report that they experience 4.5 times dual due to problem “work which need are completed in time period that is fixed” and “face work that too many”.

Acccording to Marglies at al. (1979), overload is significantly related to number of indicators of stress reaction as absenteeism. Kinney (1995), defines job overload is occurs with demands that exceed the capability of the individual and job under load with demands that do not challenge the individual. Several researcher have found that overload contributes to higher stress levels (Newton and Keenan, 1990; Schaubroeck et al., 2006; Montgomey et al, 1996). According to Mowen et al (1985), role overload may occur when financial service sale person are given underestimates the difficulty of the sales territory.

A survey of Australian primary school principals and their deputies conducted by Wilson and Otto (1988) identified lack of recognition, lack of autonomy, workload, responsibility for others and inadequate resources as significant sources of occupational stress among school administrators. Downton (1987) isolated the major sources of occupational stress among primary headmaster in his sample as, role overload and lack of appropriate human resources or expertise to fulfill curriculum demands.

2.7 WORK STRESS AND ENVIRONMENTAL FACTORS

National Research Council Canada (2010) report that almost 50% North Americans spend their lives at work and more than 70% of these employees are in open plan office. The physical office work environment is the second of the most an organization's most costly budget items. Thus, organizational performance is optimized when the physical environment support the needs and requirement of the personnel. Result from the study about productivity and indoor environment by Baizhan and Croome (2000) showed that there were more occupants suffering from unsatisfactory

environment at workplace than from job stress and job dissatisfaction. Besides that, nearly two third of the occupants through that a 10% or more increase in their productivity was possible by improving the office environment.

Physical environment is the extent to which the individual is exposed to high level of environmental toxins or extreme physical conditions (Osipow, 1998). Internal change organization are needed to ensure organization continue to expand and productive. However change, which occurred in organization, will cause working pressure to some staff. This is because this change will be disturbing psychology rhythm and physiology that individual (Girdano, 1993). The most researched physical stressor in office setting is ambient condition (illumination, heating, ventilation and sound, air quality, noise and lighting). Ambient pollutants can affect worker stress by interfering with task performance (National Research Council, 1991) and by influencing emotional affect and interpersonal behaviors. Hedge, Erikson and Rubin (1996) found that high job stress among workers also reported more symptoms of Sick building syndrome. SDS is range of symptoms that appear when employees are at work and disappear when they away from work.

Workplace physical environment which could create pressure is noise, light whether too excessive or decreasing, temperature whether overheated or cold and physical style (Girdano, 1993). Noise is one of the most common annoyances if office (Beckers, 1981; Sundstrom, 1986). According to Lercher, Hortnagl and Kofler (1993), noise related stress is often associated with the psychosocial condition. They found that annoyance with noise at work had a small positive association with diastolic blood

pressure. With the used of open office or system furniture, problem with relatively low level of noise have increasingly become a source of stress (Brill et al., 2001).

Besides ambient condition, resources also feature of the physical work environment. Resources include equipment (computers, copiers, phone) and access to facilities services (management, parking, food). Resources may be a source of stress if they are not appropriate for the task at hand, if they require skills beyond that of the user or if they show potential for injury or undue fatigue for the worker (McCoy and Evans, 2005). With the increased use of the visual display terminal (VDT) has come rising level of employee fatigue, muscular tension, musculoskeletal complaints, stress symptom and eyestrain (Kleeman, 1989; Stellman, Klitzman, Gordon & Snow, 1987). Kleeman (1989) argues that there may be an interactive effect between VDT use and other elements of the physical work environment that in certain combination leads to greater stress.

In their overview of stress related to the physical work environment, McCoy and Evans (2005) go beyond ergonomics to characterize as stressful those situations where elements of the physical environment interfere with the attainment of work objectives. Thus, according to Chung and Choi (1997), injuries and stress will be minimized through ergonomic support and training regarding the use of ergonomic equipment.

According to Baun & Paulus (1987), density and crowding may affect stress experience by office occupants. High density and crowded spaces tend to result in less liking of both people and places as well as withdraw and less helping behavior (Evans, 2001). In the office work environment, this has performance implications as the level of stress increase. Beside that, Becker and Steel's (1995) case study suggest that

architectonic details as the overall aesthetic of the office are important and can be risk factors for stress.

2.8 CONCLUSION

This chapter presented an evaluation of literature reviews that focus on the relationship between levels of work stress, personal stressor, organizational stressor and environmental stressor. The following chapter describes in the detail the procedures and methodology that were used for data collection and analysis in this investigation.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

Chapter 3 describes the methodology for the study. In this chapter, the research framework, research design, questionnaire design, measurement and instrumentation and data collection will be elaborated. The chapter ends with brief discussion on technique of data analysis.

3.2 RESEARCH FRAMEWORK

The research framework proposed for this research is illustrated in Figure 3.1:

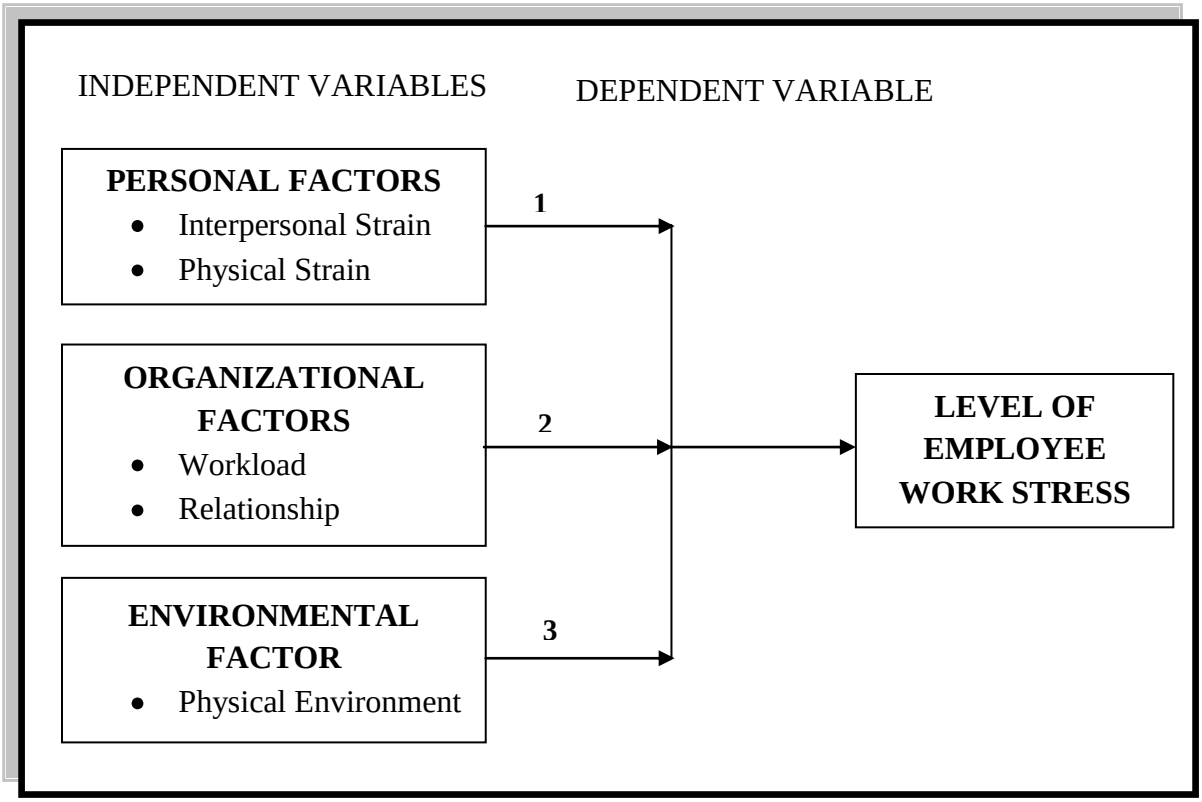

Figure 3.1 Research framework shows the linkage between independent variables and dependent variable

Two variables were designed to describe the real situation, which is, level of employee work stress (dependent variable) and work stressors such as personal factors, organizational factors and environmental factor (independent variable).

First, the study examines the relationship of personal stressor (interpersonal and physical) with level of employee work stress. Second, the study investigates the relationship between organizational stressor (workload and relationship) and level of employee work stress. Third, the study determines the relationship between environmental stressor (physical) with level of employee work stress.

3.3 RESEARCH DESIGN

In this quantitative research, survey method was used to collect the primary data. Researcher uses quantitative research for better understanding of the factors or variables that influence an outcome (Creswell, 2003). This method was used to gather information on the relationship of level of employee work stress with personal factor, organizational factor and environmental factor. Besides that, descriptive statistic used to determine frequency and profile percent respondent for example gender, current position, and length of service. It also will use to seek frequency and stress percentage of the level that had been undergone by the bank staffs; whether high, medium or low overall. According to Sekaran (2003), descriptive study is undertaken in order to examine and determine certain variable and their relationship in the problem. This study was cross – sectional, it was

conducted in the natural environment of the organization where the researcher's interference is minimal.

3.4 QUESTIONNAIRE DESIGN

To achieve the above objective, the primary dataware collected through survey method. In order to do that, the relevant and suitable questionnaire was adopted from Sautarwin (2004), Naemah (2007), Baskaran (2004) and Wan Mohamad Nasir (2002). All the survey materials were prepared in English. Each participant in this study received a 6-page questionnaire. The survey materials used in this study are shown in Appendix A. In this study, questionnaire were divided into five sections as follows:

Table 3.1 : Questionnaire Structure

Section	Variables	Number of Questions	Total
1	Demographic Information	1 - 5	5
2	Employee Level Work Stress (Dependent Variable)	6 - 15	10
3	Personal Factors	16 - 25	10
4	Organizational Factors	26 - 35	10
5	Environmental Factor	36 - 40	5
	TOTAL		40

3.5 MEASUREMENT AND INSTRUMENTATION

As mentioned above, the instrument that was use in this study is questionnaire, which enacted based upon several studies earlier. The questionnaire comprising 5 sections and consisting of 40 questions were constructed. Section 1 is on demographic background of the respondents; Section 2 is to measure the level of work stress experienced by the Bank's staffs; Section 3 is used to determine the personal factors that caused job stress among the Bank's staffs; Section 4 used to determine the organizational factors that caused workplace stress among the Bank's staffs. Last but not least, Section 5 is to determine the environmental factors that caused work-related stress among the Bank's staffs.

3.5.1 Demographic Information

The demographic factors in Section 1 can be divided into personal characteristics variables and professional characteristics variable. The personal characteristics include such variables like gender and marital status. Whereas, professional characteristics include highest education level, length of service with Bank Rakyat and current position.

3.5.2 Employee level of work stress

Section 2 of the questionnaire, was constructed to measure the level of employee work stress. This instrument was used by Noriah (1994), which was adapted from Mc Lean (1979) and Baskaran (2004). However, the measuring instrument was modified to suit with organization's condition and respondent that was being

studied. In this section, it consists of 10 items, which employs a five-point Likert Scale that were assigned to respective points as below:

Table 3.2 : Employee Level of Work Stress Scale

Item	Scale
Never	5
Rarely	4
Sometimes	3
Often	2
Very Often	1

The total maximum point for this section is 50 (10 items). The median score is 25.5 points. Hence subject that score below 25.5 points is classified as having high work stress. While those who score 25.5 and above, is considered as experiencing low level of work stress.

3.5.3 Personal Factors that cause work stress

Section 3 tries to determine personal factors dimension that could be the potential cause of work stress as perceived by the bank's staffs. For this part, this instrument used Occupational Stress Inventory – Recised (OSI-R) questionnaires (Osipow, 1998) which was adapted from Naemah (2007). This dimension consists 2 elements, which are interpersonal strain and physical strain. The total number of

items in this instrument is 10. For each items, the respondents have to choose the 5 response options in the Likert Scale. The response option as below :

Table 3.3 : Personal Factors Scale

Item	Scale
Strongly Agree	5
Agree	4
Neutral	3
Disagree	2
Strongly Disagree	1

3.5.4 Organizational Factors that cause work stress

Section 4 is constructed to determine organizational factors dimension that could be the potential cause of work stress as perceived by the bank's staffs. In this section the instrument was adapted from Naemah (2007), Wan Mohamad Nasir (2002) and Baskaran (2004). This dimension consists of 2 elements, which are workload and relationship. The total number of items in this instrument is 10. For each item, the respondents have to choose the 5 response options in the Likert Scale. The response option are as below :

Table 3.4 : Organizational Factors Scale

Item	Scale
Strongly Agree	5
Agree	4
Neutral	3
Disagree	2
Strongly Disagree	1

3.5.5 Environmental Factors that cause of work stress

Section 5 in the questionnaire is made to determine environmental factors dimension that could possibly be the potential cause of work stress as perceived by the bank's staffs. The instrument was adapted from Sautarwin (2004). This dimension consists of environmental physical workplace element. The total number of items in this instrument is 5. For each items, the respondents have to choose the 5 response options in the Likert Scale. The response option are as below :

Table 3.5 : Environmental Factors Scale

Item	Scale
Strongly Agree	5
Agree	4
Neutral	3
Disagree	2
Strongly Disagree	1

3.6 DATA COLLECTION

3.6.1 Background of Organization

With more than 50 years of banking knowledge and experience, Bank Kerjasama Rakyat Malaysia Berhad or known as Bank Rakyat is one of the fastest growing Islamic Bank in Malaysia with more than RM 50.6 billion in asset according to the Bank's 2009 Financial Report. As the largest co-operative bank in Malaysia, Bank Rakyat provides complete Islamic Banking facilities for the co-operative movement in addition to being a stable financial institution capable of providing a full range of banking and financial services not only to its co-operative members but also for the general public. As a financial institution, its primary aim is to raise the economic well being of its members by providing financing facilities at reasonable rates for agriculture, production, marketing, industrial, fishery, transportation, housing, business, and other beneficial activities. Until December 2010, Bank Rakyat has 127 branches with more 400 automated teller machines

automatic (ATM) and cash deposit machines (CDM) and 23 Ar-Rahnu X'change nationwide (BKRM, 2011). The branches were divided to 7 regions which is Northern Region, Southern Region, Central Region, Selangor Region, Eastern Region, Sabah Region and Sarawak Region.

3.6.2 Population and Sampling

The population for this study is the Bank Rakyat's staffs concentrating on Northern Zone only. From 18 branches at Northern zone only 12 branches are selected. These 12 branches are grade A and B only. Branch grade were determined based on branch business size for the period 3 years ended in 31 December with weightage : 40% from financing average balance, 20% from deposit average balance and 40% from average return balance. Branches graded according to range of marks :

Table 3.6 : Marks for Branch Grading

Branch Grade	Range of Marks
A+	2.00 and above
A	1.00 – 1.99
B	0.50 – 0.99
C	0.49 and below

The branches that are involved are as following:

Table 3.7 : Selected Bank Rakyat's Branches in Northern Zone

Bank Rakyat Branch	Grade	Female Staff	Male Staff	TOTAL
Kangar	A	13	26	39
AlorSetar	A	22	18	40
Mergong	A	14	20	34
Sungai Petani	A	14	24	38
Baling	B	8	16	24
Kulim	B	13	18	31
Jitra	B	10	19	29
Gurun	B	9	13	22
Georgetown	A	10	21	31
Bukit Mertajam	B	14	14	28
Bayan Baru	B	12	13	25
Seberang Jaya	B	10	24	34
TOTAL		149	226	**375**

The total population of Bank Rakyat staffs in these 12 branches are 375 (226 males and 149 females). To determine the sample size, Krejcie and Morgan's table have been used. A table has been produced by Krejcie and Morgan's (1970) to determine sample size, which is applicable to any population size. For the purpose of this study, the minimum sample size, 192 respondents had been determined. Therefore, the sample was divided equally to 12 branches where, each branch had 16 respondents.

Table 3.8: Table for Determining Sample Size from a Given Population

N	n	N	n	N	n	N	n	N	n
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377

75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note: N = population size

n = sample size.

3.6.3 Data Collection Procedure

The data collection was conducted from April 11 until April 25, 2011. The process begins by getting permission from Bank Kerjasama Rakyat Headquarter in Kuala Lumpur to conduct the research, which takes 2 weeks starting form 25 March until 14 April 2011. During that period, 192 sets of questionnaire were prepared and distributed to the 12 selected branches. The researcher personally went to all 12 branches to distribute and collect the questionnaire with help from the manager or representative staff.

3.7 TECHNIQUES OF DATA ANALYSIS

Out of 192 questionnaires distributed, 160 were returned, and are potentially available for analysis. In this research, data collected were analyzed using descriptive and inferential statistic. For statistical analysis, data was analyzed using the Statistical Package for the Social Science (SPSS) version 15 program for Windows. All responses collected from survey were tested using the statistical

techniques such as frequency distribution, percentage, mean, standard deviation, correlation, ANOVA and t-test.

3.8 PILOT TEST

The pilot test involved 35 Bank Rakyat staffs from Mergong and Alor Star. The aim of the pilot test was to gauge the understanding of the participants and respondents on the words and sentences structure in questionnaire according to the feedback and suggestion by the respondent during the pilot test. Reliability test refers to the degree to which a test is consistent and stable in measuring what it is intended to measure (Cavana et. al., 2001). This study has also tested the consistency of respondents' answers to the entire items in adopted questionnaire. If each item of independent variables measures the same concept, they were correlated with one another. The most common consistency measure is Cronbach's alpha. The Cronbach's alpha will increase when the correlations between the items increased. Gliem, et. al., (2003) stressed that the close Cronbach's alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale. In addition, George and Mallery (2003) provide the following rules of thumb:

"_> .9 – Excellent, _> .8 – Good, _> .7 – Acceptable, _> .6 – Questionable, _> .5 – Poor, and _< .5 – unacceptable" (p.231).

Hence, all variables measured in this study are reliable as the alpha value for all variables are 0.667. The results of the reliability of the pilot instrument fall

between 0.925 and 0.709. Even though the alpha values for all variables are low, these variables still acceptable based on the George and Mallery (2003) clarifications. Therefore, this has proven that the questionnaire for this study is reliable. The table 3.8 shows the actual reliability tested for the actual samples of 35 respondents.

Table 3.9: Reliability Statistic for the Pilot Test

Variable	Item	Number of Item	Cronbach's Alpha
DV	Work Stress Level	10	0.709
IV	Personal Factors		
	• Interpersonal	5	0.821
	• Physical	5	0.741
IV	Organizational Factors		
	• Workload	5	0.754
	• Relationship	5	0.818
IV	Environment Factor	5	0.925

3.9 Conclusion

This chapter has explained the research method and strategy of the study. It described the research framework, the selection of respondents, developments of the questionnaire, the research materials and the survey procedure. This chapter also briefly explains the techniques for data analysis used. The results of the study are reported in the next chapter, Chapter 4.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

This chapter presents the results of the data analysis and the elaboration of the obtained results from data analysis. The purpose of this chapter is to report the findings of the research. In fact, this study also aims to achieve the research objectives as well as answers the research questions that were highlighted in chapter one. The collected data are processed using the software SPSS of version 15.0 and represented in the tables. Data were analyzed with the usage of several methods such as:

- Descriptive Statistics;
    - Frequencies
    - Mean and Standard Deviation
- Correlation;
- T-test;
- One-way ANOVA;
- Regression.

4.2 SAMPLE CHARACTERISTIC

Sets of 192 questionnaires were distributed to the respondents, which whom work at the Bank Rakyat in Northern Area. Two weeks gap has been given in order to get back feedback from the respondents.

In this study, there are only 192 respondents chosen as sample size due to the time constraints and cost. About 192 questionnaires were distributed to respondents who worked at Bank Rakyat. Twelve (12) branches have been randomly picked in northern area. They are Kangar branch, Alor Setar branch, Mergong branch, Sungai Petani branch, Baling branch, Kulim branch, Jitra branch, Georgetown branch, Gurun branch, Bukit Mertajam branch, Bayan Baru branch and Seberang Jaya branch. Each branch, 16 respondents are randomly selected to answer the questionnaire.

However, only 160 respondents have returned the questionnaires. Therefore, 80.21% of the respondents answer the questionnaire completely. From 160 respondents, only 154 questionnaires are used for this study. Another 6 questionnaires were discarded due to unclear answer given by respondents and there is pattern in answering the questionnaires.

Table 4.1: Response Rate

	Total	%
Questionnaire distributed	192	100
Collected questionnaires	160	83
Usable Questionnaires	154	80
Discarded Questionnaires	6	3
Uncollected questionnaires	32	17

4.3 DESCRIPTIVE STATISTICS OF DATA COLLECTION

4.3.1 Frequencies

Descriptive statistics may be particularly useful to make some general observations about the data collected, for example, demographics questions. The demographics factors in this study are gender, marital status, highest education level, current position in Bank Rakyat and length of services in Bank Rakyat or tenure. Basically, descriptive statistics for a single variable are provided by frequencies, measures of central tendency and dispersion.

Frequencies simply refer to the number of times various subcategories of a certain phenomenon occur, from which the percentage and cumulative percentage of their occurrence can be easily calculated. Tables 4.2 to table 4.6 explained about demographic frequencies of respondents.

Gender of Respondents

Table 4.2 below shows the gender of respondents. Overall, most of the respondents are male (61.0% or 94 respondents) while 39.0% (60 respondents) are female

Table 4.2: Gender of Respondents

Gender	**Frequency**	**Percent**
Male	94	61.0
Female	60	39.0

Marital Status of Respondents

The results of respondents' marital status are shown in table 4.3. The table shows that 29.9% of the respondents (46 respondents) are single, followed by married respondents who have biggest percentage (105 respondents) at 68.2%, whereas others can be categorized as single parents or widowers, which have lowest percentage at 1.9% with only 3 respondents.

Table 4.3: Marital Status of Respondents

Status	Frequency	Percent
Single	46	29.9
Married	105	68.2
Others	3	1.9
Total	**154**	**100.0**

Education Level of Respondents

Table 4.4 shows level of education of respondents. It shows that the lowest education level obtained by respondents is SPM (Sijil Pelajaran Malaysia) whereas the highest education holds by respondent is Master degree. Most of the respondents obtained a Bachelor's Degree (53.2%) or 82 respondents, whereas the second largest percentage in education level is holding by respondents who have PMR/SPM education level. They were 55 respondents with 35.7%. 3 respondents were Post Graduate holders (Masters/PhD) or 45.6%. Other respondents are STPM holder possessed 9.1% or 14 respondents.

Table 4.4: Education Level (Course) of Respondent

Education Level	**Frequency**	**Percent**
PMR/SPM	55	35.7
Diploma/ Degree	82	53.2
Master/Phd	3	1.9
Others	14	9.1
Total	**154**	**100**

Current Position of Respondent

Table 4.5 shows the current working position of respondent in Bank Rakyat. In this study, respondents were asked to tick their choice of boxes. The choices consist of two positions, whether as officer position or clerk position. From the table, there were 66 respondent holds the officers' positions or 42.9 %. On the other hand, the clerk position has the biggest percentage in this frequency, which is at (57.1 percent) or 88 respondents.

Table 4.5: Current Working Position of Respondent

Position	**Frequency**	**Percent**
Officer	66	42.9
Clerk	88	57.1
Total	**154**	**100**

Length of Services in Bank Rakyat (Tenure of Respondent)

Table 4.6 shows the numbers of years that respondent have been working in the current organization. Most of the respondents are working between 1-5 years in the organization (55.7% or 54 respondents. Followed by respondents who work less than 1 year (18.6% or 18 respondents) and respondent who work between 6-10 years (13.4% or 13 respondents). The least respondents who work more than 10 years are 12.4% or 12 respondents.

Table 4.6: Length of Services in Bank Rakyat

Number of years working	Frequency	Percent
less than 2 years	39	25.3
3-10 years	46	29.9
11-20 years	52	33.8
21 years above	17	11.0
Total	**154**	**100**

4.3.2 Mean and Standard Deviation

According to Coakes and Steed (2007), descriptive statistics are used to describe, examine and summarize the main features of a collected data quantitatively. Therefore, descriptive statistics are describing what the data shows. Basically, this is the method used to organize, display, describe and explain a set of data with use of tables, graph and summary measures (Norusis, 1999, Johnson and Christense, 2000).

Respondents were asked to indicate their perceptions and agreement towards the statement in the questionnaires, using the five Point Likert-Scale answers. The scale were ranged between 1=strongly disagree; to 5=strongly agree. Based on their score for each statement, researched had found the average score (mean) for each

variables. This value was then categorized to the following categories to indicate their level of perceptions towards all variables:

- *1.00 to 2.25 = Low*
- *2.26 to 3.75 = Moderate*
- *3.76 to 5.00 = High*

It is found in Table 4.7 that most of the variables have moderate mean value. Work Stress Level among respondents were high (mean=3.90, sd=0.57). This means that the majority of the respondents experienced stress in their job. The variable of personal factor is perceived mean value at (mean=4.38, sd=0.83). In the personal factor, this dimension consisted of two items, which are interpersonal and physical factor. Interpersonal variable hold the mean value at (mean=2.32, sd=0.94) which we considered them as moderate mean value. On the other hand, physical factor also perceived moderate mean value, which is (mean= 2.87; sd=0.91).

For organizational factor, this variable also holds moderate value of mean where organizational factor is holding (mean=2.69, sd=0.70). These variables also consist of two items which are workload factor and relationship factor. The organizational factor of workload variable is holding mean value at (mean=2.97, sd=0.74). This shows that bank's staffs are working moderately and distribute their cooperation among the members. For the relationship factor, this variable also perceived moderate value of mean (mean=2.41, sd=0.89). Therefore, we can say that bank's staffs do not have good relationship among the members. Environment Factor perceived mean value at (mean= 3.58; sd=0.83) which considered as marginally high value of mean.

Table 4.7: Descriptive (Mean and S. Deviation) Analysis of the Variables

Variables	N	Mean	Std. Deviation	Level
Personal Factor Interpersonal	154	2.3169	0.94494	Moderate
Personal Factor Physical	154	2.8727	0.91375	Moderate
Organizational Factor Workload	154	2.9675	0.74289	Moderate
Organizational Factor Relationship	154	2.4143	0.89270	Moderate
Environment Factor	154	3.5779	0.83033	Moderate
Personal Factor	154	2.5948	0.83029	Moderate
Organizational Factor	154	2.6909	0.70436	Moderate
Work Stress Level	154	3.9019	0.57434	High

Tables 4.8 to Table 4.14 provide the mean and standard deviation scores of independent variables and dependent variables adopted in this study. Overall, the mean scores for the five scales which consist of 35 items shows the positive high mean values which ranged from 4.22 to 4.60.

Personal Factor

Table 4.8 shows Mean and Standard Deviation scores of Independent Variable "Personal Factor". As tabulated in table 4.8, personal factor dimension consist of two items, interpersonal and physical factor. These two factors brought the moderate value of mean which are 2.32 and 2.89 correspondingly.

Table 4.8: Means and Standard Deviation of Personal Items

Items	**Mean**	**Std. Deviation**
PF1: *Interpersonal*	2.3169	0.94494
PF2: *Physical*	2.8727	0.91375

Personal Factor: Interpersonal Factor

Under Interpersonal factor, there are five (5) items to determine workplace level of stress of Bank Rakyat's staffs through personal factor. All the items of interpersonal factor have means between 2.07 and 2.60, indicating moderate level of interpersonal or personal problems faced by Bank Rakyat's Staff. All interpersonal items are shown in table 4.9. Two items, item PFI1 "*I often argue with friends*" (Mean= 2.08) and item PFI3 "*I quarrel with members of the family*" (Mean= 4.49) equally scored low mean value and were the lowest scores for this dimension.

This shows that most of respondents have good relationship with their colleagues and family members. The highest scored in this variable is clutching at item PFI4, "*Lately, I am worried about how others at work views me*" (Mean= 2.60). This shows respondents have moderate feelings on others perceptions towards their job. The moderate item for this dimension falls to item PFI2, "*Lately, I do things by myself instead of with other people*" with moderate mean value at (mean= 2.53).

Table 4.9: Means and Standard Deviation of Interpersonal Items

Items	Mean	Std. Deviation
PFI1: ***I often argue with friends***	2.0779	1.01963
PFI2: ***Lately, I do things by myself instead of with other people***	2.5325	1.13856
PFI3: ***I quarrel with members of the family***	2.0649	1.25597
PFI4: ***Lately, I am worried about how other at work views me***	2.6039	1.14000
PFI5:***Lately, I avoid to see other people***	2.3052	1.22783

Personal Factor: Physical Factor

Table 4.10 shows the Mean and Standard Deviation scores for variable Physical Factor. This sub-factor also lies under Personal Factor dimension. Physical factor items have means between 2.65 to 3.10.

The highest score for this variable fall at the item PFP4, "*Lately, I have been tired*" with the (mean= 3.10, Sd= 1.301). This indicates most of the respondents believed that their health or physical change is not really good where the value means is at moderate level. Nevertheless, item of PFP5, "*I have aches and pains that I cannot explain*" (Mean= 2.64; SD= 1.301) has lowest score for physical variable. This finding indicates that not all the staffs have health problems, which are caused by stress.

Table 4.10: Means and Standard Deviation of Physical Items

Items	**Mean**	**Std. Deviation**
PFP1: ***I have unplanned weight gain***	2.7922	1.18087
PFP2: ***My eating habits are erratic (inconsistence)***	2.8831	1.16005
PFP3: ***I have been feeling tense***	2.9351	1.07664
PFP4: ***Lately, I have been tired***	3.1039	1.08567

PFP5: ***I have aches and pains that I cannot explain***	2.6494	1.30124

Organizational Factor

In Table 4.11, all two items for Organizational Factor variable scored mean ranges in between 2.41 to 2.97. It indicates the organizational factor have moderate effect on work stress level in Bank Rakyat.

Table 4.11: Means and Standard Deviation of Organizational Factor Items

Item	Mean	Std. Deviation
OF1: ***Organizational Factor Workload***	2.9675	0.74289
OF2: ***Organizational Factor Relationship***	2.4143	0.89270

Like Personal factor, organizational factor also consist of two sub-factors which comprised as explained in the table 4.11. The first sub-factor for this dimension is workload. These sub-factors of organizational factor dimension intend to see the difference which variable have more mean values. In the other word, which factor has contributed to work stress level among the employee of Bank Rakyat in Northern Area.

Organizational Factor: Workload

Table 4.12 shows mean score and standard deviation for workload dimension. Item OFW 4, "*I am expected to do more work than is reasonable*" is the highest scored of mean value (Mean= 3.14; SD= 0.973) for this variable. This finding suggests staff Bank Rakyat bears workload. On the other hand, OFW 2, "*I work under tight deadlines*" is the lowest scored (Mean= 2.77; SD= 1.059) for this dimension.

Table 4.12: Means and Standard Deviation of Workload items

Item	Mean	Std. Deviation
OFW1: ***I always think of work matters although at home***	3.0065	1.06946
OFW 2: ***I work under tight deadlines***	2.7662	1.05899
OFW 3: ***I always do overtime to complete work***	2.9416	1.11576
OFW 4: ***I am expected to do more work than is reasonable***	3.1429	0.97303
OFW 5: ***I wish that I had more help to deal with the demands placed upon me at work***	2.9805	1.07540

Organizational Factor: Relationship

As shown in the table 4.13, the respondents' perception on relationship among their colleague members received an average mean of 2.44 (OFR2) and 2.42 (OFR3) correspondingly. The respondents gave the highest response on the item OFR5, "*I am not pleased with way I am treated when at work"* with a moderate mean value of 2.50. This finding suggests that respondents had built frail relationship between their colleagues.

Table 4.13: Means and Standard Deviation of Relationship items

Item	Mean	Std. Deviation
OFR1: ***I frequently disagree with individual from other work units***	2.3896	1.06833
OFR2: ***Not enough cooperation from supervisor/ subordinates***	2.4416	1.07853
OFR3: ***Boss not supportive enough***	2.4156	1.11262
OFR4: ***Unfriendly colleagues***	2.3247	1.10780
OFR5: ***I are not pleased with the way I am treated when at work***	2.5000	1.06795

Environment Factor

Table 4.14 shows the mean and standard deviation of third independent variable, which is environment factor. This dimension has an average or moderate value of mean. The lowest scored in this dimension is EF5 item, "*Furniture array in office facilitate me do work speedily and comfortable*" with the scored of (Mean= 3.46; SD= 1.010). This implies respondent is considerably satisfied the furniture arrangement in the office. Contrariwise, EF4 item holds the highest mean value with (Mean= 3.65; SD= 0.904) which stated "*Cleanliness in office is made up nicely*". This result denotes most of the respondents in this study satisfied with the office's cleanliness.

Table 4.14: Means and Standard Deviation of Environment Factor items

Item	Mean	Std. Deviation
EF1: ***Furniture state and others facility are good and enough in my office***	3.5195	1.03039
EF2: ***Situation, temperature, and light in my office space work are good***	3.6299	.97653
EF3: ***Conditions of space and place of work is comfortable in my office***	3.6299	.92143
EF4: ***Cleanliness in office is made up nicely***	3.6494	.90411

EF5: ***Furniture array in office facilitate me do work speedily and comfortable***	3.4610	1.01062

Workplace Stress Level

Table 4.15 shows the mean and standard deviation of dependent variable Workplace Stress Level. Most of the items in this dimension have a high value of mean. The lowest scored in this dimension is EWS4 item, "*Are you easily irritable and short-tempered?*" with the scored of (Mean= 3.65; SD= 0.805). This implies respondent can considerably manage their emotion in the workplace. On the contrary, EWS8 item holds the highest mean value with (Mean= 4.55; SD= 0.871) which stated "*Do you take tranquillizers to help you get through the day?*". This result denotes most of the respondents are aware of their emotion and able to work under the pressuring workloads.

Table 4.15: Means and Standard Deviation of Work Stress Level items

Item	Mean	Std. Deviation
cEWS1: ***Are you bored with your job?***	3.6558	.85083
EWS 2: ***Do you ever feel that you chose the wrong career?***	3.9610	1.00900

EWS 3: ***Do you ever feel like resigning from job and starting a new life in a completely different environment?***	3.8571	.99297
EWS 4: ***Do you get irritated and lose your temper easily?***	3.6494	.80466
EWS 5: ***Do you suspect that your subordinate/ supervisor is plotting against you?***	4.2792	.87445
EWS 6: ***Do you feel that your work is not appreciated?***	3.6883	.90402
EWS 7: ***Do you always experience difficulty to sleep lately?***	3.7273	.97198
EWS 8: ***Do you take tranquillizers to help you get through the day?***	4.5519	.87105
EWS 9: ***Are you always restless or worried?***	3.8766	.85809
EWS 10: ***Do you frequently make mistakes or error in work, lately?***	3.7727	.74556

4.4 CORRELATION ANALYSIS

Pearson Product Moment Correlation Analysis is used to determine the level of correlation between independent variables and dependent variable. Table 4.16 shows the scale that describes the strength of relationships between independent variables and dependent variable. In this analysis also, research objectives are tested to distinguish the significant relationship between two variables.

Table 4.16: Pearson's Correlation Scale

Pearson R Indication	
Between ± 0.80 to ± 1.00	**High Correlation**
Between ± 0.60 to ± 0.79	**Moderately High Correlation**
Between ± 0.40 to ± 0.59	**Moderately Correlation**
Between ± 0.20 to ± 0.39	**Low Correlation**
Between ± 0.10 to ± 0.19	**Negligible Correlation**

4.4.1 Hypotheses Testing

Hypothesis is a statement that the researcher sets out whether to accept or reject based on data collection method. Below are the hypotheses that were used in the analysis. This study was used correlation analysis method to test the entire hypothesis. Pearson Correlation Method had been selected to be used, since it is suitable because there are two variables in an interval scale. The results are shown in table 4.17 to table 4.19.

Hypothesis 1

Among four hypothesis that were developed before, the first hypothesis is the intention to see the relationship between Personal factor variable and work stress level in Bank Rakyat at northern region. Below is the hypothesis statement as developed in chapter 1.

H0: There is no significant relationship between personal factors and level work stress.

HA: There is a significant relationship between personal factors and level work stress.

Table 4.17 shows the results of Pearson Correlation test that has been conducted between dimensions of work stress level and personal factors. The results revealed that there is no existence of significant value between these two dimensions as the p value is greater than significant value, ($p > 0.05$). In addition, there is negligible correlation between these two dimensions as correlation coefficient is at ($r = -0.143$). Hence, we reject Ha and retain Ho. In addition, both sub-factors, which are

interpersonal and physical factor, are also found to have no relationship with the work-related stress variable. The result of these variables can be analyzed in *Appendix C.*

Table 4.17: Correlation between Work Stress Level and Personal Factor

		WORK STRESS LEVEL
Personal Factor	Pearson Correlation	-0.143
	Sig. (2-tailed)	0.076
	N	-0.143

Hypothesis 2

The second hypothesis is intending to evaluate the relationship between work stress level and organizational factor. The second hypothesis is stated as below;

H0: There is no significant relationship between organizational factors and level work Stress

HA: There is a significant relationship between organizational factors and level work stress

Table 4.18 shows the results of Pearson Correlation test that has been conducted between dimensions of work stress level and organizational factor. The results revealed that there is an existence of significant value between these two dimensions as the p value is smaller than significant value, ($p < 0.05$) and **we accept** Ha2. In addition, there is low correlation between these two dimensions as correlation coefficient is at ($r = -0.315$). The analysis of sub- factor also founded that only relationship factor is significance, whereas, the workload is found not to have significance relationship with work stress level. These results are shown in *Appendix D.*

Table 4.18: Correlation between Work Stress Level and Organizational Factor

		WORK STRESS LEVEL
Organizational Factor	Pearson Correlation	-0.315 (**)
	Sig. (2-tailed)	0.000
	N	154

Hypothesis 3

The third hypothesis in this study is assessing the relationship between these two intervals, Environment Factor and Work Stress Level. Below is the stated hypothesis 3;

H0: There is a significant relationship between environmental factor and level of work stress

HA: There is no significant relationship between environmental factor and level of work stress

Table 4.19 shows the results of Pearson Correlation test that has been conducted between dimensions work stress level and environment factor. The results revealed that there is no existence of significant value between these two dimensions as the p value is smaller than significant value, ($p > 0.05$). Hence, **we reject** Ha3 and accept Ho3. In addition, there is negligible correlation between these two dimensions as correlation coefficient is at ($r = 0.043$).

Table 4.19: Correlation between Work Stress Level and Environment Factor

		WORK STRESS LEVEL
Environment Factor	Pearson Correlation	0.043
	Sig. (2-tailed)	0.600
	N	154

Overall, these findings suggest that job stress level occurs only for the organizational factor. In order to reduce work stress level among employee of Bank Rakyat in northern area, they must restructure their organization and increase the strength in the relationship between the employees.

4.5 T-TEST OF DATA COLLECTION

According to Coakes and Steed (2007), the purpose of using t-test is to determine whether there exists between two sets of scores. T-test has three main types, which are one sample, independent groups and repeated measures. In this research, independent samples test has been used in order to examine whether "gender" and "working position" of respondents is significant toward work stress level in banking sector.

The result of t-test is shown in Table 4.20. Coakes and Steed (2007) further explained in determining accepting and rejecting hypothesis is by analyzing Levene's test

which has value greater than 0.5. Then you can assume that the population variances are relatively equal. They elucidated in their notes, "The two-tail significance for without additive indicates that p >.05 and, therefore, is not significant. Therefore, you can accept the null hypothesis and reject alternative hypothesis (p.71)".

Gender and Work Stress Level

From the hypothesis developed earlier, this hypothesis tends to evaluate gender differences on work-related stress level in banking sector (Bank Rakyat). The hypothesis is restated below:

Ho: there is no difference of gender in their work stress level.

Ha: there is difference of gender in their work stress level.

The result of t-test is shown in the table 4.20. This finding indicates that there are no significant differences in level of work stress between two genders (t-value= -0.41; p= 0.685). As the probability error is greater than 0.05 (p= 0.69 >0.05). Therefore we retain Ho (null hypothesis) and reject Ha.

Table 4.20: Independent T-Test between Gender and Work Stress Level

	Gender	N	Mean	Std. Deviation	t	Significant
WORK STRESS LEVEL	Male	60	3.8783	0.62899	-0.407	0.685
	Female	94	3.9170	0.53954		

This study also analyzed gender differences on the independent variables. From three independents variables; which are personal factor, organizational factor and environment factor, it proves that gender has no significant difference with all these variables. However, it is found that the workload factor, which is sub-factor of organizational factor is slightly to have significant differences in gender at (t-value= -1.942; p= 0.054). The results of data can be analyzed at the *Appendix E*.

Working Position and Work Stress Level

From the hypothesis developed earlier, this hypothesis tends to evaluate the differences of working position that respondents have on job stress level. The hypothesis is restated below:

Ho: there is no difference of working position in their work stress level.

Ha: there is difference of working position in their work stress level.

The result of t-test is shown in the table 4.21. This finding indicates that there are no significant differences in level of work stress between two working position (t-value= 0.89; p= 0.370). As the probability error is greater than 0.05 (p= 0.37 >0.05). Therefore we retain Ho (null hypothesis) and reject Ha.

Table 4.21: Independent T-Test between Working Position and Work Stress Level

	Gender	N	Mean	Std. Deviation	t	Significant
WORK STRESS LEVEL	Officer	66	3.9500	.46018	0.899	0.370
	Clerk	88	3.8659	.64717		

This study also analyzed working position differences on the independent variables. From three independents variables, which are personal factor, organizational factor and environment factor, it proves that position (officers and clerk) has no significant difference with all these variables. Therefore, we retain Ho and reject Ha. The results of data can be analyzed at the *Appendix E.*

4.6 ONE WAY ANOVA ANALYSIS

One way analysis of variance (one-way ANOVA) is a statistical test used to compare the mean of three or more independent sample groups (SPSS Base 2.0 User's Guide, 2003). This test will determine whether there is a significant difference in the population mean from which the samples were represented.

ANOVA also is a statistical technique for examining the differences between two or more populations. *F* test is a statistic test, which is used to test equality of variance of two populations. Sekaran and Bougie (2010) clarified that the results of ANOVA show whether or not the means of various group are significantly different from one another, as indicated by *F* statistics.

In this study, we do analyzed three (3) factors of demographic with the dependent variable. They are;

1. Work Stress Level and Marital Status
2. Work Stress Level and Education Level
3. Work Stress Level and Working Tenure

These factors are analyzed with the work stress level to compare and examine the differences between these populations. Marital statuses are consisting of single, married, and other status as a sample group whereas education levels are determined by PMR/SPM, Diploma/ Degree, Master/ PhD and others as a sample group. Another factor is length of services. This factor comprised of less than 2 years, 3-10 years, 11-20 years, 21 years and above.

From table 4.22, we found that all three sample groups have no statistically significant difference between groups as determined by one-way ANOVA. The marital status dimension is explained by (F (2,151) = 1.067; p = 0.347). The analysis is continued by doing A Tukey post-hoc test to reveal which group has significant difference. From the analysis done, all four groups namely single, married, and other status were no statistically significant differences where the p value is greater than significant value (p= 0.814).

For the educational level dimension, it consists of four main groups namely PMR/SPM, Diploma/ Degree, Master/ PhD and others (STPM). The college ANOVA is clarified by (F (3, 150) = 0.674; p = 0.569). The analysis is continued by doing A Tukey post-hoc test to reveal which group has significant difference. From the analysis done, all the groups have no statistically significant differences with work stress level, where the p value is greater than significant value (p= 0.972).

Table 4.22: One-Way ANOVA between Marital Status, Education Level, Tenure of Working and Work Stress Level in Bank Rakyat

	F	Sig
Marital Status	1.067	0.347
Education Level	0.674	0.569
Tenure of Working	1.928	0.127

In addition, the dimension of working tenure is expected to analyze which year of experience have significance difference in work stress level. From the data analysis, we found that there is no significance difference occurs for these two dimension as ($F(3,150) = 1.928$; $p = 0.127$). Therefore, we reject Ha and accept Ho.

4.7 REGRESSION ANALYSIS

According to Sekaran and Bougie (2010), regression analysis is used in a situation where one or more metrics independent variable(s) are hypothesized to affect a metric dependent variable. In this research, regression analysis is used to analyze the effect of personal factor, organizational factor and environment factor (independent variables) of staffs towards work stress level as a dependent variable.

4.7.1 Regression Analysis on Coefficient of Determination (R^2)

The results of multiple regression analysis among three independent variables against dependent variable (Work Stress Level) of respondents can be seen in the table 4.23. The model summary table shows that R, correlation of three independent variables, which are, personal factor, organizational factor and environment factor with dependent variable (work stress level) is equal to 0.315.

After inter-correlation R square (0.315) is generated is actually the square of R $(0.100)^2$. This means that 10 percent of three independent variables have impact on the dependent variable. In other words, 10 percent of variance in level of work stress was explained by the independent variables. Based on rule of thumbs, the remaining 90 percent cannot be explained by the regression analysis.

Table 4.23: Model Summary of Coefficient of Determination (R^2)

Model	R	R Square
1	0.315(a)	0.100

a. Predictors: (Constant), Organizational Factor, Personal Factor, Environmental Factor

b. Dependent Variable: Work Stress Level

4.7.2 Regression Analysis on Durbin-Watson Test

The results of Durbin-Watson analysis can be seen in the table 4.24. From the table, the value of Durbin-Watson is 1.710. This value indicates that there is a positive correlation between dependent variable and independent variables. In other words, this relationship is significant.

Table 4.24: Model Summary of Durbin-Watson

Model	R	R Square	Durbin-Watson
1	0.315(a)	0.100	1.710

c. Predictors: (Constant), Organizational Factor, Personal Factor, Environment Factor

d. Dependent Variable: Work Stress Level

4.7.3 Regression Analysis of ANOVA Test

ANOVA is a statistical technique for examining the differences between two or more populations. *F* test is a statistic that is used to test equality of the variance of two populations.

The ANOVA table shows that the F value of 5.527 is significant at the 0.001 level. This result reflects that 10% of the variance (R-Square) in work stress level has been significantly illustrates by the three (3) independent variables.

Table 4.25: Regression Analysis of ANOVA Test

Model	F	Sig.
1	5.527	.001(a)

e. Predictors: (Constant), Organizational Factor, Personal Factor, Environment Factor

f. Dependent Variable: Work Stress Level

4.7.4 Regression Analysis of Coefficient

Regression analysis of coefficient test as shown in table 4.26 is used to test the coefficient between independent variables and dependent variable. The result from the table shows that Beta of Personal Factor is 0.013 followed by Organizational Factor (-0.263), and Environment Factor (0.009). Based on the result, Organizational Factor has the highest impact on the dependent variable (Work Stress Level).

In addition, only one variable which are Organizational Factor (p=0.000) is significant predictors of work stress level in Bank Rakyat. On the other hand, the other variables (personal factor; p=0.873 and environment factor p=0.832) are not predictors of level of work stress.

Table 4.26: Coefficients (a)

Model	B	Std. Error	Beta	t	Significant
(Constant)	4.546	0.283		16.070	0.000
ENVIRONMENT FACTOR	0.009	0.054	0.012	0.160	0.873
PERSONAL FACTOR	0.013	0.062	0.019	0.212	0.832
ORGANIZATIONAL FACTOR	-0.263	0.073	-0.323	-3.608	0.000
a. Dependent Variable: Work Stress Level					

4.8 SUMMARY

In this study, 154 respondents are involved where most of them are female which divided into 60 of female respondents. Majority of respondents in this study are clerks. Findings also resulted to overall level of work stress among respondent is moderate. Findings also revealed that only organizational factor has significant relationship on the work stress level. In addition, relationship variable of organizational factor also has greater impact toward work stress level as compared to other variables. This finding indicates that Bank Rakyat only have weak relationships between colleagues members and management members. Furthermore, there is no relationship difference between gender and working position towards work stress level in Bank Rakyat.

Table 4.27: Summary Result of Hypotheses Testing

Hypotheses		**Outcomes**
H1	There is a significant relationship between personal factor and work stress level.	Not Supported
H2	There is a significant relationship between organizational factor and work stress level.	Supported
H3	There is a significant relationship between environment factor and work stress level.	Not Supported
H4	There is a significant relationship between demographic (gender, status, education, position, and tenure) and work stress level.	Not Supported

CHAPTER 5

DISCUSSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter discusses the findings of the study in light of the literature reviewed and hypotheses developed in Chapter 1. This study is an insightful addition to the current literature regarding work related stress in the Malaysian context. There were three most prominent variables which contribute to work stress level among bank's staff in Malaysia context. In this study, we examined the work stress level among the bank staff in Northern Region. This research also proposed the research on demographic to compare the differences holds by the respondent who works in urban area and sub-urban area. Previous research suggests that workload is the most significant variable for work stress level among the employees of Bank in Malaysia. For this study, there is a consistent finding of work stress level with workload (organizational factor) among bank Rakyat's employees. This study emphasizes more on staff who worked in northern region as the findings from this study will indicates different result of work stress level among bank's employees.

5.2 DISCUSSIONS

The objective of this study is to find the most influence factors which lead to the work stress level among employees of Bank Rakyat in northern region. This study also wants to see the demographic differences in work stress level. From findings, gender of respondent has slightly significant with work stress level in terms of workload but the

findings is suggested that there is no significance differences of gender in stress workload. However, previous study embedded that gender may be an important demographic characteristic to consider in the experience of stress. While on the one hand, it has been reported that there was no differences between women and men in relation to workplace stress. Previous study also has been reported that although women and men are exposed to the same stressors (Gyllensten and Palme, 2005).

This paper is an insightful addition to the current literature regarding work related stress in the Malaysian context. Of the organizational factors, workload was found to be significant causes of stress among employees in the bank sector of Malaysia especially in Bank Rakyat. The heavy work overload could probably be due to the need to carry out their jobs for supporting duties in the organization, meetings with clients and presentation. Sometimes the time pressures and need to meet many datelines making work too rigid. In order to meet the expectations, staff would have to work extended hours. This finding is supported by a research done by Hasan (2002). The study evaluated job stress factors among heads of physical education organizations in Tehran University, Iran. The results indicate that a significant relationship between organizational job stress with pressure for work quality, job importance and time pressure.

It was also proved that there is no significant correlation exists between work-related stress and personal factor. This findings is consistent with the findings from Personal Factor consists of Interpersonal factor which relates to the respondent problems and Relationship factor. Previous study retained the clarification that some stress on the relationship can be endured, but too much can increase transaction costs and take time to pacify and hopefully recover trust. This atmosphere can be problematic when

opportunities arise, which are not compatible with the stressed relationship. Naude´ and et al. (2002) claimed that problematic relationships may not always be failures whereas successful relationships are not always easy to manage. Gadde and Snehota (2000) mentioned a paradox of a relationship is that it gives "Stress" in corporate banking relationships "Stress" in business relationships momentum for development but may also restrain development.

5.3 LIMITATIONS OF STUDY

The findings from this study are subject to numerous limitations. Some of the caveats to this study are outlined below.

Firstly, this research focuses on northern region only. To some, this may be considered a limitation. However, this arguable limitation is defensible. This study deliberately studied only in northern region because of the small amount of research in this area which we classify it as suburban area compared to those who work in the urban area. In addition, the researchers should increase the number of studies in the Malaysia context.

Secondly, as an academic paper, typical constraint such as time, cost, lack of experience and difficulty in data gathering is anticipated in this study. In fact, the findings from this study were derived from a cross-sectional analysis of data. The nature of the cross-sectional analysis made the findings more restrictive to the specific times when data were collected.

Lastly, this research also tends to narrow the position of respondent which consist of officer and clerk only. Thus, the validity of the findings is restricted to these two positions only. On the other hand, by focusing on Bank Rakyat only, the validity of the findings cannot be generalized to other finance institutions which have same nature of business with Bank Rakyat.

5.4 MANAGERIAL IMPLICATIONS

Implication of the research on practice is prolonged. Firstly, is a respect to management practices which is distribution and delegation of work task.

The third era is the information age where information and high tech are the imperative types of capital to succeed. Working in this era, services sector must improved their skill in delivering the services as to reach high customer's need and demand. Stress in work will affected the productivity level in one organization. From the discussion, we founded that workload in the organizational factor has give greater effect to work stress level as compared to other factors. Therefore, delegation and distribution of the job should be increased among the employees. This finding also implies that organization must aware the role conflicts among their employees.

Role conflict among employees occurs when incompatible role expectations exist within the work place. Such conflicts happen when there are differences between employees and the management about the content of the required job tasks (Kahn & Byosiere, 1992). Larson (2004) further explained that role conflict develops when an employee is faced with contradictory job demands such that compliance with a particular

set of pressures makes adherence to another set difficult, objectionable or impossible. The amount of the role conflict an employee faces will depend on the amount of role pressures they have to comply with. Chonko et al (1983) and Fry et al (1986) both argued that high amounts of role conflict can lead to greater levels of work-related stress.

5.5 FUTURE RESEARCH

This study deliberately studied on workers of Bank Rakyat in Northern region because of the lesser amounts of research in this area compared to those who worked in city or urban areas. In fact, these workers also observed to have less work stress level because of far from noise of the city, safety or secure in workplace also have good relationship with their colleagues and family members. Future research also should be geared towards a relative study of other element which contributes to work stress like emotional intelligence, roles perception and other potential variables.

In addition, future research also should investigate the importance of company policy in influencing work stress level among the employees because different nature of business will required different company policy. By identifying the causal of work stress also will help the organizations to improve their productivity. Through this way also, organization especially banking sector can added it as a competitive advantage for their organization. In fact, the rapid competitive among the financial institutions also gives a huge challenge for staff to maintain their best services level toward customers. Meanwhile this study benefiting an organization as a whole, this study also tries to help the employees have a clear picture on their nature of work stress. In the other words, by

recognizing the main causal factors which lead to work stress, employee can improve their in efficiency by joining work stress management course.

Future research also may replicate this study or perform similar studies using the same methodology and variables, a study could be done to determine the relationship between the working environment and stress factors among employees in other industries besides the banking industry in Malaysia. In addition, a comparative study between various Malaysian banks can be done to determine if the corporate culture of each bank has a significant influence on employees' stress level.

5.6 CONCLUSION

This study prolonged the extended discussion on factors which contribute to the work stress level among employees in the bank Rakyat. Albeit the study only focused on the three factors of stressors namely organizational factor, personal factor and environment factor, this research have a consistent findings with the previous research where workload (organizational factor) is the most greater factor contribute to the work stress level among employees in Bank Rakyat.

Consequently, work-related stress is a growing concern to workers, the business community and society in developing countries, such as Malaysia. In Malaysia, the services sector (and the financial services subsector) makes a significant contribution to the country’s economic development, contributing more than half of its gross domestic product (Chew, et al. (2006) and Nasurdin, et al. (2006). As a consequence of globalization also, more Malaysian workers are being employed in, or interacting with,

multinational companies. In fact, workers are expected to adapt to different cultures, languages and rules and regulations of international trade, resulting in increased workloads, pressure to enhance job skills and long working hours. Therefore, these factors also will result to the new potential factors in contributing to the work stress level among employees.

In conclusion, apart from organizational factor, there were more new factors which lead to the work stress level among employees in banking sector. As they are working in the services line, those workers need to emphasize more how to reduce stress in organizational level by joining training, joining the stress management course, it will help workers to reduce the work stress level. In addition, even tough previous study showed that bankers perceived high level of work stress, however in this finding; there is no strong relationship of work stress level among the bankers in Bank Rakyat. This finding is supported with the geographic factor of the bank where most of the bankers work in sub-urban area which is far from noise, pressures from environment and more secure as compare those who worked in the city area.

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APPENDIX

APPENDIX A

THE ANALYSIS OF WORK STRESS AMONG BANK EMPLOYEES : A CASE STUDY OF BANK RAKYAT

QUESTIONNAIRE

Introduction

The aim of this study is to examine work stress experience by the Bank Rakyat's staff.

Please kindly complete this questionnaire as accurately as possible. Your input is greatly appreciated. All the information will be treated as confidential and all responses will be analyzed as a group. No individual respondent will be identified.

Thanks you for your time and contribution

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BAHAGIAN 1 / SECTION 1

Sila jawap semua soalan yang berikut dengan menanda (√) kotak yang sesuai.

Please answer all of the following questions by ticketing (√) the appropriate box.

1. Gender :
   - ☐ Female
   - ☐ Male

2. Martial Status :
   - ☐ Single
   - ☐ Married
   - ☐ Others

3. Highest Education Level :
   - ☐ PMR / SPM
   - ☐ Diploma / Degree
   - ☐ Master / Phd.
   - ☐ Others

4. Current Position :
   - ☐ Officer
   - ☐ Clerk

5. Length of service with Bank Rakyat:
   - ☐ Less than 2 years
   - ☐ 3 – 10 years
   - ☐ 11 – 20 years
   - ☐ 21 years and above

SECTION 2

Using the following scale, please circle (O) the given box that represents your most appropriate answer.

EMPLOYEE WORK STRESS		VERY OFTEN	OFTEN	SOMETIMES	RARELY	NEVER
No.	**Statement**					
L1.	Do you bored with your job?	1	2	3	4	5
L2.	Do you ever feel that you choose the wrong career?	1	2	3	4	5
L3.	Do you ever feel like resigning from job and starting a new life in a completely different environment?	1	2	3	4	5
L4.	Do you get irritable and lose your temper easily?	1	2	3	4	5
L5.	Do you suspect that your subordinate/supervisor of plotting against you?	1	2	3	4	5
L6.	Do you feel that your work is not appreciated?	1	2	3	4	5
L7.	Do you always experience difficulty to sleep, lately?	1	2	3	4	5
L8.	Do you take tranquillizers to help you get through the day?	1	2	3	4	5
L9.	Do you always restless or worried?	1	2	3	4	5
L10.	Do you frequent make mistakes or error in work, lately?	1	2	3	4	5

SECTION 3

Using the following scale, please circle (O) the given box that represents your most appropriate answer.

PERSONAL FACTORS		STRONGLY DISAGRE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE
No.	**Statement**					
I1.	I often argue with friends.	1	2	3	4	5
I2.	Lately, I do things by myself instead of with other people.	1	2	3	4	5
I3.	I quarrel with members of the family.	1	2	3	4	5
I4.	Lately, I am worried about how other at work views me.	1	2	3	4	5
I5.	Lately I avoid to see other people.	1	2	3	4	5
P6.	I have unplanned weight gain.	1	2	3	4	5
P7.	My eating habits are erratic (inconsistence).	1	2	3	4	5
P8.	I have been feeling tense.	1	2	3	4	5
P9.	Lately, I have been tired.	1	2	3	4	5
P10.	I have aches and pains I can not explain.	1	2	3	4	5

SECTION 4

Using the following scale, please circle (O) the given box that represents your most appropriate answer.

ORGANIZATIONAL FACTORS		STRONGLY DISAGRE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE
No.	**Statement**					
W1.	I always thinking work matters although at home.	1	2	3	4	5
W2.	I work under tight time deadlines.	1	2	3	4	5
W3.	I always do overtime to complete work.	1	2	3	4	5
W4.	I am expected to do more work than is reasonable.	1	2	3	4	5
W5.	I wish that I had more help to deal with the demands placed upon me at work.	1	2	3	4	5
R6.	I frequently disagree with individual from other work units.	1	2	3	4	5
R7.	Not enough cooperation from supervisor / subordinates	1	2	3	4	5
R8.	Boss not supportive enough.	1	2	3	4	5
R9.	Unfriendly colleagues.	1	2	3	4	5
R10.	I are not pleased with way other treated me when do the work.	1	2	3	4	5

SECTION 5

Using the following scale, please circle (O) the given box that represents your most appropriate answer.

ENVIRONMENTAL FACTOR		STRONGLY DISAGRE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE
No.	**Statement**					
E1.	Furniture state and others facility were good and enough in my office.	1	2	3	4	5
E2.	Situation temperature and light in my office space work were good.	1	2	3	4	5
E3.	My office conditions of space place work to be comfortable.	1	2	3	4	5
E4.	Cleanliness in office wake up nicely	1	2	3	4	5
E5.	Furniture array in office facilitate me do work speedily and comfortable.	1	2	3	4	5

THANK YOU FOR TAKING THE TIME TO COMPLETE THIS SURVEY

Reliability Analysis for Pilot Test

1. ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	35	100.0
	Excluded(a)	0	.0
	Total	35	100.0

a List wise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.667	35

APPENDIX B

Item Statistics

	Mean	Std. Deviation	N
EmployeeWorkStress1	3.9143	.91944	35
EmployeeWorkStress2	4.4000	.81168	35
EmployeeWorkStress3	3.8857	1.02244	35
EmployeeWorkStress4	3.7429	.88593	35
EmployeeWorkStress5	4.3429	.80231	35
EmployeeWorkStress6	3.8571	.84515	35
EmployeeWorkStress7	4.0000	.76696	35
EmployeeWorkStress8	4.8571	.42997	35
EmployeeWorkStress9	4.0000	.64169	35
EmployeeWorkStress10	3.8286	.66358	35
PFI1	2.0000	.80440	35
PFI2	2.2286	1.00252	35
PFI3	1.6571	.90563	35
PFI4	2.4571	.91853	35
PFI5	2.0286	1.12422	35
PFP6	3.0286	1.12422	35
PFP7	2.9429	1.23533	35
PFP8	2.8000	.96406	35
PFP9	2.9429	.90563	35
PFP10	2.3429	1.16171	35
OFW1	3.1429	1.06116	35
OFW2	2.7429	.95001	35
OFW3	2.7429	1.09391	35
OFW4	3.1143	.93215	35
OFW5	3.0000	1.05719	35
OFR6	2.5429	1.03875	35
OFR7	2.1714	.85700	35
OFR8	2.3143	1.07844	35
OFR9	2.2571	1.06668	35
OFR10	2.3714	1.00252	35
EFE3	3.8000	.75926	35
EFE4	3.8286	.74698	35
EFE5	3.7143	.85994	35
EFE1	3.6000	.88118	35
EFE2	3.8000	.86772	35

APPENDIX B

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EmployeeWorkStress1	106.4857	86.610	-.040	.677
EmployeeWorkStress2	106.0000	86.059	.004	.673
EmployeeWorkStress3	106.5143	82.022	.200	.660
EmployeeWorkStress4	106.6571	86.232	-.015	.675
EmployeeWorkStress5	106.0571	87.055	-.062	.677
EmployeeWorkStress6	106.5429	86.961	-.057	.677
EmployeeWorkStress7	106.4000	88.835	-.183	.683
EmployeeWorkStress8	105.5429	87.373	-.097	.673
EmployeeWorkStress9	106.4000	82.659	.318	.655
EmployeeWorkStress10	106.5714	85.958	.031	.670
PFI1	108.4000	82.424	.254	.657
PFI2	108.1714	79.793	.334	.649
PFI3	108.7429	79.550	.397	.646
PFI4	107.9429	79.408	.399	.645
PFI5	108.3714	75.711	.501	.632
PFP6	107.3714	76.358	.466	.636
PFP7	107.4571	74.961	.481	.632
PFP8	107.6000	78.129	.453	.640
PFP9	107.4571	78.314	.477	.640
PFP10	108.0571	75.703	.481	.633
OFW1	107.2571	79.961	.300	.652
OFW2	107.6571	81.997	.225	.658
OFW3	107.6571	80.350	.267	.654
OFW4	107.2857	83.975	.113	.666
OFW5	107.4000	83.306	.122	.667
OFR6	107.8571	79.303	.346	.648
OFR7	108.2286	82.711	.214	.659
OFR8	108.0857	79.081	.341	.648
OFR9	108.1429	81.773	.200	.660
OFR10	108.0286	80.087	.317	.651
EFE3	106.6000	87.600	-.099	.678
EFE4	106.5714	89.134	-.207	.684
EFE5	106.6857	87.810	-.110	.681
EFE1	106.8000	88.929	-.176	.686
EFE2	106.6000	88.012	-.122	.682

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
110.4000	86.776	9.31539	35

2. Work Stress Level

Case Processing Summary

		N	%
Cases	Valid	35	100.0
	Excluded(a)	0	.0
	Total	35	100.0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.709	10

Item Statistics

	Mean	Std. Deviation	N
EmployeeWorkStress1	3.9143	.91944	35
EmployeeWorkStress2	4.4000	.81168	35
EmployeeWorkStress3	3.8857	1.02244	35
EmployeeWorkStress4	3.7429	.88593	35
EmployeeWorkStress5	4.3429	.80231	35
EmployeeWorkStress6	3.8571	.84515	35
EmployeeWorkStress7	4.0000	.76696	35
EmployeeWorkStress8	4.8571	.42997	35
EmployeeWorkStress9	4.0000	.64169	35
EmployeeWorkStress10	3.8286	.66358	35

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EmployeeWorkStress1	36.9143	13.139	.518	.656
EmployeeWorkStress2	36.4286	13.958	.466	.669
EmployeeWorkStress3	36.9429	11.232	.753	.597
EmployeeWorkStress4	37.0857	14.845	.265	.706
EmployeeWorkStress5	36.4857	13.728	.516	.660
EmployeeWorkStress6	36.9714	15.146	.240	.709
EmployeeWorkStress7	36.8286	15.558	.214	.711
EmployeeWorkStress8	35.9714	15.793	.428	.688
EmployeeWorkStress9	36.8286	16.617	.079	.725
EmployeeWorkStress10	37.0000	15.824	.223	.707

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
40.8286	17.440	4.17616	10

3. Personal Factors

- **Personal Factor (Interpersonal Strain)**

Case Processing Summary

		N	%
Cases	Valid	35	100.0
	Excluded(a)	0	.0
	Total	35	100.0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.821	5

Item Statistics

	Mean	Std. Deviation	N
PFI1	2.0000	.80440	35
PFI2	2.2286	1.00252	35
PFI3	1.6571	.90563	35
PFI4	2.4571	.91853	35
PFI5	2.0286	1.12422	35

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PFI1	8.3714	10.182	.493	.818
PFI2	8.1429	8.538	.651	.775
PFI3	8.7143	8.916	.670	.771
PFI4	7.9143	9.198	.595	.792
PFI5	8.3429	7.820	.680	.768

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10.3714	13.358	3.65486	5

- **Personal Factor (Physical Strain)**

Case Processing Summary

		N	%
Cases	Valid	35	100.0
	Excluded(a)	0	.0
	Total	35	100.0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.741	5

Item Statistics

	Mean	Std. Deviation	N
PFP6	3.0286	1.12422	35
PFP7	2.9429	1.23533	35
PFP8	2.8000	.96406	35
PFP9	2.9429	.90563	35
PFP10	2.3429	1.16171	35

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PFP6	11.0286	10.440	.380	.743
PFP7	11.1143	8.281	.656	.631
PFP8	11.2571	10.079	.565	.677
PFP9	11.1143	10.339	.568	.680
PFP10	11.7143	10.151	.401	.737

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14.0571	14.467	3.80358	5

4. Organizational Factors

- **Organizational Factor (Workload)**

Case Processing Summary

		N	%
Cases	Valid	35	100.0
	Excluded(a)	0	.0
	Total	35	100.0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.754	5

Item Statistics

	Mean	Std. Deviation	N
OFW1	3.1429	1.06116	35
OFW2	2.7429	.95001	35
OFW3	2.7429	1.09391	35
OFW4	3.1143	.93215	35
OFW5	3.0000	1.05719	35

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
OFW1	11.6000	9.188	.439	.740
OFW2	12.0000	9.471	.473	.727
OFW3	12.0000	8.412	.556	.697
OFW4	11.6286	8.829	.621	.677
OFW5	11.7429	8.726	.527	.708

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14.7429	13.138	3.62461	5

- **Organizational Factor (Relationship)**

Case Processing Summary

		N	%
Cases	Valid	35	100.0
	Excluded(a)	0	.0
	Total	35	100.0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.818	5

Item Statistics

	Mean	Std. Deviation	N
OFR6	2.5429	1.03875	35
OFR7	2.1714	.85700	35
OFR8	2.3143	1.07844	35
OFR9	2.2571	1.06668	35
OFR10	2.3714	1.00252	35

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
OFR6	9.1143	9.751	.615	.781
OFR7	9.4857	11.434	.458	.822
OFR8	9.3429	9.644	.599	.786
OFR9	9.4000	9.188	.695	.756
OFR10	9.2857	9.563	.686	.760

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
11.6571	14.820	3.84970	5

5. Environment Factor

Case Processing Summary

		N	%
Cases	Valid	35	100.0
	Excluded(a)	0	.0
	Total	35	100.0

a Listwise deletion based on all variables in the procedure.

APPENDIX B

Reliability Statistics

Cronbach's Alpha	N of Items
.925	5

Item Statistics

	Mean	Std. Deviation	N
EFE1	3.6000	.88118	35
EFE2	3.8000	.86772	35
EFE3	3.8000	.75926	35
EFE4	3.8286	.74698	35
EFE5	3.7143	.85994	35

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EFE1	15.1429	8.361	.773	.914
EFE2	14.9429	8.526	.750	.919
EFE3	14.9429	8.938	.785	.912
EFE4	14.9143	8.787	.843	.902
EFE5	15.0286	8.029	.885	.891

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
18.7429	13.079	3.61649	5

Descriptive Statistic

1. Frequencies Analysis of Demographic

- **Gender**

Statistics Gender

N	Valid	154
	Missing	0
Mean		1.6104
Median		2.0000
Mode		2.00
Sum		248.00
Percentiles	25	1.0000
	50	2.0000
	75	2.0000

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	female	60	39.0	39.0	39.0
	male	94	61.0	61.0	100.0
	Total	154	100.0	100.0	

- **Martial Status**

Statistics Status

N	Valid	154
	Missing	0
Mean		1.7208
Median		2.0000
Mode		2.00
Sum		265.00
Percentiles	25	1.0000
	50	2.0000
	75	2.0000

Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	46	29.9	29.9	29.9
	married	105	68.2	68.2	98.1
	others	3	1.9	1.9	100.0
	Total	154	100.0	100.0	

- **Education Level**

Statistics Education

N	Valid	154
	Missing	0
Percentiles	25	1.0000
	50	2.0000
	75	2.0000

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PMR/SPM	55	35.7	35.7	35.7
	Diploma/ Degree	82	53.2	53.2	89.0
	Master/Phd	3	1.9	1.9	90.9
	others	14	9.1	9.1	100.0
	Total	154	100.0	100.0	

- **Job Position**

Statistics Position

N	Valid	154
	Missing	0
Mean		1.5714
Median		2.0000
Mode		2.00
Sum		242.00
Percentiles	25	1.0000
	50	2.0000
	75	2.0000

Position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	officer	66	42.9	42.9	42.9
	clerk	88	57.1	57.1	100.0
	Total	154	100.0	100.0	

- **Tenure of Working**

Statistics Tenure

N	Valid	154
	Missing	0
Mean		2.3052
Median		2.0000
Mode		3.00
Sum		355.00
Percentiles	25	1.0000
	50	2.0000
	75	3.0000

Tenure

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 2 years	39	25.3	25.3	25.3
	3-10 years	46	29.9	29.9	55.2
	11-20 years	52	33.8	33.8	89.0
	21 years above	17	11.0	11.0	100.0
	Total	154	100.0	100.0	

2. Mean and Standard Deviation Analysis of Variables

- **All Variables**

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PFI	154	1.00	5.00	2.3169	.94494
PFP	154	1.00	5.00	2.8727	.91375
OFW	154	1.00	4.80	2.9675	.74289
OFR	154	1.00	5.00	2.4143	.89270
EFE	154	1.00	5.00	3.5779	.83033
PF	154	1.00	5.00	2.5948	.83029
OF	154	1.00	4.50	2.6909	.70436
WORKSTRESSLEVEL	154	1.00	5.00	3.9019	.57434
Valid N (listwise)	154				

- **Work Stress Level**

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
EmployeeWorkStress1	154	1.00	5.00	3.6558	.85083
EmployeeWorkStress2	154	1.00	5.00	3.9610	1.00900
EmployeeWorkStress3	154	1.00	5.00	3.8571	.99297
EmployeeWorkStress4	154	1.00	5.00	3.6494	.80466
EmployeeWorkStress5	154	1.00	5.00	4.2792	.87445
EmployeeWorkStress6	154	1.00	5.00	3.6883	.90402
EmployeeWorkStress7	154	1.00	5.00	3.7273	.97198
EmployeeWorkStress8	154	1.00	5.00	4.5519	.87105
EmployeeWorkStress9	154	1.00	5.00	3.8766	.85809
EmployeeWorkStress10	154	1.00	5.00	3.7727	.74556
Valid N (listwise)	154				

- **Personal Factors**

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PFI	154	1.00	5.00	2.3169	.94494
PFP	154	1.00	5.00	2.8727	.91375
Valid N (listwise)	154				

Personal Factor: Interpersonal

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PFI1	154	1.00	5.00	2.0779	1.01963
PFI2	154	1.00	5.00	2.5325	1.13856
PFI3	154	1.00	5.00	2.0649	1.25597
PFI4	154	1.00	5.00	2.6039	1.14000
PFI5	154	1.00	5.00	2.3052	1.22783
Valid N (listwise)	154				

Personal Factor: Physical

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PFP6	154	1.00	5.00	2.7922	1.18087
PFP7	154	1.00	5.00	2.8831	1.16005
PFP8	154	1.00	5.00	2.9351	1.07664
PFP9	154	1.00	5.00	3.1039	1.08567
PFP10	154	1.00	5.00	2.6494	1.30124
Valid N (listwise)	154				

- **Organizational Factor**

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
OFW	154	1.00	4.80	2.9675	.74289
OFR	154	1.00	5.00	2.4143	.89270
Valid N (listwise)	154				

Organizational Factor: Workload

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
OFW1	154	1.00	5.00	3.0065	1.06946
OFW2	154	1.00	5.00	2.7662	1.05899
OFW3	154	1.00	5.00	2.9416	1.11576
OFW4	154	1.00	5.00	3.1429	.97303
OFW5	154	1.00	5.00	2.9805	1.07540
Valid N (listwise)	154				

Organizational Factor: Relationship

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
OFR6	154	1.00	5.00	2.3896	1.06833
OFR7	154	1.00	5.00	2.4416	1.07853
OFR8	154	1.00	5.00	2.4156	1.11262
OFR9	154	1.00	5.00	2.3247	1.10780
OFR10	154	1.00	5.00	2.5000	1.06795
Valid N (listwise)	154				

- **Environment Factor**

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
EFE1	154	1.00	5.00	3.5195	1.03039
EFE2	154	1.00	5.00	3.6299	.97653
EFE3	154	1.00	5.00	3.6299	.92143
EFE4	154	1.00	5.00	3.6494	.90411
EFE5	154	1.00	5.00	3.4610	1.01062
Valid N (listwise)	154				

Correlations Analysis

1. All Variables

Descriptive Statistics

	Mean	Std. Deviation	N
WORKSTRESSLEVEL	3.9019	.57434	154
EFE	3.5779	.83033	154
PF	2.5948	.83029	154
OF	2.6909	.70436	154

Correlations

		WORKSTRESSLEVEL	EFE	PF	OF
WORKSTRESSLEVEL	Pearson Correlation	1	.043	-.143	-.315(**)
	Sig. (2-tailed)		.600	.076	.000
	N	154	154	154	154
EFE	Pearson Correlation	.043	1	-.089	-.098
	Sig. (2-tailed)	.600		.270	.224
	N	154	154	154	154
PF	Pearson Correlation	-.143	-.089	1	.499(**)
	Sig. (2-tailed)	.076	.270		.000
	N	154	154	154	154
OF	Pearson Correlation	-.315(**)	-.098	.499(**)	1
	Sig. (2-tailed)	.000	.224	.000	
	N	154	154	154	154

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

2. Work Stress Level and Personal Factor

Descriptive Statistics

	Mean	Std. Deviation	N
WORKSTRESSLEVEL	3.9019	.57434	154
PFI	2.3169	.94494	154
PFP	2.8727	.91375	154
PF	2.5948	.83029	154

Correlations

		WORKSTRESS LEVEL	PFI	PFP	PF
WORKSTRESSLEVEL	Pearson Correlation	1	-.116	-.140	-.143
	Sig. (2-tailed)		.151	.083	.076
	N	154	154	154	154
PFI	Pearson Correlation	-.116	1	.596(**)	.897(**)
	Sig. (2-tailed)	.151		.000	.000
	N	154	154	154	154
PFP	Pearson Correlation	-.140	.596(**)	1	.890(**)
	Sig. (2-tailed)	.083	.000		.000
	N	154	154	154	154
PF	Pearson Correlation	-.143	.897(**)	.890(**)	1
	Sig. (2-tailed)	.076	.000	.000	
	N	154	154	154	154

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

3. Work Stress Level and Organizational Factor

Descriptive Statistics

	Mean	Std. Deviation	N
WORKSTRESSLEVEL	3.9019	.57434	154
OFW	2.9675	.74289	154
OFR	2.4143	.89270	154
OF	2.6909	.70436	154

Correlations

		WORKSTRESSLEVEL	OFW	OFR	OF
WORKSTRESSLEVEL	Pearson Correlation	1	-.206(*)	-.325(**)	-.315(**)
	Sig. (2-tailed)		.010	.000	.000
	N	154	154	154	154
OFW	Pearson Correlation	-.206(*)	1	.479(**)	.831(**)
	Sig. (2-tailed)	.010		.000	.000
	N	154	154	154	154
OFR	Pearson Correlation	-.325(**)	.479(**)	1	.886(**)
	Sig. (2-tailed)	.000	.000		.000
	N	154	154	154	154
OF	Pearson Correlation	-.315(**)	.831(**)	.886(**)	1
	Sig. (2-tailed)	.000	.000	.000	
	N	154	154	154	154

* Correlation is significant at the 0.05 level (2-tailed).
** Correlation is significant at the 0.01 level (2-tailed).

4. Work Stress Level and Environment Factor

Descriptive Statistics

	Mean	Std. Deviation	N
WORKSTRESSLEVEL	3.9019	.57434	154
EFE	3.5779	.83033	154

Correlations

		WORKSTRESSLEVEL	EFE
WORKSTRESSLEVEL	Pearson Correlation	1	.043
	Sig. (2-tailed)		.600
	N	154	154
EFE	Pearson Correlation	.043	1
	Sig. (2-tailed)	.600	
	N	154	154

APPENDIX E

T-Test Analysis

1. Gender and Work Stress Level

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
WORKSTRESSLEVEL	female	60	3.8783	.62899	.08120
	Male	94	3.9170	.53954	.05565

Independent Samples Test

		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	Lower	Upper	Lower	Upper	Lower	Upper	Lower
WORKSTRESSLEVEL	Equal variances assumed	.052	.819	-.407	152	.685	-.03869	.09516	-.22670	.14933
	Equal variances not assumed			-.393	111.791	.695	-.03869	.09844	-.23374	.15636

2. Gender and Personal Factor

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
PF	female	60	2.5800	.87871	.11344
	male	94	2.6043	.80254	.08278

Independent Samples Test

		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	Lower	Upper	Lower	Upper	Lower	Upper	Lower
PF	Equal variances assumed	.867	.353	-.176	152	.860	-.02426	.13764	-.29618	.24767
	Equal variances not assumed			-.173	117.433	.863	-.02426	.14043	-.30236	.25385

APPENDIX E

2.1 Gender and Personal Factor (Interpersonal)

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
PFI	female	60	2.3333	.98095	.12664
	male	94	2.3064	.92641	.09555

Independent Samples Test

		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	Lower	Upper	Lower	Upper	Lower	Upper	Lower
PFI	Equal variances assumed	.157	.693	.172	152	.864	.02695	.15664	-.28253	.33643
	Equal variances not assumed			.170	120.519	.865	.02695	.15864	-.28714	.34104

2.2 Gender and Personal Factor: Physical

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
PFP	female	60	2.8267	.98357	.12698
	male	94	2.9021	.87042	.08978

APPENDIX E

Independent Samples Test

		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	Lower	Upper	Lower	Upper	Lower	Upper	Lower
PFP	Equal variances assumed	1.092	.298	-.499	152	.619	-.07546	.15136	-.37451	.22358
	Equal variances not assumed			-.485	114.567	.628	-.07546	.15551	-.38351	.23259

3. Gender and Organizational Factor

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
OF	female	60	2.5867	.76855	.09922
	male	94	2.7574	.65574	.06763

APPENDIX E

Independent Samples Test

		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	Lower	Upper	Lower	Upper	Lower	Upper	Lower
OF	Equal variances assumed	2.574	.111	-1.473	152	.143	-.17078	.11595	-.39986	.05830
	Equal variances not assumed			-1.422	111.322	.158	-.17078	.12008	-.40872	.06716

3.1 Gender and Organizational Factor (Workload)

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
OFW	female	60	2.8233	.84620	.10924
	male	94	3.0596	.65702	.06777

APPENDIX E

Independent Samples Test

		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	Lower	Upper	Lower	Upper	Lower	Upper	Lower
OFW	Equal variances assumed	6.045	.015	-1.942	152	.054	-.23624	.12166	-.47660	.00412
	Equal variances not assumed			-1.838	103.427	.069	-.23624	.12856	-.49119	.01871

3.2 Gender and Organizational Factor (Relationship)

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
OFR	female	60	2.3500	.90694	.11709
	male	94	2.4553	.88593	.09138

APPENDIX E

Independent Samples Test

		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	Lower	Upper	Lower	Upper	Lower	Upper	Lower
OFR	Equal variances assumed	.000	.987	-.713	152	.477	-.10532	.14775	-.39723	.18659
	Equal variances not assumed			-.709	123.655	.480	-.10532	.14852	-.39929	.18865

4. Gender and Environment Factor

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
EFE	female	60	3.7500	.82390	.10637
	male	94	3.4681	.81994	.08457

Independent Samples Test

		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	Lower	Upper	Lower	Upper	Lower	Upper	Lower
EFE	Equal variances assumed	.005	.942	2.077	152	.040	.28191	.13574	.01373	.55010
	Equal variances not assumed			2.075	125.386	.040	.28191	.13589	.01298	.55085

5. Working Position and Work Stress Level

Group Statistics

	Position	N	Mean	Std. Deviation	Std. Error Mean
WORKSTRESSLEVEL	officer	66	3.9500	.46018	.05664
	clerk	88	3.8659	.64717	.06899

Independent Samples Test

		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	Lower	Upper	Lower	Upper	Lower	Upper	Lower
WORKSTRESSLEVEL	Equal variances assumed	3.182	.076	.899	152	.370	.08409	.09358	-.10080	.26898
	Equal variances not assumed			.942	151.615	.348	.08409	.08926	-.09227	.26045

6. Working Position and Personal Factor

Group Statistics

	Position	N	Mean	Std. Deviation	Std. Error Mean
PF	officer	66	2.5909	.81027	.09974
	clerk	88	2.5977	.84961	.09057

APPENDIX E

Independent Samples Test

		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	Lower	Upper	Lower	Upper	Lower	Upper	Lower
PF	Equal variances assumed	.051	.822	-.050	152	.960	-.00682	.13564	-.27481	.26117
	Equal variances not assumed			-.051	143.497	.960	-.00682	.13472	-.27311	.25948

7. Working Position and Organizational Factor

Group Statistics

	Position	N	Mean	Std. Deviation	Std. Error Mean
OF	officer	66	2.6636	.65648	.08081
	clerk	88	2.7114	.74130	.07902

Independent Samples Test

		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	Lower	Upper	Lower	Upper	Lower	Upper	Lower
OF	Equal variances assumed	1.783	.184	-.415	152	.679	-.04773	.11501	-.27494	.17949
	Equal variances not assumed			-.422	147.787	.673	-.04773	.11302	-.27108	.17562

8. Working Position and Environment Factor

Group Statistics

	Position	N	Mean	Std. Deviation	Std. Error Mean
EFE	officer	66	3.5364	.65460	.08058
	clerk	88	3.6091	.94341	.10057

APPENDIX E

Independent Samples Test

		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	Lower	Upper	Lower	Upper	Lower	Upper	Lower
EFE	Equal variances assumed	5.815	.017	-.537	152	.592	-.07273	.13552	-.34048	.19502
	Equal variances not assumed			-.564	151.169	.573	-.07273	.12887	-.32734	.18188

APPENDIX F

One-way ANOVA (Analysis of Variance) Analysis

1. Work Stress Level and Marital Status

Descriptives

WORK STRESS LEVEL

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
		Lower Bound	Upper Bound	Lower Bound	Upper Bound	Lower Bound	Upper Bound	Lower Bound	Upper Bound	Lower Bound
	single	46	3.8674	.61574	.09079	3.6845	4.0502	2.10	4.70	
	married	105	3.9295	.55624	.05428	3.8219	4.0372	1.00	5.00	
	others	3	3.4667	.51316	.29627	2.1919	4.7414	2.90	3.90	
	Total	154	3.9019	.57434	.04628	3.8105	3.9934	1.00	5.00	
Model	Fixed Effects			.57409	.04626	3.8105	3.9934			
	Random Effects				.04996	3.6870	4.1169			.00064

Test of Homogeneity of Variances

WORKSTRESSLEVEL

Levene Statistic	df1	df2	Sig.
1.285	2	151	.280

APPENDIX F

ANOVA

WORKSTRESSLEVEL

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.703	2	.352	1.067	.347
Within Groups	49.766	151	.330		
Total	50.469	153			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: WORKSTRESSLEVEL

Tukey HSD

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I) Status	(J) Status	Lower Bound	Upper Bound	Lower Bound	Upper Bound	Lower Bound
single	married	-.06213	.10151	.814	-.3024	.1781
	others	.40072	.34209	.472	-.4090	1.2105
married	single	.06213	.10151	.814	-.1781	.3024
	others	.46286	.33615	.356	-.3328	1.2585
others	single	-.40072	.34209	.472	-1.2105	.4090
	married	-.46286	.33615	.356	-1.2585	.3328

Homogeneous Subsets

WORKSTRESSLEVEL

Tukey HSD

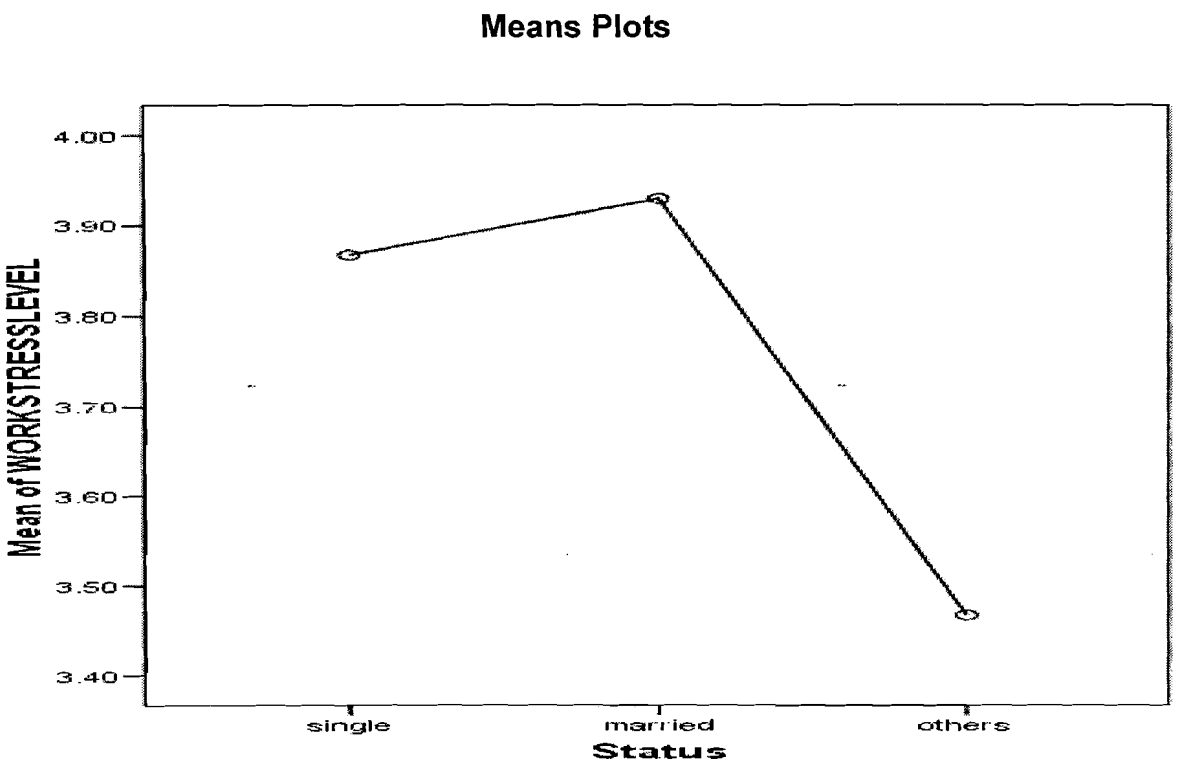
	N	Subset for alpha = .05
Status	1	1
others	3	3.4667
single	46	3.8674
married	105	3.9295
Sig.		.234

Means for groups in homogeneous subsets are displayed.

a Uses Harmonic Mean Sample Size = 8.228.

b The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

APPENDIX F


Means Plots
Mean of WORKSTRESSLEVEL
4.00
3.90
3.80
3.70
3.60
3.50
3.40
single
married
others
Status

2. Work Stress Level and Education Level

Descriptives

WORKSTRESSLEVEL

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
						Lower Bound	Upper Bound			
	PMR/SPM	55	3.9818	.54129	.07299	3.8355	4.1281	2.10	5.00	
	Diploma/ Degree	82	3.8732	.50578	.05585	3.7620	3.9843	2.50	4.80	
	Master/Phd	3	3.8333	.61101	.35277	2.3155	5.3512	3.30	4.50	
	others	14	3.7714	.98092	.26216	3.2051	4.3378	1.00	4.70	
	Total	154	3.9019	.57434	.04628	3.8105	3.9934	1.00	5.00	
Model	Fixed Effects			.57618	.04643	3.8102	3.9937			
	Random Effects				.04643(a)	3.7542(a)	4.0497(a)			-.00363

a Warning: Between-component variance is negative. It was replaced by 0.0 in computing this random effects measure.

Test of Homogeneity of Variances

WORKSTRESSLEVEL

Levene Statistic	df1	df2	Sig.
2.549	3	150	.058

APPENDIX F

ANOVA

WORKSTRESSLEVEL

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.671	3	.224	.674	.569
Within Groups	49.798	150	.332		
Total	50.469	153			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: WORKSTRESSLEVEL
Tukey HSD

(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
		Lower Bound	Upper Bound	Lower Bound	Upper Bound	Lower Bound
PMR/SPM	Diploma/ Degree	.10865	.10042	.701	-.1523	.3696
	Master/Phd	.14848	.34161	.972	-.7390	1.0360
	others	.21039	.17248	.615	-.2377	.6585
Diploma/ Degree	PMR/SPM	-.10865	.10042	.701	-.3696	.1523
	Master/Phd	.03984	.33869	.999	-.8401	.9198
	others	.10174	.16662	.929	-.3311	.5346
Master/Phd	PMR/SPM	-.14848	.34161	.972	-1.0360	.7390
	Diploma/ Degree	-.03984	.33869	.999	-.9198	.8401
	others	.06190	.36657	.998	-.8905	1.0143
others	PMR/SPM	-.21039	.17248	.615	-.6585	.2377
	Diploma/ Degree	-.10174	.16662	.929	-.5346	.3311
	Master/Phd	-.06190	.36657	.998	-1.0143	.8905

Homogeneous Subsets

WORKSTRESSLEVEL

Tukey HSD

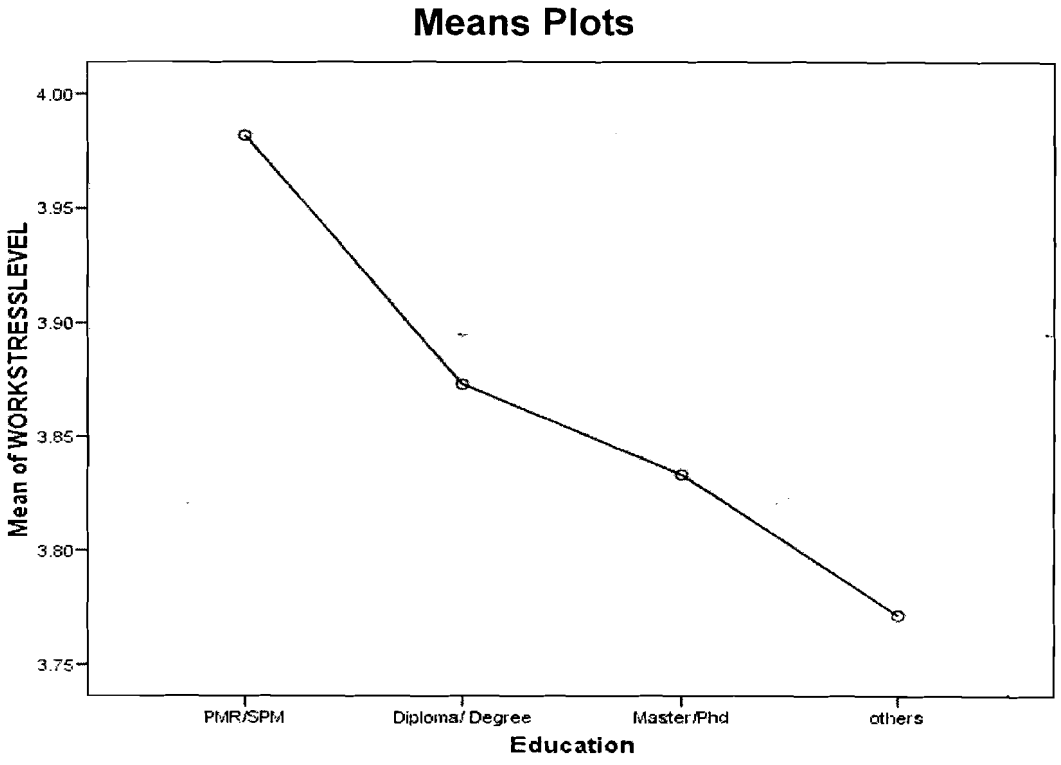
Education	N	Subset for alpha = .05
	1	1
others	14	3.7714
Master/Phd	3	3.8333
Diploma/ Degree	82	3.8732
PMR/SPM	55	3.9818
Sig.		.862

Means for groups in homogeneous subsets are displayed.

a Uses Harmonic Mean Sample Size = 9.192.

b The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

APPENDIX F


Means Plots
Mean of WORKSTRESSLEVEL
4.00
3.95
3.90
3.85
3.80
3.75
PMR/SPM
Diploma/ Degree
Master/Phd
others
Education

3. Work Stress Level and Working Tenure

Descriptives

WORKSTRESSLEVEL

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
						Lower Bound	Upper Bound			
less than 2 years		39	3.9769	.52086	.08340	3.8081	4.1458	2.50	4.80	
3-10 years		46	3.7435	.55243	.08145	3.5794	3.9075	2.10	4.70	
11-20 years		52	3.9327	.59827	.08297	3.7661	4.0993	1.00	5.00	
21 years above		17	4.0647	.62744	.15218	3.7421	4.3873	2.80	5.00	
Total		154	3.9019	.57434	.04628	3.8105	3.9934	1.00	5.00	
Model	Fixed Effects			.56918	.04587	3.8113	3.9926			
	Random Effects				.06615	3.6914	4.1125			.00813

Test of Homogeneity of Variances

WORKSTRESSLEVEL

Levene Statistic	df1	df2	Sig.
.176	3	150	.912

ANOVA

WORKSTRESSLEVEL

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.874	3	.625	1.928	.127
Within Groups	48.596	150	.324		
Total	50.469	153			

APPENDIX F

Post Hoc Tests

Multiple Comparisons

Dependent Variable: WORKSTRESSLEVEL

Tukey HSD

(I) Tenure	(J) Tenure	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
		Lower Bound	Upper Bound	Lower Bound	Upper Bound	Lower Bound
less than 2 years	3-10 years	.23344	.12389	.239	-.0884	.5553
	11-20 years	.04423	.12057	.983	-.2690	.3575
	21 years above	-.08778	.16542	.952	-.5176	.3420
3-10 years	less than 2 years	-.23344	.12389	.239	-.5553	.0884
	11-20 years	-.18921	.11521	.358	-.4885	.1101
	21 years above	-.32123	.16155	.197	-.7410	.0985
11-20 years	less than 2 years	-.04423	.12057	.983	-.3575	.2690
	3-10 years	.18921	.11521	.358	-.1101	.4885
	21 years above	-.13201	.15902	.840	-.5452	.2811
21 years above	less than 2 years	.08778	.16542	.952	-.3420	.5176
	3-10 years	.32123	.16155	.197	-.0985	.7410
	11-20 years	.13201	.15902	.840	-.2811	.5452

APPENDIX F

Homogeneous Subsets

WORKSTRESSLEVEL

Tukey HSD

Tenure	N	Subset for alpha = .05
	1	1
3-10 years	46	3.7435
11-20 years	52	3.9327
less than 2 years	39	3.9769
21 years above	17	4.0647
Sig.		.114

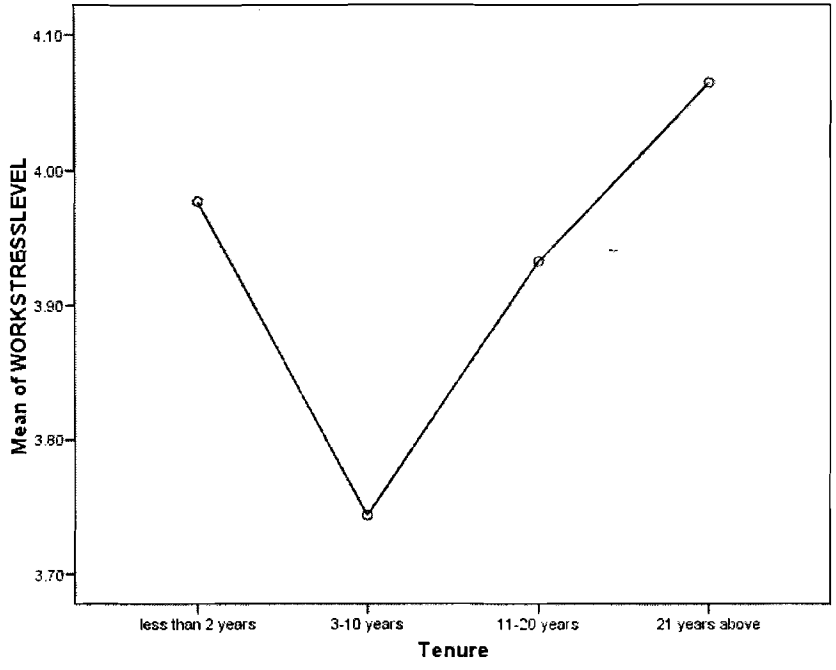
Means for groups in homogeneous subsets are displayed.

a Uses Harmonic Mean Sample Size = 31.889.

b The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

APPENDIX F

Means Plots



APPENDIX G

Regression Analysis

Descriptive Statistics

	Mean	Std. Deviation	N
WORKSTRESSLEVEL	3.9019	.57434	154
PFI	2.3169	.94494	154
PFP	2.8727	.91375	154
OFW	2.9675	.74289	154
OFR	2.4143	.89270	154
EFE	3.5779	.83033	154
PF	2.5948	.83029	154
OF	2.6909	.70436	154

APPENDIX G

Correlations

		WORKSTRESSLEVEL	PFI	PFP	OFW	OFR	EFE	PF	OF
Pearson Correlation	WORKSTRESSLEVEL	1.000	-.116	-.140	-.206	-.325	.043	-.143	-.315
	PFI	-.116	1.000	.596	.229	.503	-.026	.897	.439
	PFP	-.140	.596	1.000	.443	.345	-.135	.890	.452
	OFW	-.206	.229	.443	1.000	.479	-.113	.374	.831
	OFR	-.325	.503	.345	.479	1.000	-.061	.476	.886
	EFE	.043	-.026	-.135	-.113	-.061	1.000	-.089	-.098
	PF	-.143	.897	.890	.374	.476	-.089	1.000	.499
	OF	-.315	.439	.452	.831	.886	-.098	.499	1.000
Sig. (1-tailed)	WORKSTRESSLEVEL	.	.075	.042	.005	.000	.300	.038	.000
	PFI	.075	.	.000	.002	.000	.373	.000	.000
	PFP	.042	.000	.	.000	.000	.047	.000	.000
	OFW	.005	.002	.000	.	.000	.081	.000	.000
	OFR	.000	.000	.000	.000	.	.226	.000	.000
	EFE	.300	.373	.047	.081	.226	.	.135	.112
	PF	.038	.000	.000	.000	.000	.135	.	.000
	OF	.000	.000	.000	.000	.000	.112	.000	.
N	WORKSTRESSLEVEL	154	154	154	154	154	154	154	154
	PFI	154	154	154	154	154	154	154	154
	PFP	154	154	154	154	154	154	154	154
	OFW	154	154	154	154	154	154	154	154
	OFR	154	154	154	154	154	154	154	154
	EFE	154	154	154	154	154	154	154	154
	PF	154	154	154	154	154	154	154	154
	OF	154	154	154	154	154	154	154	154

APPENDIX G

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	OF, EFE, PF(a)	.	Enter

a All requested variables entered.
b Dependent Variable: WORKSTRESSLEVEL

1. Model Summary (b)

Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.315(a)	.100	.082	.55043	1.710

a Predictors: (Constant), OF, EFE, PF
b Dependent Variable: WORKSTRESSLEVEL

2. ANOVA (b)

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.023	3	1.674	5.527	.001(a)
	Residual	45.446	150	.303		
	Total	50.469	153			

a Predictors: (Constant), OF, EFE, PF
b Dependent Variable: WORKSTRESSLEVEL

APPENDIX G

3. Coefficients (a)

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	4.546	.283		16.070	.000
	EFE	.009	.054	.012	.160	.873
	PF	.013	.062	.019	.212	.832
	OF	-.263	.073	-.323	-3.608	.000

a Dependent Variable: WORKSTRESSLEVEL

Residuals Statistics(a)

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.4589	4.3400	3.9019	.18120	154
Residual	-3.34003	1.24113	.00000	.54501	154
Std. Predicted Value	-2.445	2.418	.000	1.000	154
Std. Residual	-6.068	2.255	.000	.990	154

a Dependent Variable: WORKSTRESSLEVEL