Chapter - V

Empirical Analysis and Interpretations

Chapter V
EMPIRICAL ANALYSIS AND INTERPRETATIONS

5.1 Introduction

Detailed analysis and interpretations of the primary data collected related to the objectives of the study are made, and the results are presented in this chapter. In the working environment at a public sector bank, female employees are prone to face stress due to the dual responsibilities and other related factors. Hence, the variables such as designation, age, marital status, type of family, educational qualification, monthly family income, total work experience, number of dependents, distance commuted every day, residence location, current working status, and motivation to join the banking sector may have an impact of stress experienced by the respondents. The first section of this chapter presents the socio-economic profile of women bank employees.

5.2 Socioeconomic and demographic characteristics of the respondents

Cadre in which the women bank employees are currently working

The cadre in which women bank employees are presently working may be related to stress experienced by them and job satisfaction. It is included as one of the profile variables of the present study. The details regarding women bank employees working in the clerical and managerial cadre are given in the following table.

Table 5.1

Cadre in which the women bank employees are currently working

S. No	Cadre	Number of the respondents	Percentage of total
1	Clerical	255	64.56
2	Managerial	140	35.44
	Total	395	100.0

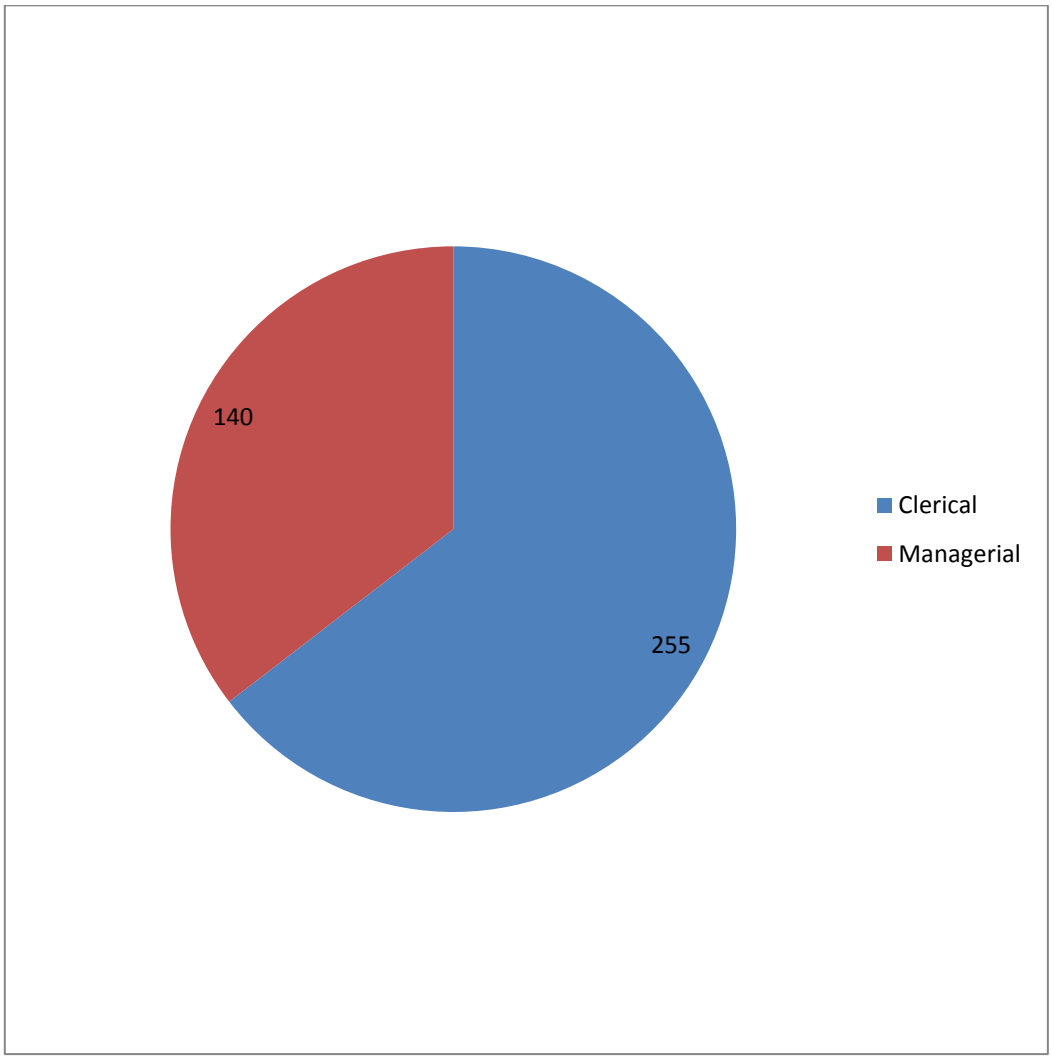
Source: Primary Data

Inference

It can be complete from the above table that out of the total 395 respondents, 255 respondents, forming 64.56 percent, are currently working in the clerical cadre. The rest 140 developing 35.44 percent are currently working in a managerial cadre. So, it can be concluded that the majority of the respondents are currently working in clerical cadre. This is visualized in the chart given below.

Chart 5.1

Cadre in which the women bank employees are currently working



Age of women bank employees

Since the women bank employees may be related to stress experienced by them and job satisfaction is included as one of the profile variables of the present study. The age of the women bank employees is classified into the following groups, below 25, 25 years – 35 years, 35 years – 45 years, 45 years – 55 years, and above 55years. The distribution of women bank employees based on their age is shown in the following table.

Table 5.2

Age of women bank employees

S. No	Age	Number of the respondents	Percentage of total
1	Below 25 years	108	27.34
2	25 years – 35 years	208	52.66
3	35 years – 45 years	51	12.91
4	45 years – 55 years	24	6.08
5	Above 55 years	4	1.01
	Total	395	100

Source: Primary Data

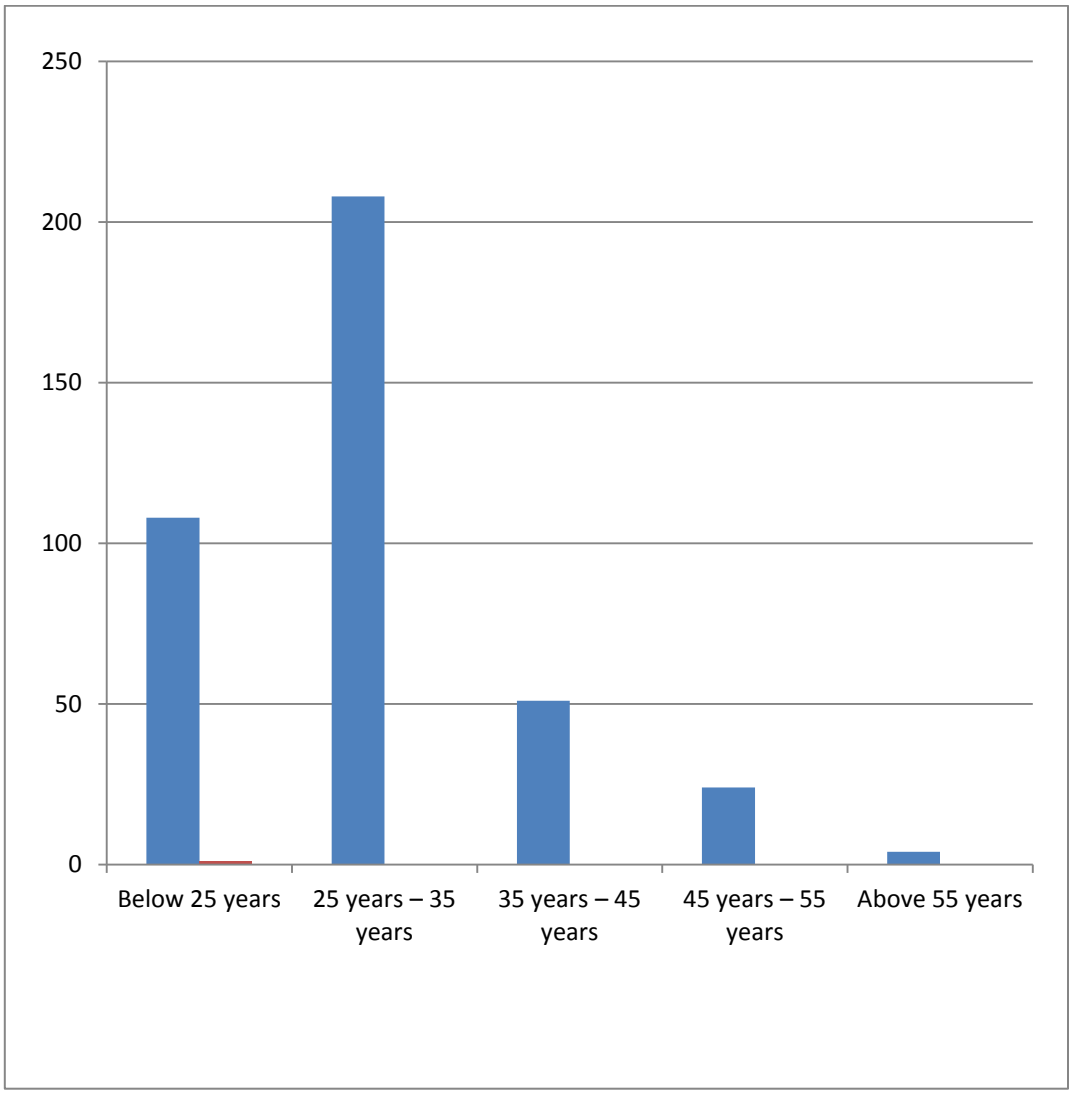
Inference

It can be contained from the above table that 52.66 percent of the respondents are in the age group of 25 years – 35 years, 27.34 percent are in the age group of below 25 years, 12.91 percent are in the age group of 35 years – 45

years, 6.08 percent are in the age group of 45 years – 55 years and the rest 1.01 percent are in the age group of above 55 years. So, it can be concluded that the majority of the respondents are in the age group of 25 years – 35 years. This can be visualized in the chart given below.

Chart 5.2

Age of women bank employees



Marital status of women bank employees

The marital status of the women bank employees indicates the stage in their life cycle. Marital status may be related to stress experienced by them, and job satisfaction is included as one of the profile variables of the present study. In the present study, marital status is classified as single, married, and others. Others category includes respondents whose marital status are separated from spouse and widow. The distribution of women bank employees based on their marital status is shown in the following table.

Table 5.3

Marital status of women bank employees

S. No	Marital Status	Number of the respondents	Percentage of total
1	Single	151	38.23
2	Married	236	59.75
3	Others	8	2.02
	Total	395	100

Source: Primary Data

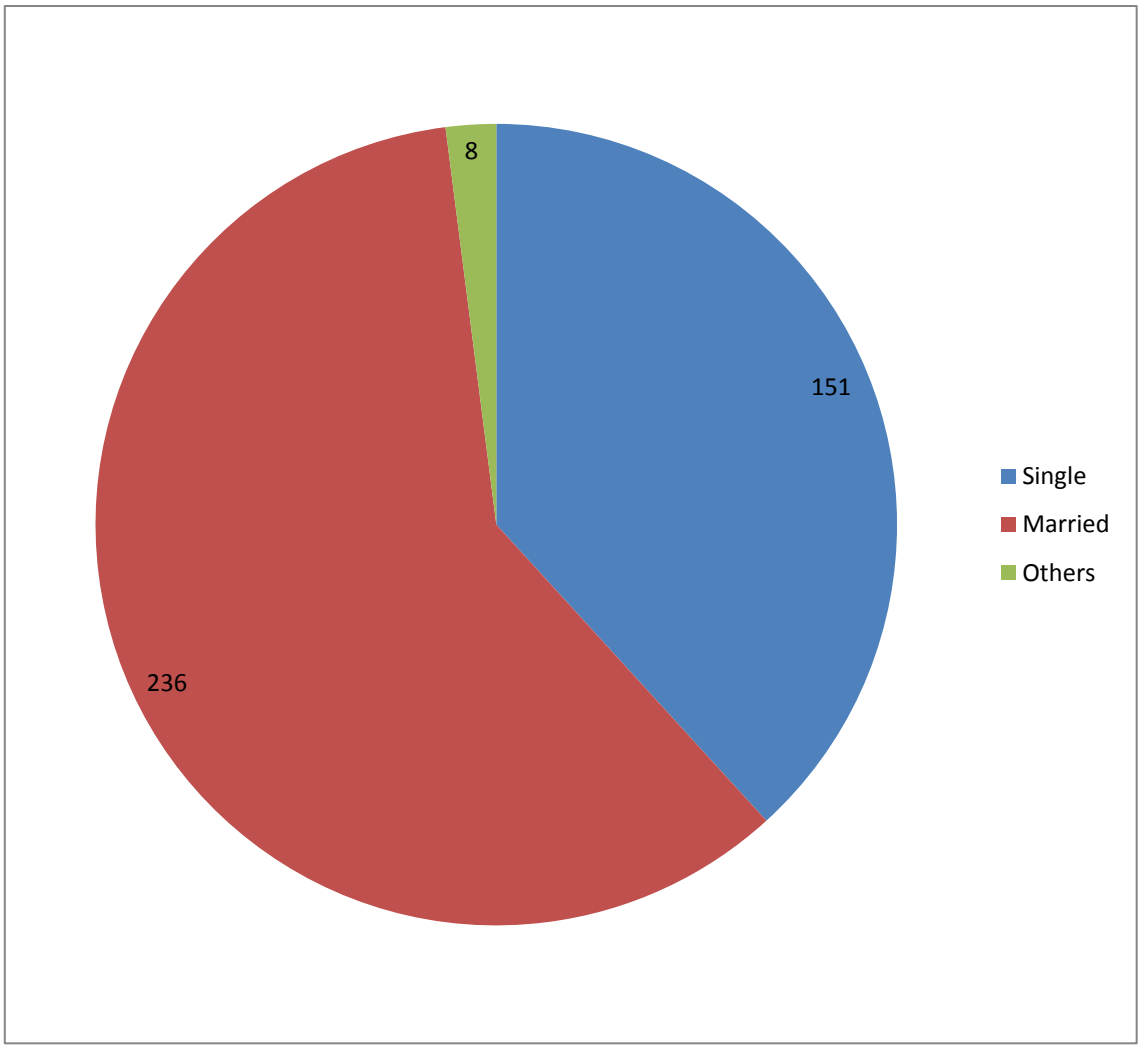
Inference

It can be virtual from the above table that out of the total 395 respondents, marital status of 236 respondents forming 59.75 percent is married, marital status of 151 comprising 38.23 percent is the single and marital status of the remaining eight respondents developing 2.02 percent is others which include respondents

whose marital status are separated from spouse and widow. So, it can be concluded that the marriage status of the majority of the respondents is married. This can be visualized in the chart given below.

Chart 5.3

Marital status of women bank employees



Family type of women bank employees

The type of family of the women bank employees may have a significant role in determining their perception of job stress and job satisfaction. Women bank employees who are members of a joint family may have more commitment and may find it challenging to strike the right work-life balance. This factor may affect their ability to cope up with job stress and job satisfaction level. An extended family extends past the nuclear family to include other relatives such as aunts, uncles, and grandparents. The nuclear family comprises of a married couple living with their dependent children. Different categories of families include single parent family, bachelor, etc. In this study, the type of family of the respondents is classified as nuclear, extended family, joint family, and others. The distribution of the respondents based on their family type is presented in the following table.

Table 5.4

Family type of women bank employees

S. No	Family type	Number of the respondents	Percentage of total
1	Nuclear family	135	34.18
2	Extended family	197	49.87
3	Joint family	32	8.10
4	Others	31	7.85
	Total	395	100

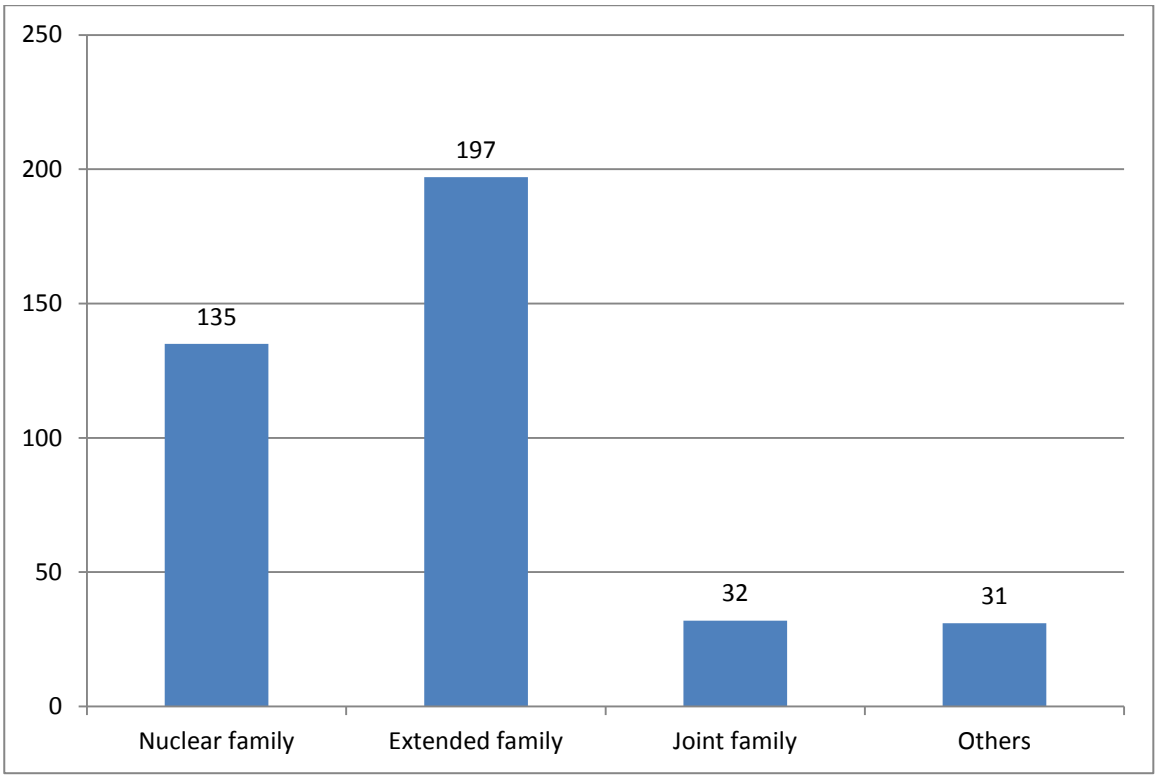
Source: Primary Data

Inference

It can be constant from the above table that family type of 49.87 percent of the respondents belongs to extended family, family type of 34.18 percent of the respondents belong to a nuclear family, family type of 8.10 percent of the respondents belong to joint family, and the family type of the remaining 7.85 percent of the respondents belong to others which include single-parent family, bachelor, etc. So, it can be concluded that the family type of the majority of the respondents is in the extended family. This can be visualized in the chart given below.

Chart 5.4

Family type of women bank employees



Educational qualification of women bank employees

The education of the women bank employees is studied in terms of their highest academic qualification. Educational qualification may be related to stress experienced by them, and job satisfaction is included as one of the profile variables of the present study. For the current study women, bank employees are classified based on their educational qualification as degree, post-graduate degree, and others. Other categories include diploma and more than postgraduate. The educational qualification of the women bank employees is presented in the following table.

Table 5.5

Educational qualification of women bank employees

S. No	Educational qualification	Number of the respondents	Percentage of total
1	Bachelor's degree	220	55.70
2	Master's degree	171	43.29
3	Others	4	1.01
	Total	395	100

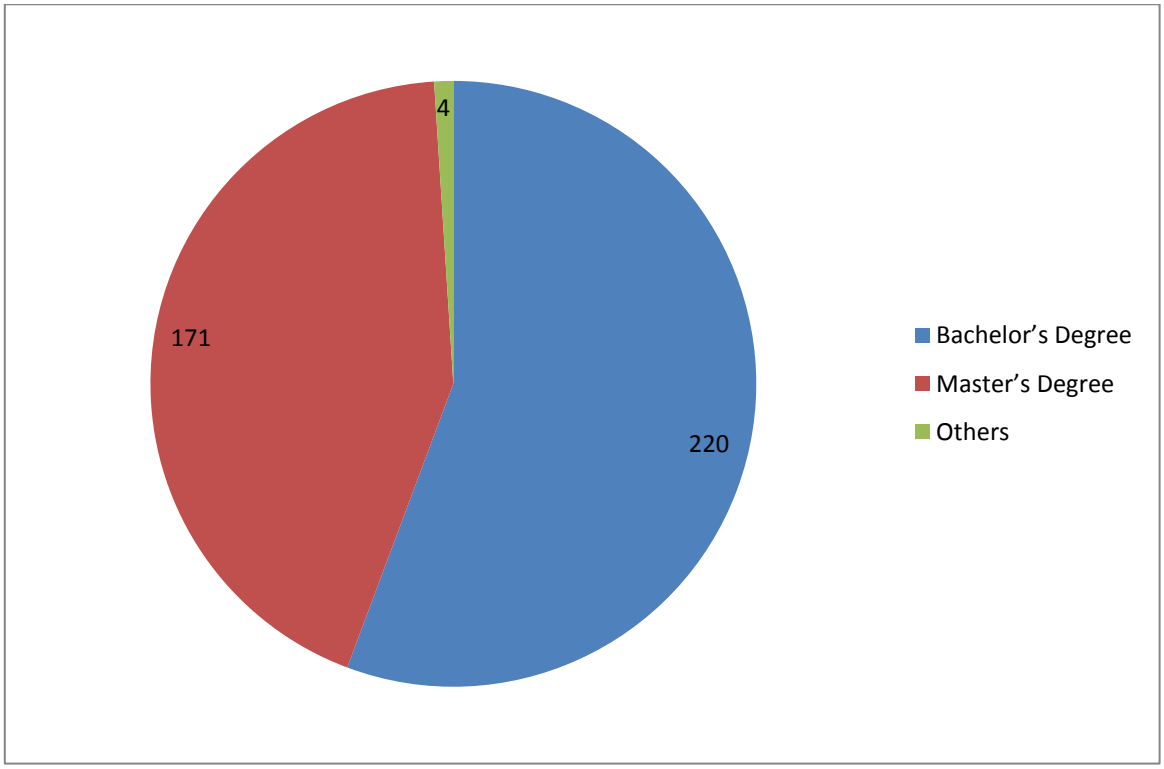
Source: Primary Data

Inference

It can be certain from the above table that the educational qualification of 55.70 percent of the women bank employees is bachelor's degree holders, 43.29 percent master's degree holders, and rest 1.01 percent are in others category, which includes diploma and more than postgraduate. This can be visualized in the chart given below.

Chart 5.5

Educational qualification of women bank employees



Monthly family income of women bank employees

The monthly family income of women bank employees may play a significant role in determining their level of job stress and job satisfaction level. Hence, it is included as a profile variable for the present study. In the present study, the monthly family income is classified as less than Rs. 100,000, Rs.100,000– Rs.1,50,000, Rs.1,50,000–Rs.200,000 and above Rs.200,000. The classification of the women bank employees based on the monthly income is shown in the following table.

Table 5.6

Monthly family income of women bank employees

S. No	Monthly family income	Number of the respondents	Percentage of total
1	Less than Rs.100,000	156	39.49
2	Rs.100,000– Rs.150,000	78	19.75
3	Rs.150,000–Rs.200,000	79	20.00
4	Above Rs.200,000	82	20.76
	Total	395	100

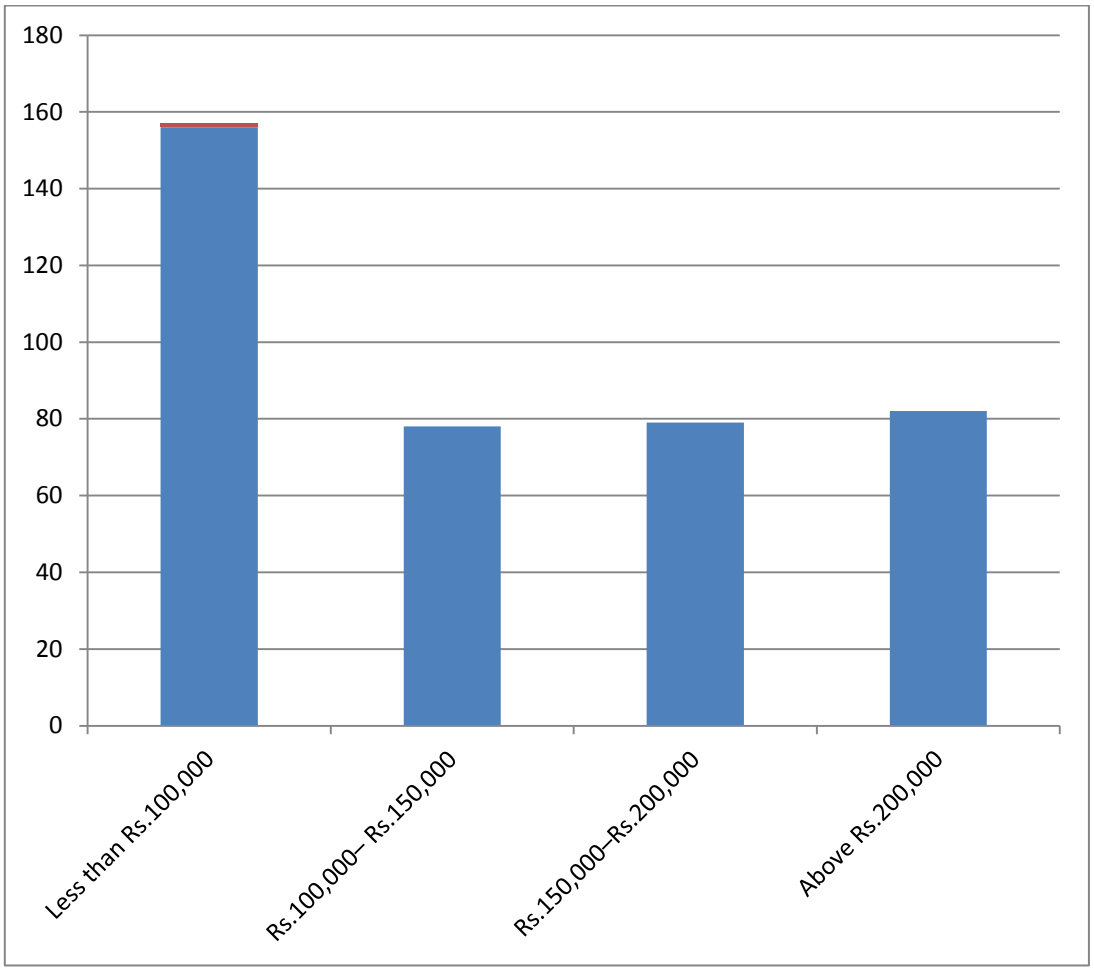
Source: Primary Data

Inference

It can be entirely from the above table that the monthly family income of 39.49 percent of women bank employees is less than Rs. 100,000, for 20.76 percent, it is above Rs. 200,000, for 20.00 per cent it is Rs.150,000–Rs.200,000 and for the rest 19.75 it is Rs.100,000– Rs.150,000. This is visualized in the chart given below.

Chart 5.6

Monthly family income of women bank employees



Total work experience of women bank employees

The maturity level of women bank employees may increase with experience, and hence the experience of the respondents may have an impact on their perception towards job stress and job satisfaction. For the present study, the respondents are classified in the following experience level categories less than 5 Years, 5 years – 10 years, 10years – 15 years, 15years – 20 years, 20years – 25 years, and above 25 years. The distribution of the women bank employees based on their experience is detailed in the following table.

Table 5.7

Total work experience of women bank employees

S. No	Total work expereince (in years)	Number of the respondents	Percentage of total
1	Less than 5 Years	162	41.01
2	5 – 10 years	170	43.04
3	10 – 15 years	24	6.08
4	15 – 20 years	20	5.06
5	20 – 25 years	19	4.81
6	Above 25 years	-	-
	Total	395	100

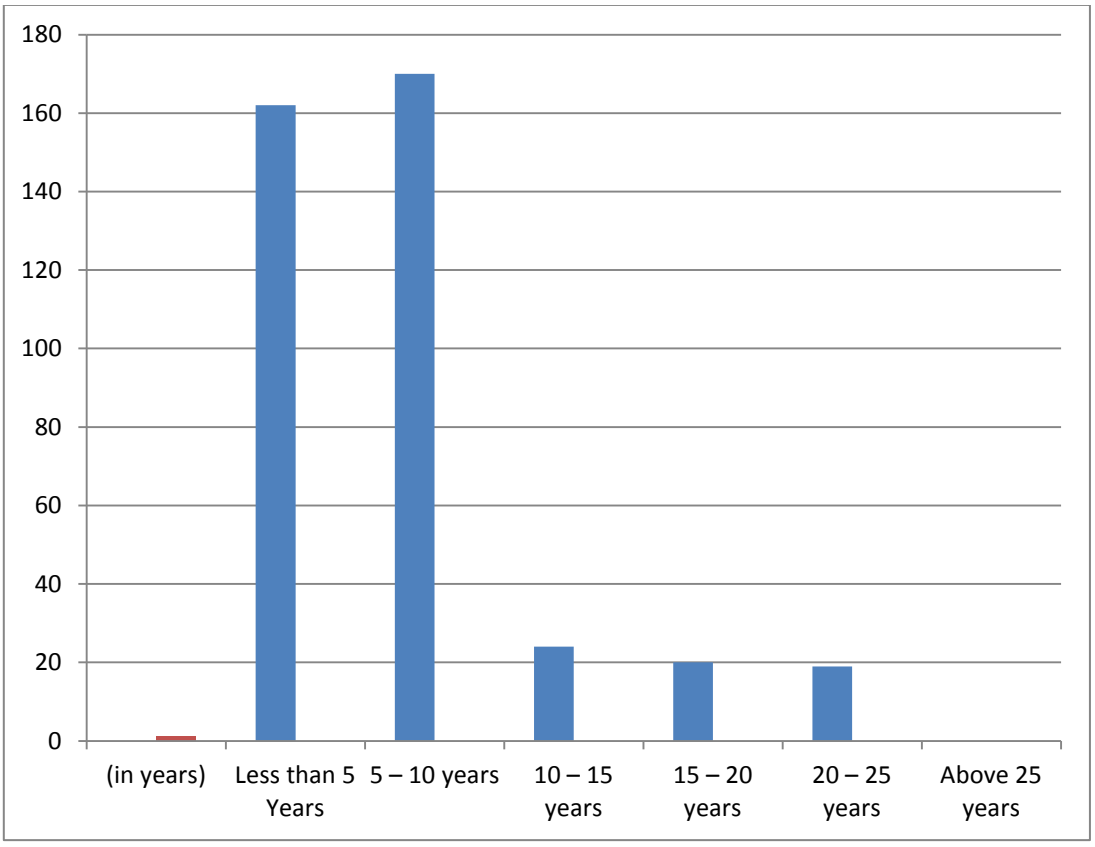
Source: Primary Data

Inference

It can be implicit from the above table that for 43.04 percent of the respondents, the whole work experience is 5 to 10 years, for 41.01 percent, it is less than five years, for 6.08 percent it is 10 to 15 years, for 5.06 percent it is 15 to 20 years and for the rest 4.81 percent it is 20 to 25 years. This can be visualized in the chart shown below.

Chart 5.7

Total work experience of women bank employees



Number of dependents in the family of women bank employees

In the Indian context, women play a pivotal role in managing their household, and the responsibility is usually in proportion to the number of dependents in their family. Women bank employees need to spend more time and energy when the number of dependents in their family is higher. This may be related to job stress experienced by them and their job satisfaction level. Hence, it is included as one of the profile variables of the present study. Women bank employees are classified as having no dependents, having 1 to 2 dependents, and having more than two dependent family members, and the details are presented in the following table.

Table 5.8

Number of dependents in the family of women bank employees

S. No	Number of dependents	Number of the respondents	Percentage of total
1	No dependents	39	9.88
2	1-2 members	285	72.15
3	Above 2 members	71	17.97
	Total	395	100

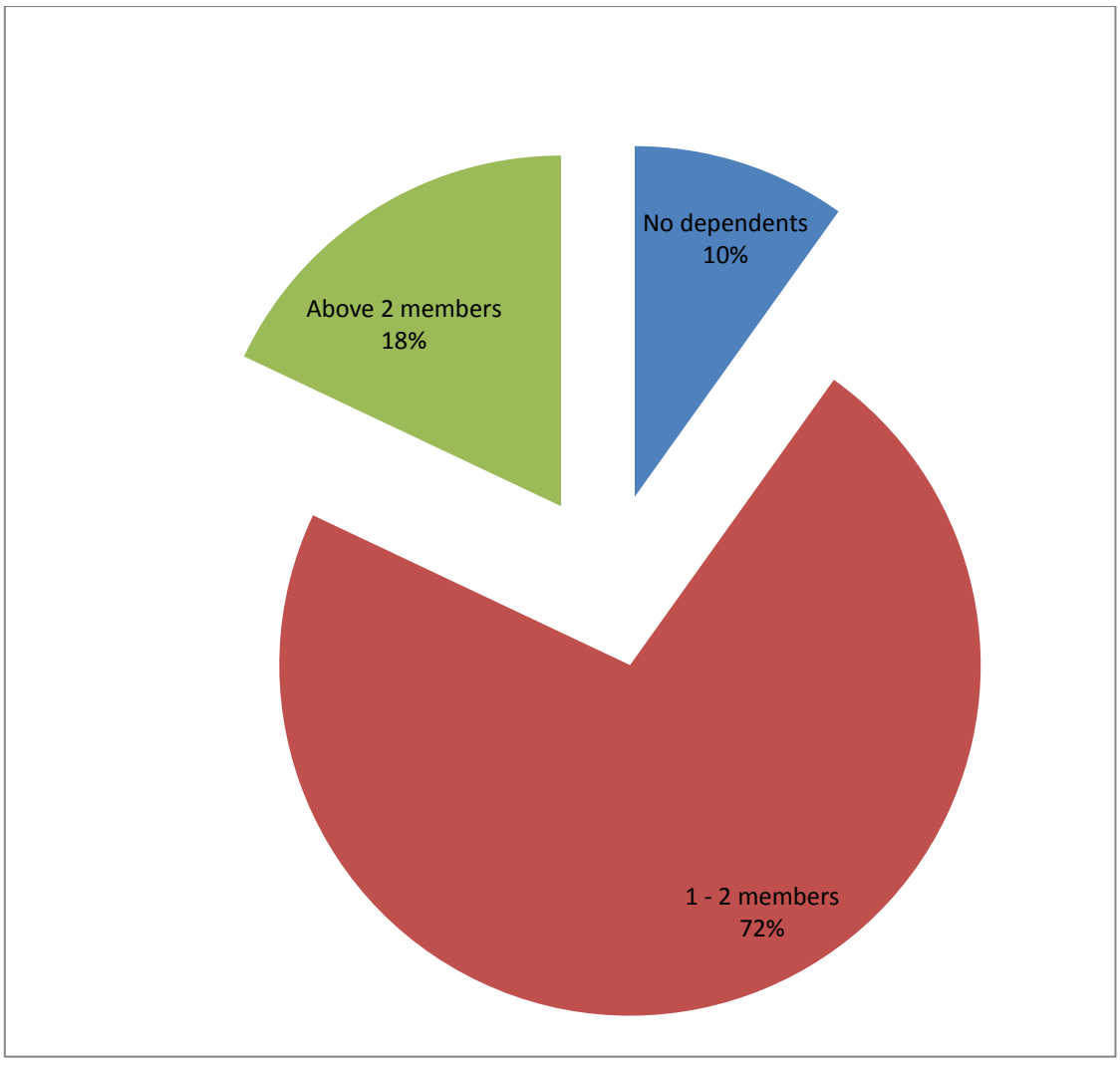
Source: Primary Data

Inference

It can be implied from the above table that 72.15 percent of the respondents have 1 to 2 dependent members in their family, 17.97 percent have above two dependent members and the rest 9.88 percent have no dependent family members. This can be visualized in the chart shown below.

Chart 5.8

Number of dependents in the family of women bank employees



Distance commuted every day by women bank employees

Commuting is a very common aspect of modern city life. Women bank employees commuting long distances every day may be more prone to job stress, which is included as one of the profile variables of the present study. Women bank employees are classified based on distance commuted every day as less than 10 kilometers, 10 - 20 kilometers, 20 - 30 kilometers, and above 30 kilometers, as shown in the following table.

Table 5.9

Distance commuted every day by women bank employees.

S. No	Distance commuted everyday	Number of the respondents	Percentage of total
1	less than 10 km	214	54.18
2	10 - 20 km	154	38.99
3	20 - 30 km	23	5.82
4	Above 30km	4	1.01
	Total	395	100

Source: Primary Data

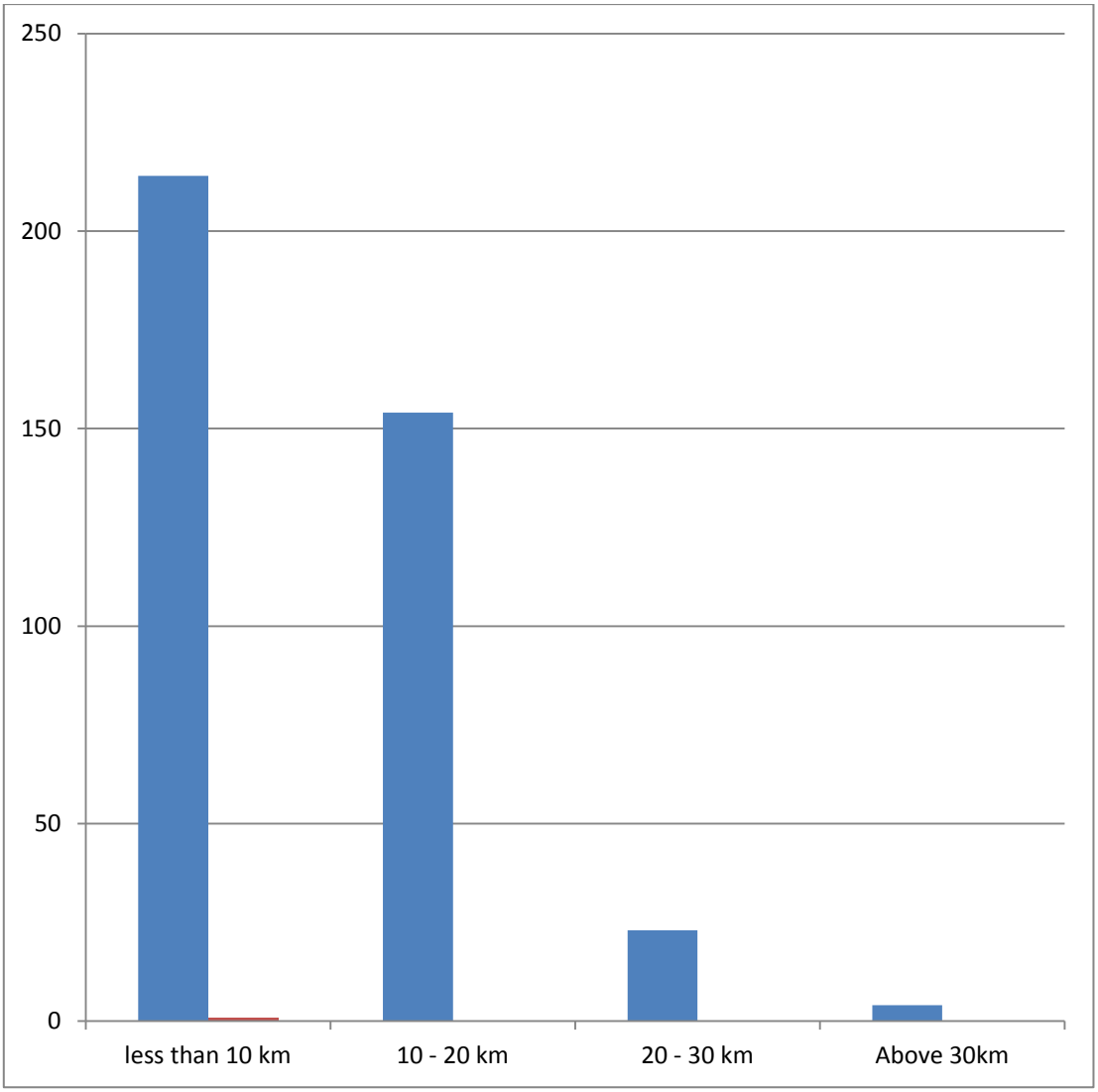
Inference

It can be unreserved from the above table that 54.18 percent of the respondents commute less than 10 kilometers every day, 38.99 percent commute 10 to 20 kilometers every day, 5.82 percent commute 20 to 30 kilometers every

day, and the rest 1.01 percent commute more than 30 kilometers every day. This can be visualized in the chart given below.

Chart 5.9

Distance commuted every day by women bank employees



Location of residence of women bank employees

The location of residence of women bank employees may be urban, semi-urban, and rural. The availability and quality of facilities like health care, entertainment, school education, etc. depend upon the residence location. In the Indian context, quality of life is generally better in urban areas than in rural areas. The distribution of women bank employees based on the location of their residence is detailed in the following table.

Table 5.10

Location of residence of women bank employees

S. No	Residence location	Number of the respondents	Percentage of total
1	Urban	257	65.06
2	Rural	38	9.62
3	Semi urban	100	25.32
	Total	395	100

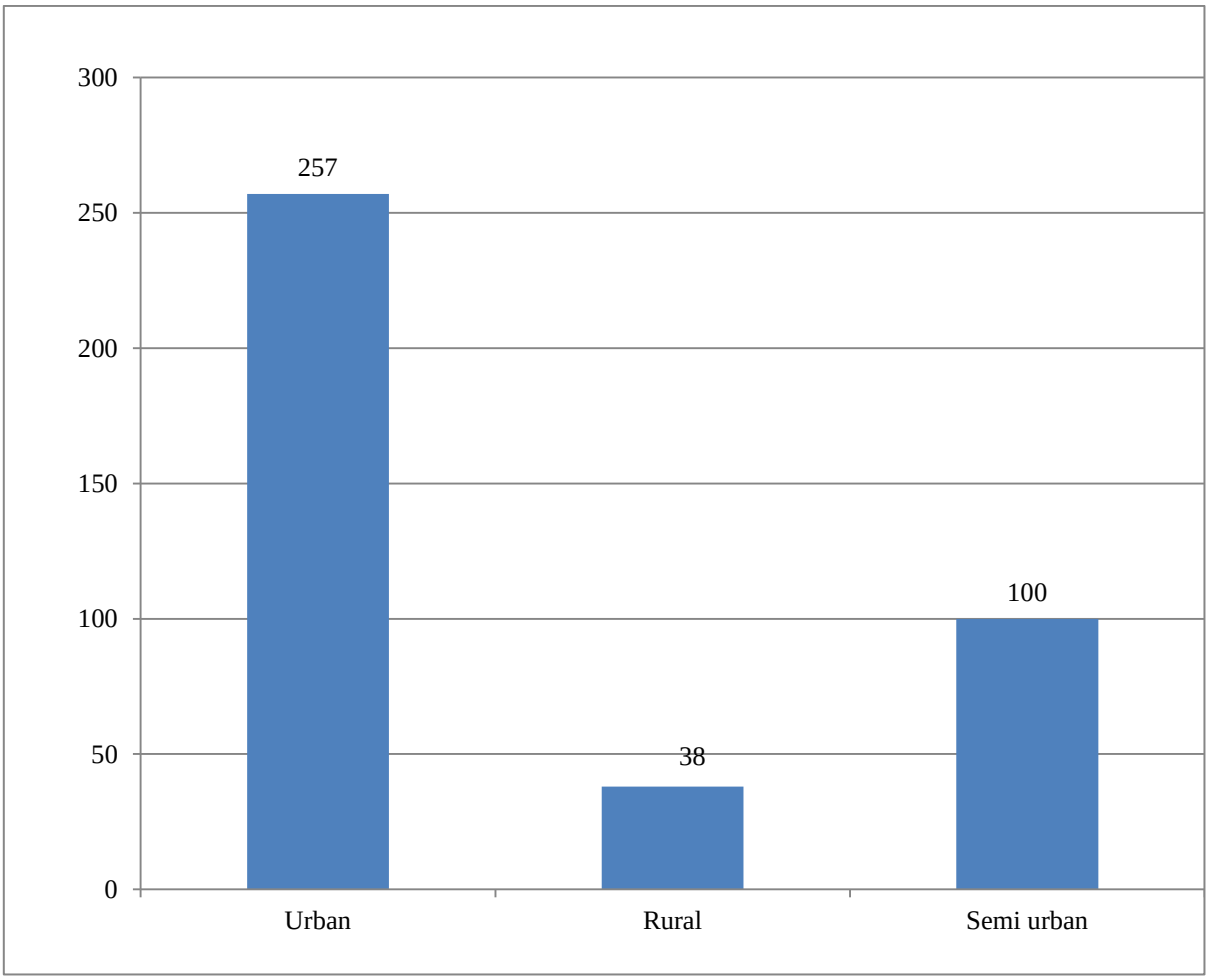
Source: Primary Data

Inference

It can be entirely the above table that 65.06 percent of the respondents reside in an urban area, 25.32 percent live in semi-urban areas, and the rest 9.62 percent live in rural areas. This can be visualized in the chart shown below.

Chart 5.10

Location of residence of women bank employees



Current working status of women bank employees

The current working status of women bank employees may be either probation or permanent. The current working status may be related to job stress experienced by them and their job satisfaction level. Hence, it is admitted as one of the profile variables of the present study. The working status of women bank employees is detailed in the following table.

Table 5.11

Current working status of women bank employees

S. No	Current working status	Number of the respondents	Percentage of total
1	Probation	140	35.44
2	Permanent	255	64.56
	Total	395	100

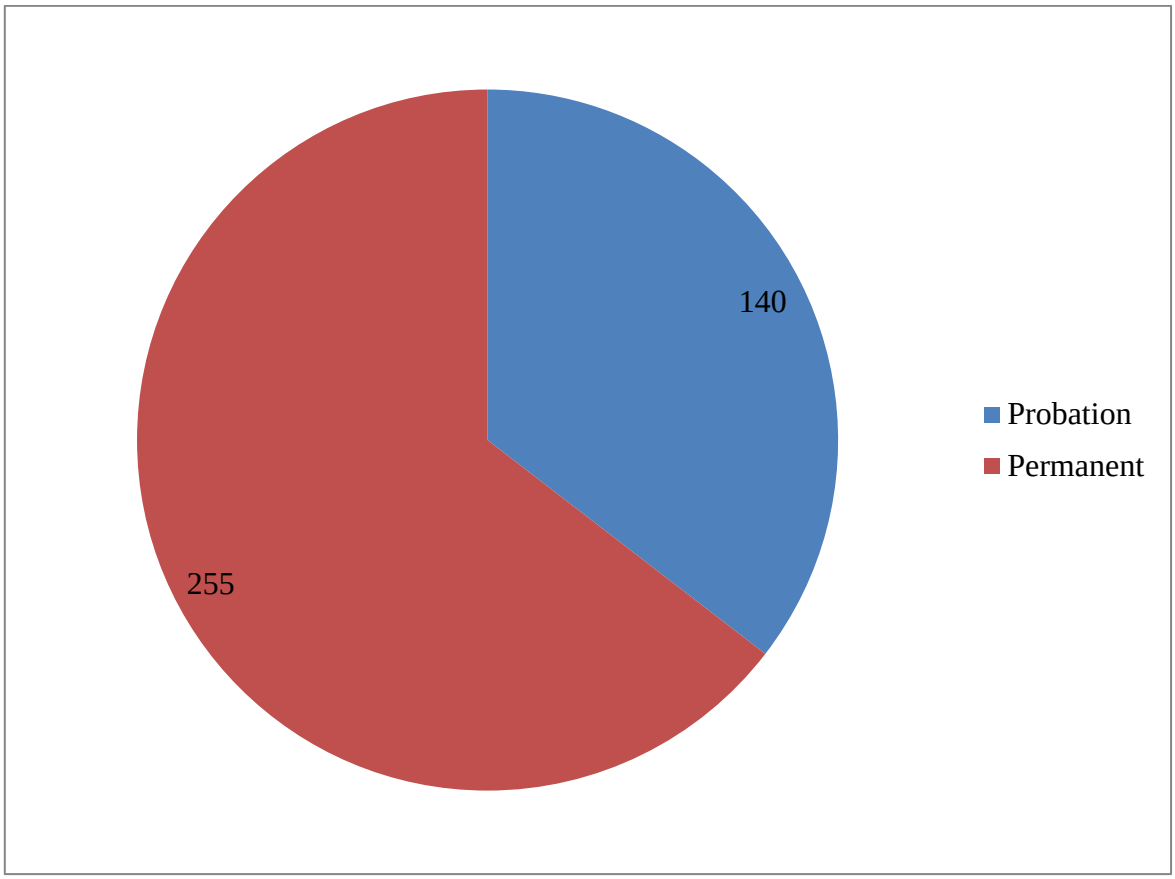
Source: Primary Data

Inference

It can be accurate from the above table that 64.56 percent of the women bank employees are permanent employees, and the rest, 35.44 percent, are in probation period.

Chart 5.11

Current working status of women bank employees



Motivation to join banking sector for women bank employees

Women bank employees may be motivated to join the banking sector because of a higher salary, higher social status, a parent was/is a bank employee, and other reasons. The motivating factor of women bank staff to join the banking sector may be mutual to job stress experienced by them and their job satisfaction level. Hence, it is combined as one of the profile variables of the present study. The classification of women bank employees based on motivating them to join the banking sector is detailed in the following table.

Table 5.12

Motivation to join banking sector for women bank employees

S. No	Motivation to join banking sector	Number of the respondents	Percentage of total
1	Salary	218	55.19
2	Social status	56	14.18
3	Parent was/is a bank employee	59	14.93
4	Others	62	15.70
	Total	395	100

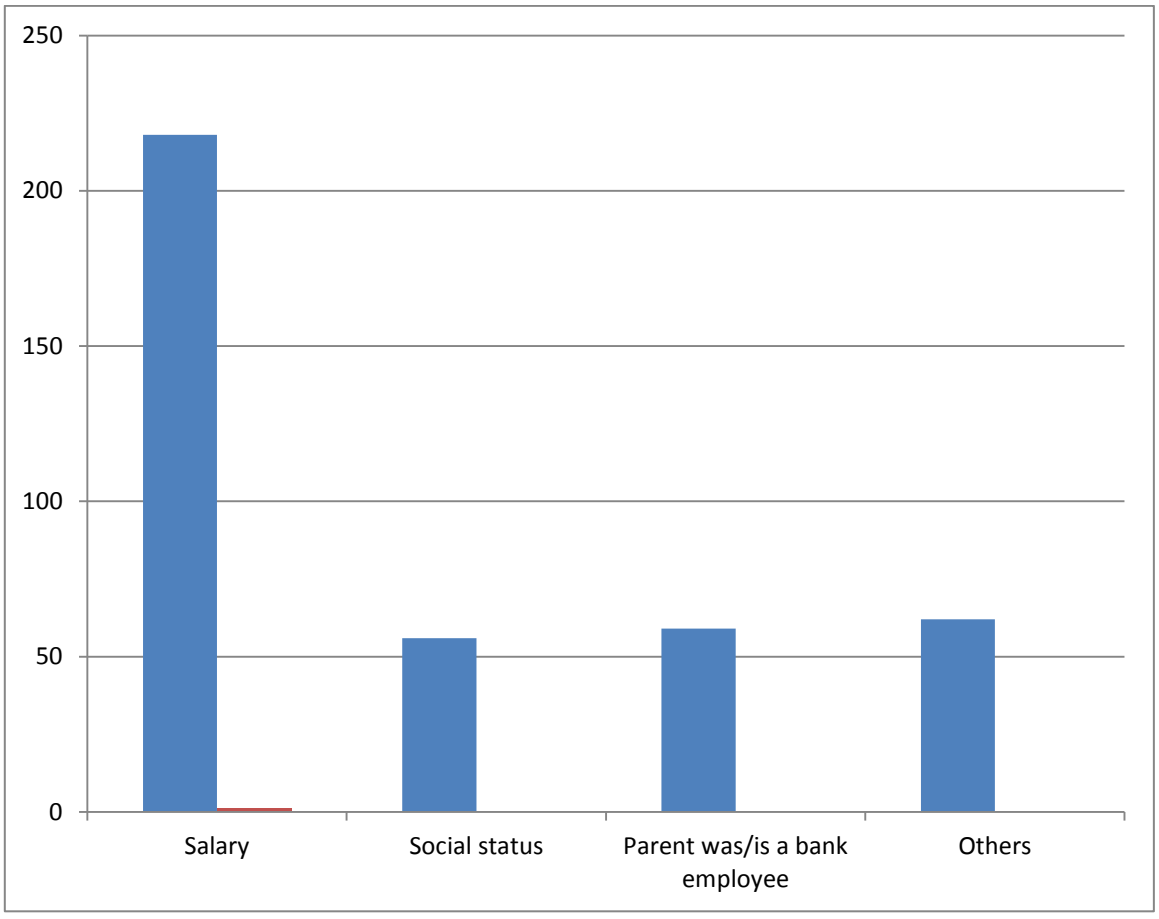
Source: Primary Data

Inference

It can be implicative from the above table that 55.19 percent of the employees are motivated to join the banking sector because of salary, 14.93 percent are motivated because their parent was/ is a bank employee, 14.18 percent are motivated because of social status. The rest 15.70 percent are motivated because of other reasons. This can be visualized in the chart shown below.

Chart 5.12

Motivation to join banking sector for women bank employees



5.3 Factor analysis for stress variables

Factor analysis is a statistical technique advocated by Charles Spearman in the year 1904 (Spearman, 1904)[1] Factor analysis is a dimension reduction technique employed to reduce many variables into a few factors. In the present study, factor analysis was done to minimize 35 variables into eight representative characteristics.

Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett's tests of suitability for the data

Table 5.13 below shows the Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett's test results, which show the suitability of the data drawn through this research for factor analysis.

Table 5.13

KMO and Bartlett's test results – Stress

Kaiser-Meyer-Olkin measure of sampling adequacy		0.821
Bartlett's Test of Sphericity	Approx. Chi-Square	6843.686
	df	595
	sig.	.000

[1] Spearman, C (1904) "General Intelligence," The American Journal of Psychology, 15 (2), 201-292

The Kaiser-Meyer-Olkin (KMO) Measure of sampling adequacy is a test used to find the proportion of variance in variables, which is common variance. This is caused because of the underlying factors. High values of Kaiser-Meyer-Olkin measure of sampling adequacy test close to 1.0 typically signify that factor analysis results will be useful when administered with the given data. On the other hand, if the value of Kaiser-Meyer-Olkin measure of sampling adequacy test value is less than 0.5, the results of the factor analysis are not likely to be very useful (ibm.com, 2017, a)[2]. In the present study, the KMO measure is 0.821, validating the suitability of factor analysis. Bartlett's test of sphericity shows whether a given correlation matrix is an identity matrix, which will signify that the variables used in the study are unrelated. Minimal values, which are less than 0.05, show that there are possibly significant relationships among given variables. If the value is higher than 0.10, it points out that the data is not appropriate for factor analysis. In the present study, the significance level has a minimum value that is 0.000, which is less than 0.05, suggesting that the variables used in the analysis are highly correlated.

[2] ibm.com (2017) KMO and Bartlett's Test Retrieved December 21, 2017, from https://www.ibm.com/support/knowledgecenter/en/SSLVMB_24.0.0/spss/tutorials/fac_telco_kmo_01.html

Communalities

Communalities value for variables is equal to the sums of squares of the loadings for the variables for all the factors. Communalities value symbolizes the level of overlap between the variables and factors (Comrey, and Lee, 1992)[3] . Initial communalities estimate the variance in each variable accounted for by all factors, and in the case of principal components analysis, this is always equal to 1.0. Extraction communalities are an estimation of variance in each variable accounted for by the elements (ibm.com, 2017, a)[4] . A small extraction communality value less than 0.5 indicates that the variable is not suitable for analysis. In the present study, the extracted communality value of all the variables is above 0.5, all the 35 variables are included for the comment. The following table presents the initial and extraction communalities.

[3] Comrey, A.L, and Lee, H.B. (1992) A First Course in Factor Analysis, New York: Psychology Press, Taylor &. Francis Group

[4] ibm.com (2017) Communalities Retrieved December 21, 2017, from https://www.ibm.com/support/knowledgecenter/SSLVMB_23.0.0/spss/tutorials/fac_cars_communalities_01.html

Table 5.14

Initial and Extraction Communalities of Variables – Stress

S. No	Variables	Initial	Extraction
1	I feel I miss out some of the rewarding aspects of being a parent because of my work	1.000	.652
2	My family listens to my work related problems and guides me	1.000	.667
3	Crowding and lack of privacy is not a problem in my bank	1.000	.537
4	Togetherness and comradeship is common in my work group	1.000	.501
5	My family members help me in household chores	1.000	.626
6	My work makes me short tempered, irritated with my family members	1.000	.622
7	I have to shoulder major portion of my family responsibilities	1.000	.502
8	I am very clear about my role and expectations of my superiors	1.000	.536
9	Lighting is adequate in my bank	1.000	.797
10	Excessive noise, heat or cold is not a problem in my bank	1.000	.739
11	Inadequate information is not a problem in my bank	1.000	.677
12	Inadequate or ambiguous measurement of performance is not a problem in my bank	1.000	.666
13	Poor or inadequate feedback about performance is not a problem in my bank	1.000	.714
14	Communication is excellent in my bank	1.000	.648
15	Conflicting or ambiguous goals are not set in my bank	1.000	.668
16	Too much of centralisation in my bank leads to lack of employee participation in decision making	1.000	.683

17	There are opportunities for the advancement of employees in my bank	1.000	.747
18	Rules in my bank are generally inflexible	1.000	.669
19	Procedures in my bank are not ambiguous	1.000	.730
20	Greater amount of formalisation in my bank restricts individual thinking	1.000	.677
21	High degree of specialisation practised in my bank leads to boredom	1.000	.642
22	Commuting daily makes me tired	1.000	.640
23	Control systems in my bank are fair	1.000	.706
24	Managing bossy and demanding customers is a routine thing in our bank	1.000	.547
25	Members are encouraged to share their joy or sorrow with other members in my work group	1.000	.674
26	Employees in my bank are not frequently relocated	1.000	.541
27	My energy levels never go down even when I have to shoulder heavy work load	1.000	.621
28	I do things at a fast pace	1.000	.558
29	Air pollution is health hazard for employees in my bank	1.000	.721
30	I can express my feeling freely to my colleagues	1.000	.558
31	I am very competitive when compared to my colleagues	1.000	.674
32	I always feel relaxed	1.000	.712
33	I have few interests outside my bank and work	1.000	.671
34	Recently there was a major life change for me (for example marriage, sickness, death of close family member, divorce, etc.)	1.000	.549
35	Managing huge crowd of customers is a routine problem in our bank	1.000	.574

Total Variance

The word Eigenvalue comes from German, where "eigen" means "own" and used in a sense that it is one's property (Mulaik, 2010)[5]. The eigenvalue is the sum of squares of the factor loadings and explains the quantity of variance explained by each factor. Factors with more considerable Eigenvalue explain more variance, and Eigenvalues must be positive or zero (Kline, 1994)[6]. The following table presents the Eigenvalues, percentage of variance explained, and cumulative variance, defined for the factor solution.

Table 5.15

Total variance explained – stress

Total Variance Explained									
Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.745	24.986	24.986	8.745	24.986	24.986	5.960	17.029	17.029
2	3.848	10.993	35.979	3.848	10.993	35.979	3.538	10.109	27.138
3	2.483	7.094	43.073	2.483	7.094	43.073	3.491	9.974	37.112
4	1.781	5.089	48.162	1.781	5.089	48.162	2.615	7.471	44.583
5	1.587	4.533	52.695	1.587	4.533	52.695	1.863	5.324	49.907
6	1.422	4.063	56.758	1.422	4.063	56.758	1.784	5.096	55.003
7	1.168	3.338	60.096	1.168	3.338	60.096	1.609	4.598	59.601

[5] Mulaik, S (2010) Foundations of Factor Analysis, Boca Raton: CRC Press Taylor & Francis Group

[6] Kline, P (1994) An easy guide to factor analysis, New York: Routledge

8	1.120	3.199	63.295	1.120	3.199	63.295	1.293	3.694	63.295
9	.995	2.843	66.139						
10	.876	2.503	68.642						
11	.869	2.482	71.124						
12	.796	2.274	73.398						
13	.788	2.250	75.648						
14	.702	2.006	77.654						
15	.656	1.875	79.529						
16	.637	1.820	81.349						
17	.598	1.709	83.058						
18	.569	1.626	84.684						
19	.520	1.487	86.170						
20	.487	1.391	87.561						
21	.450	1.286	88.847						
22	.411	1.175	90.022						
23	.394	1.126	91.148						
24	.393	1.122	92.271						
25	.372	1.062	93.333						
26	.346	.989	94.322						
27	.311	.890	95.211						
28	.285	.815	96.027						
29	.281	.803	96.829						
30	.236	.674	97.504						
31	.234	.669	98.173						
32	.201	.575	98.748						
33	.179	.512	99.260						
34	.136	.390	99.650						
35	.122	.350	100.000						
Extraction Method: Principal component analysis.									

The first panel presents the values based on initial Eigenvalues. For the initial solution, there are as many components or factors as the variables. The "Total" column gives the variance in the observed variables accounted by each element or factor.

The "% of Variance" column shows the percent of variance accounted by each element related to the total variance in all the variables. The "Cumulative %" column gives the percent of variation accounted by all factors or components up to eight elements. In this research, the researcher has taken all the eight components or factors' Eigenvalue as they are more than one and account for a cumulative variance of 63.295 %. The extraction sums of the squared loadings group give information regarding the extracted factors or components. For principal components extraction, these values are the same as those reported under initial Eigenvalues.

Rotated component matrix

The following table displays the rotated component matrix and reports the factor loadings for each variable on the components or factors after rotation. Each number represents the partial association between the item and the rotated factor. These associations help to formulate an interpretation of the elements or components by looking for a common string among the variables that have large loadings for a particular element or component. The factor analysis rotation methods start with the original axes and apply a mathematical rotation which simplifies the relationships between elements and variables.

Table 5.16

Rotated component matrix – stress

S. No	Rotated component matrix								
		Component							
		1	2	3	4	5	6	7	8
1	There are opportunities for the advancement of employees in my bank	**.828**	-.154	.091	.007	-.091	-.125	.016	-.073
2	Greater amount of formalisation in my bank restricts individual thinking	**.765**	-.186	.122	.185	.048	-.074	-.021	.015
3	Rules in my bank are generally inflexible	**.753**	-.161	.099	.136	.077	-.111	.084	.147
4	Procedures in my bank are not ambiguous	**.738**	-.246	.100	.306	.077	-.003	.038	.119
5	Too much of centralisation in my bank leads to lack of employee participation in decision making	**.737**	-.166	.163	.214	-.059	-.124	.066	-.127
6	High degree of specialisation practised in my bank leads to boredom	**.680**	-.327	.137	.092	.097	-.060	-.179	-.029
7	Control systems in my bank are fair	**.619**	-.042	.328	-.098	.076	.120	-.197	.381
8	Employees in my bank are not frequently relocated	**.566**	.113	.213	.024	.023	.035	.265	-.018
9	I am very clear about my role and expectations of my superiors	**.490**	-.046	.039	.247	.097	-.039	-.048	.135

10	I feel I miss out some of the rewarding aspects of being a parent because of my work	-.205	**.735**	-.015	-.105	-.098	.161	.153	-.003
11	My family members help me in household chores	-.127	**.732**	-.036	-.090	.215	.098	-.067	.065
12	My work makes me short tempered, irritated with my family	-.102	**.729**	.041	-.114	.175	.171	-.070	.025
13	My family members listens to my work related problems and guides me	-.263	**.707**	-.075	-.051	-.166	.023	.247	-.014
14	I have to shoulder major portion of my family responsibilities	-.129	**.575**	-.141	.203	-.076	.295	-.025	.000
15	I always feel relaxed	.195	-.129	**.782**	.193	.041	-.052	-.062	-.010
16	I am very competitive when compared to my colleagues	.206	.058	**.767**	.078	.037	-.070	.110	-.126
17	I have few interests outside my bank and work	.160	-.155	**.751**	.063	.084	-.023	.187	.105
18	Recently there was a major life change for me (for example marriage, sickness, death of close family member, divorce, etc.)	.072	-.035	**.689**	.016	-.034	.027	-.080	.245
19	My energy levels never go down even when I have to shoulder heavy work load	.093	.104	**.598**	.048	.146	-.180	.431	-.053

20	I do things at a fast pace	.232	-.036	**.463**	.019	.249	.231	-.017	-.415
21	Inadequate information is not a problem in my bank	.225	.095	.110	**.716**	-.143	-.055	-.105	-.241
22	Poor or inadequate feedback about performance is not a problem in my bank	.243	-.112	.086	**.704**	.019	-.237	-.094	.273
23	Communication is excellent in my bank	.515	-.141	.026	**.597**	.018	.018	-.028	.064
24	Inadequate or ambiguous measurement of performance is not a problem in my bank	.434	-.247	.183	**.541**	.102	.204	.005	.197
25	Conflicting or ambiguous goals are not set in my bank	.458	-.167	.115	**.528**	.271	.140	.206	-.055
26	Togetherness and comradeship is common in my work group	-.165	.368	.118	**.394**	.388	-.098	.088	.040
27	Managing huge crowd of customers is a routine problem in our bank	.041	-.155	.096	-.007	**.710**	.089	.087	-.142
28	Crowding and lack of privacy is not a problem in my bank	.048	.196	-.052	.142	**.583**	-.101	.305	.175
29	Managing bossy and demanding customers is a routine thing in our bank	.429	.199	.140	-.107	**.473**	.026	-.182	.186
30	Members are encouraged to share	.382	.339	.207	-.210	**.422**	-.230	.026	-.307

	their joy or sorrow with other members in my work group								
31	Lighting is adequate in my bank	-.078	.345	-.106	-.158	.034	**.790**	.103	-.008
32	Excessive noise, heat or cold is not a problem in my bank	-.160	.342	-.043	.019	-.022	**.766**	-.040	-.072
33	Air pollution is health hazard for employees in my bank	-.009	.028	.066	-.067	.296	.178	**.768**	-.039
34	I can express my feeling freely to my colleagues	.069	.119	.433	-.095	-.082	-.136	**.550**	.120
35	Commuting daily make me tired	.363	.119	.224	.106	.034	-.064	.069	**.650**

Extraction method: a principal component analysis.

Rotation method: varimax with kaisernormalization.

Rotation converged in 11 iterations.

Through factor analysis, the extraction of eight factors out of 35 variables related to stress is done. It can be inferred from Table 5.17 that nine variables correlate with the first factor; 5 variables correlate with the second factor; 6 variables correlate with the third factor; 6 variables correlate with the fourth factor, four variables with the fifth factor; 2 variables correlate with the sixth factor; 2 variables correlate with seventh factor and one variable correlate with the eighth factor.

Table 5.17

Factors of Stress

S. No	Stress factors	Number of variables	Eigen value	% of Variance	Cumulative %
1.	Organisational stressors	9	5.960	17.029	17.029
2	Family stressors	5	3.538	10.109	27.138
3	Individual stressors	6	3.491	9.974	37.112
4	Communication and feedback stressors	6	2.615	7.471	44.583
5	Managing customers stressors	4	1.863	5.324	49.907
6.	Environmental stressors	2	1.784	5.096	55.003
7	Pollution stressors	2	1.609	4.598	59.601
8	Commuting stressor	1	1.293	3.694	63.295
Kaiser-Meyer-Olkin measure of sampling adequacy : 0.821			Bartlett's test of sphericity: Chi –Square : 6843.686		

The first factor is the organizational stressors factor, it comprises nine variables, and its eigenvalue is 5.96. The second factor is called a family stressors factor, it contains five variables, and its eigenvalue is 3.538. The third factor is named individual stressors factor, it contains six variables, and its eigenvalue is 3.491. The fourth factor is the communication and feedback stressors factor, it

contains six variables, and its eigenvalue is 2.615. The fifth factor is managing customers' stressors factor, it comprises four variables, and its eigenvalue is 1.863. The sixth factor is the environmental stressors factor, it consists of two variables, and its eigenvalue is 1.784. The seventh factor is called a pollution stressors factor, it contains two variables, and its eigenvalues is 1.609. The eighth factor is named as commuting stressor factor, it has one variable, and its eigenvalues is 1.293.

Table 5.18

Details of stress variables and underlying factors

S. No	Stress	Variables	Component
1	**Organisational stressors**	There are opportunities for the advancement of employees in my bank	**.828**
		Greater amount of formalisation in my bank restricts individual thinking	**.765**
		Rules in my bank are generally inflexible	**.753**
		Procedures in my bank are not ambiguous	**.738**
		Too much of centralisation in my bank leads to lack of employee participation in decision making	**.737**
		High degree of specialisation practised in my bank leads to boredom	**.680**
		Control systems in my bank are fair	**.619**
		Employees in my bank are not frequently relocated	**.566**
		I am very clear about my role and expectations of my superiors	**.490**

2	**Family stressors**	I feel I miss out some of the rewarding aspects of being a parent because of my work	**.735**
		My family members help me in household chores	**.732**
		My work makes me short tempered, irritated with my family	**.729**
		My family members listen to my work related problems and guide me	**.707**
		I have to shoulder major portion of my family responsibilities	**.575**
3	**Individual stressors**	I always feel relaxed	**.782**
		I am very competitive when compared to my colleagues	**.767**
		I have few interests outside my bank and work	**.751**
		Recently there was a major life change for me (for example marriage, sickness, death of close family member, divorce, etc.)	**.689**
		My energy levels never go down even when I have to shoulder heavy work load	**.598**
		I do things at a fast pace	**.463**
4	**Communication and feedback stressors**	Inadequate information is not a problem in my bank	**.716**
		Poor or inadequate feedback about performance is not a problem in my bank	**.704**
		Communication is excellent in my bank	**.597**
		Inadequate or ambiguous measurement of performance is not a problem in my bank	**.541**
		Conflicting or ambiguous goals are not set in my bank	**.528**
		Togetherness and comradeship is common in my work group	**.394**

5	**Managing customers stressors**	Managing huge crowd of customers is a routine problem in our bank	**.710**
		Crowding and lack of privacy is not a problem in my bank	**.583**
		Managing bossy and demanding customers is a routine thing in our bank	**.473**
		Members are encouraged to share their joy or sorrow with other members in my work group	**.422**
6	**Environmental stressors**	Lighting is adequate in my bank	**.790**
		Excessive noise, heat or cold is not a problem in my bank	**.766**
7	**Pollution stressors**	Air pollution is health hazard for employees in my bank	**.768**
		I can express my feeling freely to my colleagues	**.550**
8	**Commuting stressor**	Commuting daily makes me tired	**.650**

The primary purpose of administering factor analysis is to identify the key factors having a significant impact on the stress. To achieve this objective, studies are done based on the response of 395 women bank employees towards 35 variables, and eight representative factors are extracted through factor analysis. The eight factors extracted through factor analysis are Organisational stressors, Family stressors, Individual stressors, Communication and feedback stressors, Managing customers stressors, Environmental stressors, Pollution stressors, and Commuting stressors.

The first factor is "Organisational stressors" it includes the variables there are opportunities for the advancement of employees in my bank, a greater amount

of formalization in my bank restricts individual thinking, rules in my bank are generally inflexible, procedures in my bank are not ambiguous, too much of centralization in my bank leads to lack of employee participation in decision making, a high degree of specialization practiced in my bank leads to boredom, control systems in a bank are fair, employees in my bank are not frequently relocated, and I am very clear about my role and expectations of my superiors.

The second factor is "Family stressors," it includes the variables; I feel I miss out on some of the satisfying aspects of being a parent because of my work; my family members help me in household chores, my work makes me short-tempered, irritated with my family members, my family members listens to my work-related problems and guides me. I have to shoulder a significant portion of my family responsibilities.

The third factor is "Individual stressors," it includes the variables, I always feel relaxed, I am very competitive when compared to my colleagues, I have few interests outside my bank and work, Recently there was a significant life change for me (for example marriage, sickness, death of a close family member, divorce, etc.), my energy levels never go down even when have to shoulder the heavy workload. I do things at a fast pace.

The fourth factor is "Communication and feedback" it includes the variables, Inadequate information is not a problem in my bank, Poor or inadequate feedback about performance is not a problem in my bank, Communication is excellent in my bank, Inadequate or ambiguous measurement of performance is not a problem in my bank, Conflicting or ambiguous goals are not set in my bank and Togetherness and comradeship is common in my workgroup.

The fifth factor is "Managing customers stressors," it includes the variables, Managing a massive crowd of customers is a routine problem in our bank, Crowding and lack of privacy is not a problem in my bank, Managing bossy and demanding customers is a regular thing in our bank and Members are encouraged to share their joy or sorrow with other members in my work group.

The sixth factor is "Environmental stressors" it includes the variables, Lighting is often adequate in my bank, and Excessive noise, heat, or cold is not a problem in my bank.

The seventh factor is "Pollution stressors" it includes the variables, Air pollution is a health hazard for employees in my bank, and I can express my feeling freely to my colleagues

The eighth factor is "Commuting stressor"; it includes the variable, Commuting daily make me tired.

Association between the profile of the respondents and stress factors

The shape of the respondents may have an association with the stress factors. The profile variable was taken for the study are designation, age, marital status, type of family, educational qualification, monthly family income, total work experience, number of dependents, distance commuted every day, residence location, current working status, and motivation to join the banking sector. To identify the impact of the profile variables on stress factors One-way Analysis of Variance (ANOVA) is applied, and the results are presented in the following section.

One way ANOVA between the designation of women bank employees and stress factors

To find a relationship between the designation of women bank employees and stress factors, the following null hypothesis was formulated.

H_0: There is no significant distinction between the designation of women bank employees and stress factors.

H_1: There is a substantial difference between the designation of women bank employees and stress factors.

The agreement towards stress factors was subjected to one-way ANOVA with the designation of women bank employees. The values of F and their corresponding significance levels are shown in the following table.

Table 5.19

One way ANOVA between stress factors and the designation of women bank employees

		sum of squares	df	mean square	F	sig.
Organisational stressors	Between groups	.067	1	.067	.091	.764
	Within groups	291.318	393	.741		
	Total	291.385	394			
Family stressors	Between groups	.999	1	.999	.769	.381
	Within groups	510.595	393	1.299		
	Total	511.594	394			
Individual stressors	Between groups	.231	1	.231	.324	.569
	Within groups	279.629	393	.712		
	Total	279.860	394			
Communication and feedback stressors	Between groups	1.347	1	1.347	2.257	.134
	Within groups	234.553	393	.597		
	Total	235.900	394			
Managing customers stressors	Between groups	3.908	1	3.908	4.333	.038*
	Within groups	354.378	393	.902		
	Total	358.285	394			
Environmental stressors	Between groups	4.586	1	4.586	4.482	.035*
	Within groups	402.108	393	1.023		
	Total	406.694	394			
Pollution stressors	Between groups	.021	1	.021	.026	.873
	Within groups	316.414	393	.805		
	Total	316.434	394			
Commuting stressor	Between groups	.067	1	.067	.091	.764
	Within groups	291.318	393	.741		
	Total	291.385	394			

* Significant at 5 percent level

From the raised table, it is understood that managing customer stressors factor and environmental stressors factor have a meaningful difference with the designation of women bank employees since the respective "F" statistics are significant at 5 percent level since the p-value is less than 0.05. So, out of the eight stress factors, only two factors have shown significant differences with the designation of women bank employees.

One way ANOVA between the age of women bank employees and stress factors

To find a relationship between the age of women bank employees and stress factors, the following null theory was formulated.

H_0: There is no significant difference between age of women bank employees and stress factors.

H_1: There is a substantial difference between the age of women bank employees and stress factors.

The agreement towards stress factors was subjected to one-way ANOVA with the age of women bank employees. The values of F and their corresponding significance levels are shown in the following table.

Table 5.20

One way ANOVA between stress factors and age of women bank employees

		sum of squares	df	mean square	F	sig.
Organisational stressors	Between groups	7.489	4	1.872	2.572	.038*
	Within groups	283.897	390	.728		
	Total	291.385	394			
Family stressors	Between groups	3.815	4	.954	.733	.570
	Within groups	507.779	390	1.302		
	Total	511.594	394			
Individual stressors	Between groups	3.439	4	.860	1.213	.305
	Within groups	276.421	390	.709		
	Total	279.860	394			
Communication and feedback stressors	Between groups	1.572	4	.393	.654	.624
	Within groups	234.329	390	.601		
	Total	235.900	394			
Managing customers stressors	Between groups	.883	4	.221	.241	.915
	Within groups	357.402	390	.916		
	Total	358.285	394			
Environmental stressors	Between groups	3.572	4	.893	.864	.486
	Within groups	403.122	390	1.034		
	Total	406.694	394			
Pollution stressors	Between groups	2.109	4	.527	.654	.624
	Within groups	314.325	390	.806		
	Total	316.434	394			
Commuting stressor	Between groups	7.489	4	1.872	2.572	.038*
	Within groups	283.897	390	.728		
	Total	291.385	394			

* Significant at 5 percent level

Of the above table, it is recognized that organizational stressors factor and commuting stressors factor have a significant discrepancy with the age of women bank employees since the respective "F" statistics are significant at 5 percent level since the p-value is less than 0.05. So, out of the eight stress factors, only two factors have shown significant differences with the age of women bank employees.

One way ANOVA between the marital status of women bank employees and stress factors

To find a relationship between the marital status of women bank employees and stress factors, the following null hypothesis was formulated.

H_0: There is no meaningful difference between the marital status of women bank employees and stress factors.

H_1: There is a substantial difference between the marital status of women bank employees and stress factors.

The affinity towards stress factors was subjected to one-way ANOVA with the marital status of women bank employees. The values of F and their corresponding significance levels are shown in the following table.

Table 5.21

One way ANOVA between stress factors and marital status of women bank employees

		sum of squares	df	mean square	F	sig.
Organisational stressors	Between groups	.375	2	.188	.253	.777
	Within groups	291.010	392	.742		
	Total	291.385	394			
Family stressors	Between groups	2.128	2	1.064	.623	.537
	Within groups	669.449	392	1.708		
	Total	671.578	394			
Individual stressors	Between groups	23.825	2	11.913	9.661	.000*
	Within groups	483.351	392	1.233		
	Total	507.176	394			
Communication and feedback stressors	Between groups	92.187	2	46.094	54.782	.000*
	Within groups	329.829	392	.841		
	Total	422.016	394			
Managing customers stressors	Between groups	.542	2	.271	.286	.751
	Within groups	370.925	392	.946		
	Total	371.467	394			
Environmental stressors	Between groups	1.324	2	.662	.616	.541
	Within groups	421.198	392	1.074		
	Total	422.522	394			
Pollution stressors	Between groups	9.209	2	4.604	4.478	.012*
	Within groups	403.032	392	1.028		
	Total	412.241	394			
Commuting stressor	Between groups	.112	2	.056	.065	.937
	Within groups	335.945	392	.857		
	Total	336.057	394			

* Significant at 5 percent level

From the above table, it is remarked that individual stressor factor, Communication and feedback stressor factor, and pollution stressors factor has a significant difference with the marital status of women bank employees since the respective "F" statistics are significant at 5 percent level since the p-value is less than 0.05. So, out of the eight stress factors, three factors have shown significant differences with the marital of women bank employees.

One way ANOVA between the family type of women bank employees and stress factors

To find a relationship between the family type of women bank delegates and stress factors, the resulting null hypothesis was expressed.

H_0: There is no significant distinction separating the family type of women bank employees and stress factors.

H_1: There is a substantial difference between the family type of women bank employees and stress factors.

The understanding of stress factors was ruled to one-way ANOVA with a family type of women bank employees. The values of F and their corresponding significance levels are shown in the following table.

Table 5.22

One way ANOVA between stress factors and family type of women bank employees

		sum of squares	df	mean square	F	sig.
Organisational stressors	Between groups	1.812	3	.604	.816	.486
	Within groups	289.573	391	.741		
	Total	291.385	394			
Family stressors	Between groups	14.527	3	4.842	2.882	.036*
	Within groups	657.051	391	1.680		
	Total	671.578	394			
Individual stressors	Between groups	5.726	3	1.909	1.488	.217
	Within groups	501.450	391	1.282		
	Total	507.176	394			
Communication and feedback stressors	Between groups	2.965	3	.988	.922	.430
	Within groups	419.051	391	1.072		
	Total	422.016	394			
Managing customers stressors	Between groups	3.139	3	1.046	1.111	.345
	Within groups	368.328	391	.942		
	Total	371.467	394			
Environmental stressors	Between groups	3.046	3	1.015	.946	.418
	Within groups	419.476	391	1.073		
	Total	422.522	394			
Pollution stressors	Between groups	2.071	3	.690	.658	.578
	Within groups	410.170	391	1.049		
	Total	412.241	394			
Commuting stressor	Between groups	5.042	3	1.681	1.985	.116
	Within groups	331.014	391	.847		
	Total	336.057	394			

* Significant at 5 percent level

From the above table, it is realized that the family stressor factor has a significant difference with the family type of women bank employees since the respective "F" statistics are marked at the 5 percent level considering the p-value is less than 0.05. So, out of the eight stress factors, only one element has shown significant differences with the family type of women bank employees.

One way ANOVA between the educational qualification of women bank employees and stress factors

To find a relationship between the academic qualification of women bank employees and stress factors, the following null hypothesis was formulated.

H_0: There is no significant difference in separating the educational qualification of women bank employees and stress factors.

H_1: There is a substantial difference between the educational qualification of women bank employees and stress factors.

The agreement towards stress factors was subjected to one-way ANOVA with the educational qualification of women bank employees. The values of F and their corresponding significance levels are shown in the following table.

Table 5.23

One way ANOVA between stress factors and educational qualification of women bank employees

		sum of squares	df	mean square	F	sig.
Organisational stressors	Between groups	.568	2	.284	.383	.682
	Within groups	290.818	392	.742		
	Total	291.385	394			
Family stressors	Between groups	5.238	2	2.619	1.541	.216
	Within groups	666.340	392	1.700		
	Total	671.578	394			
Individual stressors	Between groups	2.425	2	1.212	.942	.391
	Within groups	504.752	392	1.288		
	Total	507.176	394			
Communication and feedback stressors	Between groups	1.319	2	.659	.614	.541
	Within groups	420.697	392	1.073		
	Total	422.016	394			
Managing customers stressors	Between groups	1.801	2	.900	.955	.386
	Within groups	369.666	392	.943		
	Total	371.467	394			
Environmental stressors	Between groups	.421	2	.210	.195	.823
	Within groups	422.101	392	1.077		
	Total	422.522	394			
Pollution stressors	Between groups	.603	2	.301	.287	.751
	Within groups	411.638	392	1.050		
	Total	412.241	394			
Commuting stressor	Between groups	1.261	2	.631	.738	.479
	Within groups	334.795	392	.854		
	Total	336.057	394			

* Significant at 5 percent level

Of the above table, it is understood that none of the stress factors have a significant difference with the educational qualification of women bank employees since the respective "F" statistics are marked at the 5 percent level because the p-value is more generous than 0.05. So, out of the eight stress factors, no factor has shown significant differences with the educational qualification of women bank employees.

One way ANOVA between the monthly family income of women bank employees and stress factors

To find a connection between the monthly household income of women bank staff and stress factors, the following null hypothesis was expressed.

H_0: There is no significant change between the monthly family income of women bank employees and stress factors.

H_1: There is an essential difference between the monthly family income of women bank employees and stress factors.

The agreement towards stress factors was exact to one-way ANOVA with a monthly family income of women bank employees. The values of F and their corresponding significance levels are shown in the following table.

Table 5.24

One way ANOVA between stress factors and monthly family income of women bank employees

		sum of squares	df	mean square	F	sig.
Organisational stressors	Between groups	2.104	3	.701	.948	.417
	Within groups	289.281	391	.740		
	Total	291.385	394			
Family stressors	Between groups	15.401	3	5.134	3.059	.028*
	Within groups	656.177	391	1.678		
	Total	671.578	394			
Individual stressors	Between groups	.704	3	.235	.181	.909
	Within groups	506.472	391	1.295		
	Total	507.176	394			
Communication and feedback stressors	Between groups	2.939	3	.980	.914	.434
	Within groups	419.077	391	1.072		
	Total	422.016	394			
Managing customers stressors	Between groups	.836	3	.279	.294	.830
	Within groups	370.631	391	.948		
	Total	371.467	394			
Environmental stressors	Between groups	.426	3	.142	.132	.941
	Within groups	422.095	391	1.080		
	Total	422.522	394			
Pollution stressors	Between groups	2.940	3	.980	.936	.423
	Within groups	409.301	391	1.047		
	Total	412.241	394			
Commuting stressor	Between groups	.276	3	.092	.107	.956
	Within groups	335.781	391	.859		
	Total	336.057	394			

* Significant at 5 percent level

From the high table, it is understood that the family stressor factor has a significant difference with the monthly family income of women bank employees since the respective "F" statistics are meaningful at the 5 % level since the p-value is less than 0.05. So, out of the eight stress factors, only one element has shown significant differences with the monthly family income of women bank employees.

One way ANOVA between total work experience of women bank employees and stress factors

To find a relationship between the whole work experience of women bank employees and stress factors, the following null hypothesis was formulated.

H_0: There is no significant difference between the total work experience of women bank employees and stress factors.

H_1: There is a substantial difference between the whole work experience of women bank employees and stress factors.

The agreement towards stress factors was subjected to one-way ANOVA with total work experience of women bank employees. The values of F and their corresponding significance levels are shown in the following table.

Table 5.25

One way ANOVA between stress factors and total work experience of women bank employees

		sum of squares	df	mean square	F	sig.
Organisational stressors	Between groups	42.489	4	10.622	13.967	.000*
	Within groups	296.614	390	.761		
	Total	339.104	394			
Family stressors	Between groups	6.324	4	1.581	.927	.448
	Within groups	665.254	390	1.706		
	Total	671.578	394			
Individual stressors	Between groups	8.940	4	2.235	1.749	.138
	Within groups	498.236	390	1.278		
	Total	507.176	394			
Communication and feedback stressors	Between groups	2.957	4	.739	.688	.601
	Within groups	419.059	390	1.075		
	Total	422.016	394			
Managing customers stressors	Between groups	2.584	4	.646	.683	.604
	Within groups	368.883	390	.946		
	Total	371.467	394			
Environmental stressors	Between groups	3.707	4	.927	.863	.486
	Within groups	418.815	390	1.074		
	Total	422.522	394			
Pollution stressors	Between groups	9.314	4	2.329	2.254	.063
	Within groups	402.927	390	1.033		
	Total	412.241	394			
Commuting stressor	Between groups	2.730	4	.683	.799	.527
	Within groups	333.326	390	.855		
	Total	336.057	394			

* Significant at 5 percent level

It is understood that the organizational stressor factor has a significant difference with years of work experience of women bank employees since the respective "F" statistics are significant at a 5 percent level since the p-value is less than 0.05. So, out of the eight stress factors, only one element has shown significant differences with the years of work experience of women bank employees.

One way ANOVA between the number of dependents in the family of women bank employees and stress factors

To find a relationship between several dependents in the family of women bank employees and stress factors, the following null hypothesis was formulated.

H_0: There is no significant difference between the number of dependents in the family of women bank employees and stress factors.

H_1: There is a substantial difference between the number of dependents in the family of women bank employees and stress factors.

The agreement towards stress factors was subjected to one-way ANOVA with the number of dependents in the family of women bank employees and the values of F, and their corresponding significance levels are shown in the following table.

Table 5.26

One way ANOVA between stress factors and the number of dependents in the family of women bank employees

		sum of squares	df	mean square	F	sig.
Organisational stressors	Between groups	4.349	2	2.175	2.970	.052
	Within groups	287.036	392	.732		
	Total	291.385	394			
Family stressors	Between groups	46.544	2	23.272	14.595	.000*
	Within groups	625.034	392	1.594		
	Total	671.578	394			
Individual stressors	Between groups	28.154	2	14.077	11.520	.000*
	Within groups	479.022	392	1.222		
	Total	507.176	394			
Communication and feedback stressors	Between groups	1.634	2	.817	.762	.468
	Within groups	420.382	392	1.072		
	Total	422.016	394			
Managing customers stressors	Between groups	1.718	2	.859	.911	.403
	Within groups	369.748	392	.943		
	Total	371.467	394			
Environmental stressors	Between groups	.365	2	.183	.170	.844
	Within groups	422.156	392	1.077		
	Total	422.522	394			
Pollution stressors	Between groups	4.161	2	2.081	1.999	.137
	Within groups	408.079	392	1.041		
	Total	412.241	394			
Commuting stressor	Between groups	4.887	2	2.444	2.892	.057
	Within groups	331.169	392	.845		
	Total	336.057	394			

* Significant at 5 percent level

From the above table, managing family stressors factor and environmental individual stressor factors have a significant difference with the number of dependents for women bank employees since the respective "F" statistics are significant at 5 percent level since the p-value is less than 0.05. So, out of the eight stress factors, only two factors have shown significant differences with the number of dependents for women bank employees.

One way ANOVA between distance commuted every day by women bank employees and stress factors

To find a relationship between space commuted every day by women bank employees and stress factors, the following null hypothesis was formulated.

H_0: There is no significant difference between distance commuted every day by women bank employees and stress factors.

H_1: There is a substantial difference between distance commuted every day by women bank employees and stress factors.

The agreement towards stress factors was subjected to one-way ANOVA with distance commuted every day by women bank employees. The values of F and their corresponding significance levels are shown in the following table.

Table 5.27

One way ANOVA between stress factors and distance commuted every day by women bank employees

		sum of squares	df	mean square	F	sig.
Organisational stressors	Between groups	1.542	3	.514	.693	.557
	Within groups	289.844	391	.741		
	Total	291.385	394			
Family stressors	Between groups	.991	3	.330	.193	.901
	Within groups	670.587	391	1.715		
	Total	671.578	394			
Individual stressors	Between groups	.427	3	.142	.110	.954
	Within groups	506.750	391	1.296		
	Total	507.176	394			
Communication and feedback stressors	Between groups	1.665	3	.555	.516	.671
	Within groups	420.351	391	1.075		
	Total	422.016	394			
Managing customers stressors	Between groups	3.239	3	1.080	1.147	.330
	Within groups	368.227	391	.942		
	Total	371.467	394			
Environmental stressors	Between groups	3.008	3	1.003	.935	.424
	Within groups	419.513	391	1.073		
	Total	422.522	394			
Pollution stressors	Between groups	1.754	3	.585	.557	.644
	Within groups	410.487	391	1.050		
	Total	412.241	394			
Commuting stressor	Between groups	20.685	3	6.895	6.088	.000*
	Within groups	442.849	391	1.133		
	Total	463.534	394			

* Significant at 5 percent level

From the above table, it is known that the commuting stressor factor has a significant difference with distance commuted every day by women bank employees since the respective "F" statistics are significant at 5 percent level since the p-value is less than 0.05. So, out of the eight stress factors, only one element has shown significant differences with the distance commuted every day by women bank employees.

One way ANOVA between the residence location of women bank employees and stress factors

To find a relationship between the residence location of women bank employees and stress factors, the following null hypothesis was formulated.

H_0: There is no significant difference between the residence location of women bank employees and stress factors.

H_1: There is a substantial difference between the residence location of women bank employees and stress factors.

The agreement towards stress factors was subjected to one-way ANOVA with the residence location of women bank employees. The values of F and their corresponding significance levels are shown in the following table.

Table 5.28

One way ANOVA between stress factors and residence location of women bank employees

		sum of squares	df	mean square	F	sig.
Organisational stressors	Between groups	.756	2	.378	.510	.601
	Within groups	290.629	392	.741		
	Total	291.385	394			
Family stressors	Between groups	1.438	2	.719	.421	.657
	Within groups	670.140	392	1.710		
	Total	671.578	394			
Individual stressors	Between groups	.357	2	.178	.138	.871
	Within groups	506.820	392	1.293		
	Total	507.176	394			
Communication and feedback stressors	Between groups	2.056	2	1.028	.960	.384
	Within groups	419.959	392	1.071		
	Total	422.016	394			
Managing customers stressors	Between groups	.291	2	.145	.153	.858
	Within groups	371.176	392	.947		
	Total	371.467	394			
Environmental stressors	Between groups	2.688	2	1.344	1.255	.286
	Within groups	419.834	392	1.071		
	Total	422.522	394			
Pollution stressors	Between groups	2.036	2	1.018	.973	.379
	Within groups	410.205	392	1.046		
	Total	412.241	394			
Commuting stressor	Between groups	19.804	2	9.902	8.748	.000*
	Within groups	443.730	392	1.132		
	Total	463.534	394			

* Significant at 5 percent level

From the above table, it is understood that the commuting stressor factor has a significant difference with the residence location of women bank employees since the respective "F" statistics are significant at the 5 percent level since the p-value is less than 0.05. So, out of the eight stress factors, only one element has shown significant differences with the residence location of women bank employees.

One way ANOVA between the current working status of women bank employees and stress factors

To find a relationship between the current working status of women bank employees and stress factors, the following null hypothesis was formulated.

H_0: There is no significant difference between the current working status of women bank employees and stress factors.

H_1: There is a significant difference between the current working status of women bank employees and stress factors.

The agreement towards stress factors was subjected to one-way ANOVA with the current working status of women bank employees. The values of F and their corresponding significance levels are shown in the following table.

Table 5.29

One way ANOVA between stress factors and the current working status of women bank employees

		sum of squares	df	mean square	F	sig.
Organisational stressors	Between groups	26.689	1	26.689	24.011	.000*
	Within groups	436.845	393	1.112		
	Total	463.534	394			
Family stressors	Between groups	.897	1	.897	1.213	.271
	Within groups	290.489	393	.739		
	Total	291.385	394			
Individual stressors	Between groups	7.759	1	7.759	4.593	.033*
	Within groups	663.819	393	1.689		
	Total	671.578	394			
Communication and feedback stressors	Between groups	.001	1	.001	.001	.974
	Within groups	507.175	393	1.291		
	Total	507.176	394			
Managing customers stressors	Between groups	.163	1	.163	.152	.697
	Within groups	421.853	393	1.073		
	Total	422.016	394			
Environmental stressors	Between groups	.079	1	.079	.083	.773
	Within groups	371.388	393	.945		
	Total	371.467	394			
Pollution stressors	Between groups	.001	1	.001	.001	.970
	Within groups	422.520	393	1.075		
	Total	422.522	394			
Commuting stressor	Between groups	.830	1	.830	.793	.374
	Within groups	411.411	393	1.047		
	Total	412.241	394			

* Significant at 5 percent level

One way ANOVA between the motivation of women bank employees to join the banking sector and stress factors

To find a relationship between the current motivation of women bank employees to join the banking sector and stress factors, the following null hypothesis was formulated.

H_0: There is no significant difference between the motivation of women bank employees to join the banking sector and stress factors.

H_1: There is a significant difference between the motivation of women bank employees to join the banking sector and stress factors.

The agreement towards stress factors was subjected to one-way ANOVA with the motivation of women bank employees to join the banking sector, and the values of F and their corresponding significance levels are shown in the following table.

Table 5.30

One way ANOVA between stress factors and current motivation of women bank employees to join the banking sector

		sum of squares	df	mean square	F	sig.
Organisational stressors	Between groups	.559	3	.186	.250	.861
	Within groups	290.827	391	.744		
	Total	291.385	394			
Family stressors	Between groups	8.262	3	2.754	1.623	.183
	Within groups	663.315	391	1.696		
	Total	671.578	394			
Individual stressors	Between groups	.988	3	.329	.254	.858
	Within groups	506.188	391	1.295		
	Total	507.176	394			
Communication and feedback stressors	Between groups	1.157	3	.386	.358	.783
	Within groups	420.859	391	1.076		
	Total	422.016	394			
Managing customers stressors	Between groups	.946	3	.315	.333	.802
	Within groups	370.521	391	.948		
	Total	371.467	394			
Environmental stressors	Between groups	8.869	3	2.956	2.794	.040*
	Within groups	413.653	391	1.058		
	Total	422.522	394			
Pollution stressors	Between groups	2.087	3	.696	.663	.575
	Within groups	410.154	391	1.049		
	Total	412.241	394			
Commuting stressor	Between groups	1.085	3	.362	.422	.737
	Within groups	334.972	391	.857		
	Total	336.057	394			

* Significant at 5 percent level

From the above table, it is accepted that the environmental stressor factor has a significant difference with the motivation of women bank employees to join the banking sector since the respective "F" statistics are marked at the 5 percent level since the p-value is less than 0.05. So, out of the eight stress factors, only one element has shown significant differences with the motivation of women bank employees to join the banking sector.

5.4 Stress level of women bank employees

Noted stress scale was used to regulate the stress level of women bank employees for the present study (Cohen et al., 1983)[7]. Scores of 0, 1, 2, 3, and 4 are assigned to never, almost never, sometimes, fairly often, and often for questions 1, 2, 3, 6, 9, and 10. Scores of 4, 3, 2, 1, and 0 are assigned to never, almost never, sometimes, fairly often, and often for questions 4, 5, 7, and 8. If the scores are in the range of 0 to 13, it implies that stress level is low; if the scores are in the field of 14 – 26, it means that the stress level is moderate, and if the scores are in the range of 27 to 40 it means that the stress level is high.

The following table shows the women bank employees at a low level, moderate level, and high level of stress.

[7] Cohen, S., Kamarck, T., and Mermelstein, R. (1983) "A global measure of perceived stress," Journal of Health and Social Behavior, 24 (4): 386-396

Table 5.31

The stress level of women bank employees

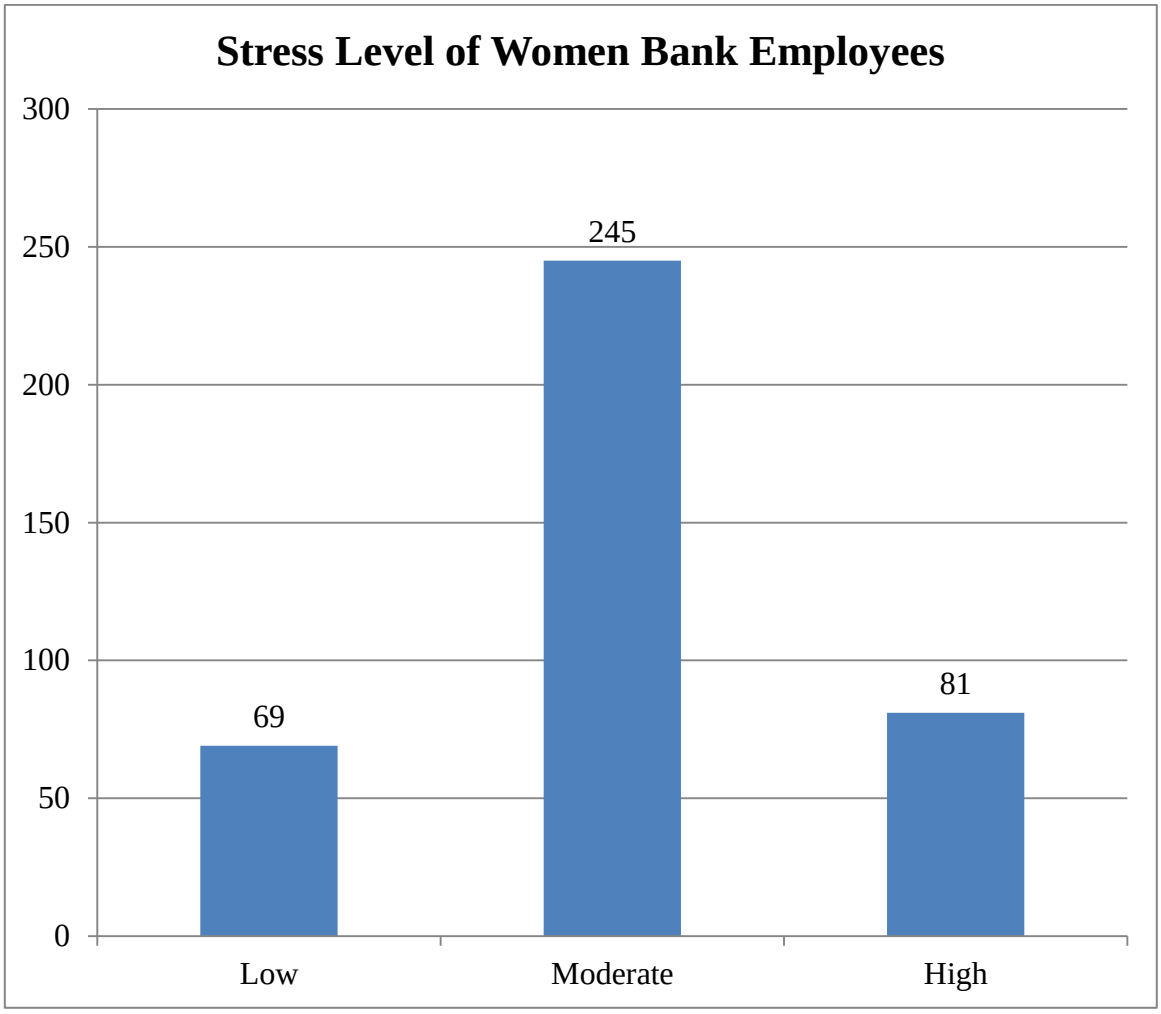
S. No	Stress level	Number of respondents	Percentage
1	Low	69	17.47
2	Moderate	245	62.03
3	High	81	20.50
	Total	395	100

Inference

It can be understood from the higher table that 62.03 percent of the women bank employees got stress scores in the range of 14 – 26, and hence they experience a moderate level of stress, 20.50 percent got stress scores in the field of 27 – 40, and hence they experience a high level of stress, and the rest 17.47 got stress scores in the range of 0 – 13 percent experience and hence they experience a low level of stress. Hence, the majority of the respondents experience a moderate level of stress. This can be conceived in the chart given below.

Chart 5.13

The stress level of women bank employees



Job satisfaction level of women bank employees:

The job satisfaction level of women bank employees was measured on a bipolar scale; satisfied and dissatisfied opinions are exhibited in the following table.

Table 5.32

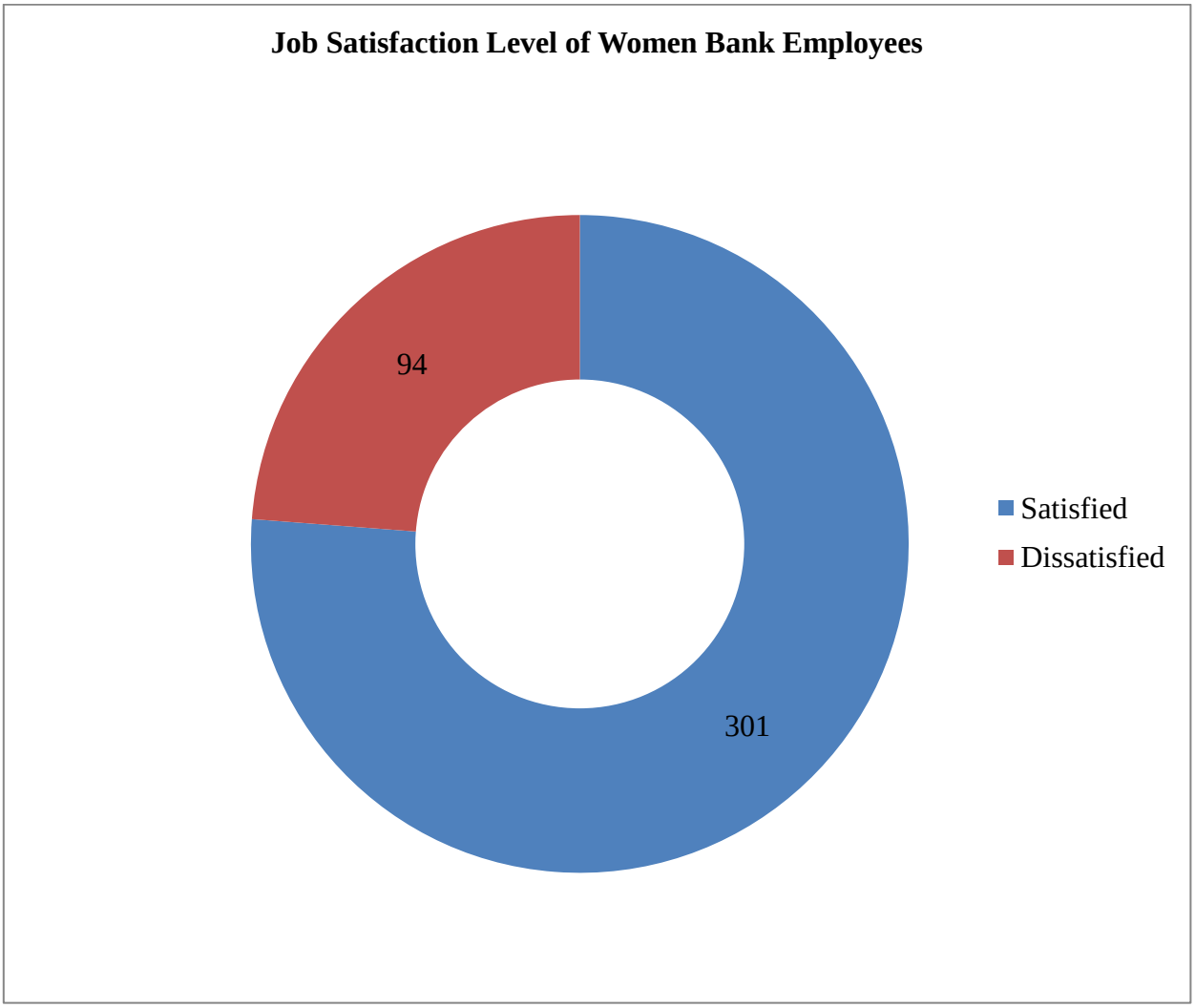
Job satisfaction level of women bank employees

S. No	Job satisfaction	Frequency	Percent
1	Satisfied	301	76.20
2	Dissatisfied	94	23.80
	Total	395	100.00

From the above table, that out of the total 395 women bank employees, 301 respondents forming 76.20%, are satisfied with their job, and the rest, 94 forming 23.80 percent, are dissatisfied with their job. This can be visualized in the chart given below.

Chart 5.14

Job satisfaction level of women bank employees



Impact of stress factors on job satisfaction

Job satisfaction is one of the important aspects of work life. The stress factors, namely organizational stressors, family stressors, individual stressors, communication and feedback stressors, managing customers stressors, environmental stressors, pollution stressors, and commuting stressor factors, are used as inputs in regression analysis to identify predictors of job satisfaction. The method used to predict job satisfaction in the present study is multiple regression analysis. In this study, job satisfaction (Y) is a dependent variable, and organizational stressors (X1), family stressors (X2), individual stressors (X3), communication and feedback stressors (X4), managing customers stressors (X5), environmental stressors (X6), pollution stressors (X7) and commuting stressor factor (X8) are predictor variables.

Table 5.33 shows that combining eight factors contributed to a 46% effect on job satisfaction. The R^2 for the overall study on the above eight factors suggests a strong effect of these eight independent variables on job satisfaction.

Table 5.33

Multiple regression models for job satisfaction based on stress factors

Independent variables	Unstandardized Coefficients		Standardized Coefficients			Statistical inference	
	B	**Std. Error**	**Beta**	**T**	**sig**		**F value**
Constant	2.652	.133		19.995	.000	R = 0.457	12.736 **
X1	-.141	.065	-.154	-2.170	.031*	R^2 = 0.209	
X2	.309	.043	.395	7.242	.000**	Adjusted R^2 = 0.192	
X3	-.025	.063	-.026	-.401	.689		
X4	.249	.057	.288	4.330	.000**		
X5	-.004	.051	-.005	-.086	.931		
X6	-.185	.051	-.227	-3.625	.000**		
X7	.017	.059	.018	.289	.773		
X8	-.077	.049	-.097	-1.587	.113		

**Significant at 1% level * Significant at 5% level

The F value (12.736) is significant, which implies that the model is fit. From table 5.33, it is found that family stressors (X2), communication and feedback stressors (X4), environmental stressors (X6), and organizational stressors (X1) have a significant impact on job satisfaction. It is clear that the dependent variable with a higher level of β has a higher impact on the dependent variable.

This study result reveals that the factor 'family stressor' (β =0.309, $p<0.01$) is the most influential factor, communication and feedback stressors factor (β =0.249, $p<0.01$) is ranked second, followed by an environmental stressor (β = -.185, $p<0.01$) is ranked third and organizational stressor (β =-.141, $p<0.05$) also show a significant contribution. The standardized coefficients Beta column gives the coefficients of independent variables in the regression equation. All the variables except few have positive relationship with job satisfaction.

$$\mathbf{Y = 2.652 - .141\ X_1 + .309\ X_2 - .025\ X_3 + .249X_4 - .004X_5 - .185X_6 + .017X_7 - .077X_8}$$

Family stressors (X2), communication and feedback stressors (X4), environmental stressors (X6), and organizational stressors (X1) have a significant impact on job satisfaction were found to be the most critical in maintaining job satisfaction. The importance of these findings is that all the factors are important and positively affect job satisfaction; therefore, bank management cannot ignore any of these relational factors.

5.5 Specific issues that make the job stressful for women bank employees

For the open-ended question, list the specific issues that make your job stressful: bank employees have pointed at specific issues like consolidation in the banking industry, increasing workload, irregular working hours, scams in the banking system, increasing customer base, etc. The specific issues that make the job stressful for women bank employees are presented in the following table.

Table 5.34

Issues that make the job stressful for women bank employees

S. No	Issues that make job stressful for women bank employees	Number of respondents
1	Consolidation in banking industry	364
2	Increasing workload	392
3	Irregular working hour	385
4	Scams in banking system	289
5	Increasing customer base	294
6	Others	306

(Multiple responses were given by the respondents)

Inference

The above table shows that out of the total 395 women bank employees, 364 reports that consolidation in the banking industry makes their job stressful, 392 reports that increasing workload as the issue that makes their job stressful, 385 report irregular working hour as the reason, 289 report scams in the banking system as the reason, 294 reports increasing customer base as the reason and 306 report other reasons like changes in technology, demanding customers, etc. Total responses exceed the sample size because of multiple responses given by the respondents.

5.6 Stress symptoms suffered by the women bank employees since last month

A person after prolonged exposure to stress will suffer from various cognitive, emotional, physical, and behavioral symptoms like headache, blood

pressure, digestion problems, chest pain, back pain, skin irritation, nausea, diabetes, asthma, exhaustion, sleep disturbances, anxiety, depression, tendency to remain alone and poor concentration. Women bank employees suffering from various stress symptoms since last month is shown in the following table.

Table 5.35

Symptoms suffered since last month by women bank employees

S. No	Symptoms suffered since last month	Never	Rarely	Sometimes	Most of the times	Always
1	Headache	55	123	122	52	43
2	High blood pressure	103	158	86	12	36
3	Stomach disorder / Ulcer	48	99	129	83	36
4	Chest pain	189	155	27	20	4
5	Back pain	225	115	27	20	8
6	Skin irritation / Allergies	212	116	39	16	12
7	Nausea	207	118	39	27	4
8	Diabetes	222	98	47	12	16
9	Asthma	203	114	63	7	8
10	Fatigue	219	105	40	12	19
11	Sleep disturbances	194	107	47	23	24
12	Anxiety	182	95	67	28	23
13	Depression	223	89	47	16	20
14	Tendency to remain alone	231	74	71	4	15
15	Poor concentration	227	70	67	23	8

Inference

The above table infers that out of the total 395 respondents, 43 have suffered from headaches always, 52 have suffered most of the time, 122 have suffered sometimes, and 123 have suffered rarely. Thirty-six have suffered from stomach disorder always, 83 have suffered most of the time, 129 have suffered sometimes, and 99 have suffered rarely. Thirty-six have suffered from high blood pressure always, 12 have suffered most of the time, 86 have suffered sometimes, and 158 have suffered rarely.

5.7 Coping strategies used by the women bank employees for managing stress

` To manage stress, women bank employees may use yoga/meditation, physical exercise, entertainment, staying away from stressful situations, listening to music, playing with pet animals, prayer, medications, positive thinking and time management, etc. The coping strategies used by women bank employees for managing stress are given in the following table.

Table 5.36

Coping strategies used by women bank employees

S. No	Coping strategies	Never	Rarely	Sometimes	Most of the times	Always
1	Yoga/Meditation	96	79	142	39	39
2	Physical exercise	207	112	56	8	12
3	Entertainment	68	88	173	31	35
4	Staying away from stressful situations	64	154	80	58	39
5	Listening to music	64	143	115	27	46
6	Playing with pet animals	236	83	52	8	16
7	Prayer	180	84	76	35	20
8	Medications	132	99	103	42	19
9	Positive thinking	195	95	69	24	12
10	Time management	40	154	158	24	19

Inference

From the above table it is clear that out of the total 395 respondents, 46 listening to music as a stress coping strategy always, 27 use it most of the time, 115 use it sometimes, and 143 use it rarely. 39 use yoga/meditation as a stress

coping strategy always, 39 use it most of the time, 142 use it sometimes and 79 use it rarely. 35 use entertainment as a coping strategy always, 31use it most of the time, 173use it sometimes, and 88 use it rarely.

5.8 Correlation between the level of stress and job satisfaction level of the respondents

The level of stress experienced by the respondents may or may not be correlated with the job satisfaction level of the respondents. The following table shows the results of correlation analysis.

Table 5.37

Correlation between the level of stress and job satisfaction level of respondents

Correlation between Level of Stress and Job Satisfaction Level of Respondents	
Pearson Correlation	0.452*
Sig. (2-tailed)	0.000

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

In the table, it can be inferred that level of stress experienced by the respondents towards is correlated with their job satisfaction level at a 5% significance level.

5.9 Association between the profile of the respondents and their stress level

The profile of the respondents may have an association with the level of stress experienced by them. The profile variable was taken for the study are designation, age, marital status, type of family, educational qualification, monthly

family income, total work experience, number of dependents, distance commuted every day, residence location, current working status, and motivation to join the banking sector. To identify the impact of the profile variables on their stress level, One-way Analysis of Variance (ANOVA) is applied, and the results are presented in the following section.

One way ANOVA between the designation of women bank employees and their stress level

To find a relationship between the designation of women bank employees and their stress level, the following null hypothesis was formulated.

H_0: There is no significant difference between the designation of women bank employees and their stress levels.

H_1: There is a significant difference between the designation of women bank employees and their stress levels.

The stress level of women bank employees was subjected to one-way ANOVA with their designation. The values of F and their corresponding significance levels are shown in the following table.

Table 5.38

One way ANOVA between stress level of women bank employees and their designation

		sum of squares	df	mean square	F	sig.
Designation and stress level	Between groups	.327	2	.164	.712	.491
	Within groups	90.053	392	.230		
	Total	90.380	394			

* Significant at 5 percent level

From table 5.38, it is recognized that the stress level of women bank employees do not have a significant difference with their designation since the respective "F" statistics are not significant at the 5 % level since the p-value is greater than 0.05.

One way ANOVA between the age of women bank employees and their stress level

To find the correlation between the age of women bank employees and their stress level, the following null hypothesis was formulated.

H_0: There is no significant difference between the age of women bank employees and their stress level.

H_1: There is a significant difference between the age of women bank employees and their stress levels.

The stress level of women bank employees was subjected to one-way ANOVA with their age. The values of F and their corresponding significance levels are shown in the following table.

Table 5.39

One way ANOVA between stress level of women bank employees and their age

		sum of squares	df	mean square	F	sig.
Age and stress level	Between groups	7.622	2	3.811	5.272	.006*
	Within groups	283.355	392	.723		
	Total	290.977	394			

* Significant at 5 percent level

From the above table, it is understood that the stress level of women bank employees has a significant difference with their age since the respective "F" statistics are significant at a 5 percent level since the p-value is lesser than 0.05.

One way ANOVA between the marital status of women bank employees and their stress level

To find a relationship between the marital status of women bank employees and their stress level, the following null hypothesis was formulated.

H_0: There is no significant difference between the marital status of women bank employees and their stress level.

H_1: There is a substantial difference between the marital status of women bank employees and their stress levels.

The stress level of women bank employees was subjected to one-way ANOVA with their marital status. The values of F and their corresponding significance levels are shown in the following table.

Table 5.40

One way ANOVA between stress level of women bank employees and their marital status

		sum of squares	df	mean square	F	sig.
Marital status and stress level	Between groups	.051	2	.025	.092	.912
	Within groups	107.180	392	.273		
	Total	107.230	394			

* Significant at 5 percent level

In the above table, the stress level of women bank employees does not have a significant difference with their marital status since the respective "F" statistics are not significant at the 5 percent level since the p-value is greater than 0.05.

One way ANOVA between the family type of women bank employees and their stress level

To find the relationship between the family type of women bank employees and their stress level, the following null hypothesis was formulated.

H_0: There is no significant discrepancy between the family type of women bank employees and their stress level.

H_1: There is a significant discrepancy connecting the family type of women bank employees and their stress levels.

The stress level of women bank employees was subjected to one-way ANOVA with their family type. The values of F and their corresponding significance levels are shown in the following table.

Table 5.41

One way ANOVA between stress level of women bank employees and their family type

		sum of squares	df	mean square	F	sig.
Family type and stress level	Between groups	.456	2	.228	.312	.732
	Within groups	286.288	392	.730		
	Total	286.744	394			

* Significant at 5 percent level

The stress level of women bank employees does not have a significant difference with their family type since the respective "F" statistics are not significant at the 5 percent level since the p-value is greater than 0.05.

One way ANOVA between the educational qualification of women bank employees and their stress level

To determine the relationship between the educational qualification of women bank employees and their stress level, the following null hypothesis was formulated.

H_0: There is no significant difference between the educational qualification of women bank employees and their stress level.

H_1: There is a significant difference between the educational qualification of women bank employees and their stress levels.

The stress level of women bank employees was subjected to one-way ANOVA with their educational qualification. The values of F and their corresponding significance levels are shown in the following table.

Table 5.42

One way ANOVA between stress level of women bank employees and their educational qualification

		sum of squares	df	mean square	F	sig.
Educational qualification and stress level	Between groups	.140	2	.070	.259	.772
	Within groups	105.744	392	.270		
	Total	105.884	394			

* Significant at 5 percent level

From the above table, it is understood that the stress level of women bank employees do not have a significant difference with their educational qualification since the respective "F" statistics are not significant at the 5 percent level since the p-value is greater than 0.05.

One way ANOVA between the monthly family income of women bank employees and their stress level

To find a connection between the monthly family income of women bank employees and their level of stress, the following null hypothesis was expressed.

H_0: There is no significant difference between the monthly family income of women bank employees and their stress level.

H_1: There is a significant difference between the monthly family income of women bank employees and their stress levels.

The stress level of women bank employees was subjected to one-way ANOVA with their monthly family income. The values of F and their corresponding significance levels are shown in the following table.

Table 5.43

One way ANOVA between stress level of women bank employees and their monthly family income

		sum of squares	df	mean square	F	sig.
Monthly family income and stress level	Between groups	16.726	2	8.363	6.219	.002*
	Within groups	527.112	392	1.345		
	Total	543.838	394			

* Significant at 5 percent level

In the above table, it is realized that the stress level of women bank employees has a significant difference with their monthly family income since the respective "F" statistics are significant at 5 percent level since the p-value is lesser than 0.05.

One way ANOVA between total work experience of women bank employees and their stress level

To find a relationship between the whole work experience of women bank employees and their stress level, the following null hypothesis was formulated.

H_0: There is no significant distinction between the total work experience of women bank employees and their stress levels.

H_1: There is a substantial difference between the whole work experience of women bank employees and their stress levels.

The stress level of women bank employees was subjected to one-way ANOVA with their total work experience. The values of F and their corresponding significance levels are shown in the following table.

Table 5.44

One way ANOVA between stress level of women bank employees and their total work experience

		sum of squares	df	mean square	F	sig.
Total work experience and stress level	Between groups	16.726	2	8.363	6.219	.002*
	Within groups	527.112	392	1.345		
	Total	543.838	394			

* Significant at 5 percent level

From the table, it is understood that the stress level of women bank employees has a significant difference with their total work experience since the respective "F" statistics are significant at the 5 % level since the p-value is lesser than 0.05.

One way ANOVA between the number of dependents in the family of women bank employees and their stress level

To find a relationship between the number of dependents in the family of women bank employees and their level of stress, the following null hypothesis was formulated.

H_0: There is no significant difference between the number of dependents in the family of women bank employees and their level of stress.

H_1: There is a substantial difference between the number of dependents in the family of women bank employees and their level of stress.

The stress level of women bank representatives was subjected to one-way ANOVA with the number of dependents in their family. The values of F and their corresponding significance levels are shown in the following table.

Table 5.45

One way ANOVA between stress level of women bank employees and the number of dependents in their family

		sum of squares	df	mean square	F	sig.
Number of dependents and stress level	Between groups	3.021	2	1.510	5.671	.004*
	Within groups	104.387	392	.266		
	Total	107.408	394			

* Significant at 5 percent level

Of the above table, it is understood that the stress level of women bank employees has a significant difference with the number of dependents in their family since the respective "F" statistics are significant at the 5 percent level since the p-value is lesser than 0.05.

One way ANOVA between distance commuted every day by women bank employees and their stress level

To find a relationship between distance commuted every day by women bank employees and their stress level, the following null hypothesis was formulated.

H_0: There is no significant difference between distance commuted every day by women bank employees and their stress level.

H_1: There is a significant difference between distance commuted every day by women bank employees and their stress level.

The stress level of women bank employees was subjected to one-way ANOVA with distance commuted every day. The values of F and their corresponding significance levels are shown in the following table.

Table 5.46

One way ANOVA between stress level of women bank employees and distance commuted every day by them

		sum of squares	df	mean square	F	sig.
Distance commuted daily and stress level	Between groups	.772	2	.386	.904	.406
	Within groups	167.446	392	.427		
	Total	168.218	394			

* Significant at 5 percent level

Of the above table, it is understood that the stress level of women bank employees do not have a significant difference with distance commuted by them daily since the respective "F" statistics are not significant at the 5 percent level since the p-value is greater than 0.05.

One way ANOVA between the residence location of women bank employees and their stress level

To find a relationship between the residence location of women bank employees and their stress level, the following null hypothesis was formulated.

H_0: There is no significant difference separating the residence location of women bank employees and their stress level.

H_1: There is a notable difference between the residence location of women bank employees and their stress level.

The stress level of women bank employees was subjected to one-way ANOVA with their residence location. The values of F and their corresponding significance levels are shown in the following table.

Table 5.47

One way ANOVA between stress level of women bank employees and their residence location

		sum of squares	df	mean square	F	sig.
Residence location and stress level	Between groups	.968	2	.484	.646	.525
	Within groups	293.629	392	.749		
	Total	294.597	394			

* Significant at 5 percent level

Of the above table, it is understood that the stress level of women bank employees do not have a significant difference with their residence location since the respective "F" statistics are not significant at the 5 % level since the p-value is greater than 0.05.

One way ANOVA between the current working status of women bank employees and their stress level

To find a relationship between the current working status of women bank employees and their stress level, the following null hypothesis was formulated.

H_0: There is no meaningful difference between the current working status of women bank employees and their stress level.

H_1: There is a substantial difference between the current working status of women bank employees and their stress levels.

The stress level of women bank employees was subjected to one-way ANOVA with the current working status of women bank employees. The values of F and their corresponding significance levels are shown in the following table.

Table 5.48

One way ANOVA between stress level of women bank employees and their current working status

		sum of squares	df	mean square	F	sig.
Current working status and stress level	Between groups	1.494	2	.747	3.294	.038*
	Within groups	88.886	392	.227		
	Total	90.380	394			

* Significant at 5 percent level

Of the above table, it is understood that the stress level of women bank employees has a significant difference with their current working status since the respective "F" statistics are significant at the 5 % level since the p-value is lesser than 0.05.

One way ANOVA between the motivation of women bank employees to join the banking sector and their stress level

To find a correlation between the current motivation of women bank employees to join the banking sector and their stress level, the following null hypothesis was expressed.

H_0: There is no significant variation among the motivation of women bank employees to join the banking sector and their stress level.

H_1: There is a notable difference between the motivation of women bank employees to join the banking sector and their stress level.

The stress level of women bank employees was subjected to one-way ANOVA with their motivation to join the banking sector. The values of F and their corresponding significance levels are shown in the following table.

Table 5.49

One way ANOVA between stress level of women bank employees and their current motivation to join the banking sector

		sum of squares	df	mean square	F	sig.
Motivation to join bank and stress level	Between groups	.304	2	.152	.114	.892
	Within groups	521.595	392	1.331		
	Total	521.899	394			

* Significant at 5 percent level

Of the above table, it is understood that the stress level of women bank employees does not significantly differ from their motivation to join the banking sector since the respective "F" statistics are not significant at the 5 percent level since the p-value is greater than 0.05.

5.10 Summary

In this chapter, the researcher has examined the stress of female employees working in the top five public sector banks. In the next chapter, the researcher has presented findings, suggestions, and conclusions.