



JOB STRESS FACTORS AFFECTING QUALITY OF  
WORK LIFE (QWL) AMONGST EMPLOYEES OF  
BANGLADESHI BANKS

BY

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## ABSTRACT

The Quality of Work Life (QWL) refers to the existence of a certain set of conditions within an organisational setting that becomes one of the major issues in service-oriented organisations. The banking sector, as a service organisation plays a significant role in the economic growth and employee performance, through improved QWL can support the growth by sectoral development. Since reducing job stress can improve QWL, this study investigates the factors of job stress affecting the QWL of employees. Although numerous studies examined job stress factors, the proposed research significantly contributes to the body of knowledge associated with reduction of job stress and QWL improvement, which may become a stepping stone in the contemporary research agenda. Challenges of the dynamic banking sector force employees to cope with the work-life balance issues linked with QWL. There are pertinent literature review which highlighted other four issues such as (job insecurity (JI), work overload (WO), role conflict (RC) as well as organisational structure and environment (OSE) which has close relationship with QWL. From the literature, the researcher hypothesised that those issues related with QWL might have been influenced by job stress to a greater extent. Employing a quantitative methodology, the researcher initiated a comprehensive framework and modeled the relationship between factors. A survey design was employed to 267 private and public bank employees. The Structural Equation Modeling was used for analysis. The findings indicate that JI, WO and OSE are positively related, whereas RC has an inverse relationship with the variable. Job stress is found to be negatively related to QWL. The findings also indicate that job stress serves as a mediator between the variables, such as JI and QWL, RC and QWL, OSE and QWL. However, it does not mediate the relationship between WO and QWL. Supplementary findings reveal, religious coping style moderates the relationship between job stress and QWL. There is no significant difference in job stress observed between the employees of public and private banks. The study contributes significantly on the present knowledge by focusing the important areas of QWL improvement. The researcher identifies the root cause of job stress and proposed reduction measures. The cross-sectional research setting may have some set back in explaining the causal relationship, but it opens up the window for future research opportunities with longitudinal design structure. Thus, it may be undoubtedly expressed that the present research findings create a base for supporting future research initiatives.

## خلاصة البحث

تشير جودة حياة العمل إلى وجود مجموعة معينة من الشروط في الإطار التنظيمي والتي تصبح إحدى القضايا الرئيسية في المنظمة الموجهة للخدمة . والقطاع المصرفي كمنظمة خدمة ، يلعب دورا هاما في النمو الاقتصادي، وأداء الموظفين من خلال تحسين جودة حياة العمل . وحينما يخفض التوتر الوظيفي فإن جودة العمل تتحسن، وهذه الدراسة ستكتشف عن عوامل التوتر الوظيفي التي تؤثر على جودة حياة العمل لدى الموظفين. وعلى الرغم من إجراء العديد من الدراسات التي استهدفت عوامل التوتر الوظيفي، فإن قضية البحث المقترحة تسهم بشكل كبير في المعرفة المرتبطة بخفض التوتر الوظيفي وتحسين جودة حياة العمل، وتعد نقطة بارزة في جدول أعمال البحوث المعاصرة . وقد أجبرت تحديات القطاع المصرفي الديناميكي الموظفين على مواكبة قضايا التوازن بين العمل والحياة المرتبطة بجودة العمل . وهناك دراسات سابقة ذات صلة حددت قضايا أربع: انعدام الأمن الوظيفي، وزيادة عبء العمل، والصراع ، وكذلك الهيكل التنظيمي، والبيئة فلها علاقة وثيقة مع جودة حياة العمل . وقد افترضت الباحثة أن تلك القضايا ذات صلة بجودة حياة العمل قد تكون متأثرة بالتوتر الوظيفي إلى حد كبير. وبتوظيف المنهج الكمي، قد وضعت الباحثة الإطارا الشامل وبنيت نمذجة العلاقة بين تلك العوامل. وتم استخدام المنهج المسحي على ٢٦٧ موظفا من المصارف الخاصة والعامة. تم استخدام نمذجة المعادلة الهيكلية . وأشارت النتائج إلى أن هناك ارتباطا إيجابيا بين انعدام الأمن الوظيفي ، وزيادة عبء العمل ، والهيكل التنظيمي والبيئة، في حين أن الصراع له علاقة عكسية بجودة حياة العمل لدى موظفي البنوك. ووجدت أيضا أن انعدام الأمن الوظيفي، وزيادة عبء العمل، والهيكل التنظيمي والبيئة ترتبط ارتباطا سلبيا بالتوتر الوظيفي، في حين أن الصراع لديه علاقة عكسية مع المتغير. ووجد أن التوتر الوظيفي يرتبط ارتباطا سلبيا بجودة حياة العمل . كما أشارت النتائج إلى أن التوتر الوظيفي بمثابة الوسيط بين المتغيرات ، وهي تتمثل في انعدام الأمن الوظيفي وجودة حياة العمل، والصراع وجودة حياة العمل، والهيكل التنظيمي والبيئة وجودة حياة العمل، إلا أنها لا توجد علاقة وسيطة بين زيادة عبء العمل وجودة حياة العمل . وكشفت النتائج التكميلية على أن أسلوب التعامل يؤدي إلى الاعتدال بين التوتر الوظيفي وجودة حياة العمل . ولا يوجد فرق ملحوظ في التوتر الوظيفي بين الموظفين في القطاعين العام والخاص . وتساهم الدراسة في المعرفة الحالية من خلال التركيز على المجالات الهامة لتحسينات جودة حياة العمل. وحددت الباحثة الأسباب الجذرية للتوتر الوظيفي ثم اقترحت إجراءات لخفض التوتر. وإذا كانت الأبحاث التي تم استعراضها توضح العلاقة

السببية؛ فإنها تفتح الـبحوث المستقبلية مع هيكل التصميم الطولي . وبالتالي، وبدون شك، فإن نتائج البحث الحالية تنشئ القاعدة لدعم المبادرات البحثية المستقبلية.

## **APPROVAL PAGE**

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## DECLARATION

I hereby declare that this dissertation is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

Rezbin Nahar

Signature.....

Date.....

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## DEDICATION

*This dissertation is dedicated to my parents S.M. A. ROB and RAFIA ROB. I am forever humble and grateful to both of you that you two were always my best Mentors.*



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Today I realized the fact, how a toddler grows up in his/her life; while I am standing at the final stage of my Ph.D. thesis submission. When first time I stepped in the IIUM campus to start my journey in the Ph.D. program, I felt like a toddler, standing alone, in front of the widespread sea of knowledge, but over the course of time, Alhamdulillah, I found the light of my Almighty, the most beneficial and merciful blessings that showed me the path every time I left off the course. I am truly blessed. It would also be impertinent if I do not mention the names of few individuals who have always been my pillar of success and be with me through thick and thin. In the course of reaching my final destination, who helped me to grow up from toddler to adult, I would like to show my gratitude to them through this acknowledgment

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# TABLE OF CONTENTS

Abstract .....	ii
Abstract in Arabic .....	iii
Approval Page.....	v
Declaration.....	vi
Copyright Page.....	vii
Dedication .....	viii
Acknowledgements.....	ix
Table of Contents.....	xi
List of Tables .....	xv
List of Figures .....	xviii
List of Abbreviations .....	xx
<b>CHAPTER ONE: INTRODUCTION .....</b>	<b>1</b>
1.1 Chapter Overview .....	1
1.2 Background of The Research .....	2
1.3 Bangladeshi Banking Industry .....	7
1.4 Problem Statement .....	11
1.5 Research Questions .....	13
1.6 Research Objectives .....	14
1.7 Significance of The Study .....	16
1.8 Scope of The Study .....	19
1.9 Organisation of The Thesis .....	19
1.10Chapter Summary.....	20
<b>CHAPTER TWO: LITERATURE REVIEW .....</b>	<b>22</b>
2.1 Chapter Overview .....	22
2.2 Stress .....	23
2.2.1 Effects of Stress on An Individual .....	24
2.3 Job Stress.....	26
2.3.1 Definition and Causes of Job Stress.....	26
2.3.2 Job Insecurity .....	31
2.3.3 Work Overload.....	35
2.3.4 Role Conflict.....	39
2.3.5 Organisational Structure and Environment.....	42
2.3.6 Work Stress Model.....	52
2.3.7 The Effects of Job Stress on Employee Related Outcomes .....	53
2.4 Quality Of Work Life (QWL) .....	55
2.4.1 Dimensions of Assessing QWL .....	58
2.4.2 Consequences of Quality of Work Life (QWL).....	62
2.4.3 Past Researches on QWL.....	64
2.5 Job Stress as a Mediating Variable .....	69
2.6 Religious Coping.....	70
2.6.1 Past Researches on Religious Coping Style.....	72
2.6.2 Religious Coping as a Moderating Variable .....	74
2.7 Job Stress and QWL.....	76

2.8 Identification of Research Gap.....	77
2.9 Chapter Summary.....	80

**CHAPTER THREE: THEORETICAL FRAMEWORK AND RESEARCH**

<b>HYPOTHESES</b> .....	81
3.1 Chapter Overview.....	81
3.2 Relevant Theories of Job Stress .....	83
3.3 Main Theories of Job Stress .....	85
3.3.1 Job Demand-Control Model (DCM) (Karasek, 1979).....	85
3.3.2 The Person-Environment Fit Theory (Edwards and Cooper, 1990) .....	86
3.3.3 Lazarus’s Transactional Model (Lazarus, 1991).....	87
3.4 Different Models of QWL.....	89
3.5 Conceptual Model for QWL .....	91
3.6 Theoretical Framework .....	93
3.7 Identifying Variables from Literature and Working Definitions .....	98
3.8 Research Hypotheses .....	101
3.8.1 The Relationship between the Proposed Causes of Job Stress and Job Stress.....	103
3.8.2 The Relationship Between Factors Related to Job Stress and QWL .....	104
3.8.3 The Relationship between Job Stress and QWL.....	106
3.8.4 Job Stress as Mediating Variables in the Relations between Factors of Job Stress and QWL.....	107
3.8.5 The Role of Religious Coping as Moderating Variables in the Relations between Job Stress and QWL .....	107
3.8.6 Difference in the Level of Job Stress and QWL between Public and Private Banks.....	107
3.9 Chapter Summary.....	108

**CHAPTER FOUR: RESEARCH METHODOLOGY** .....

4.1 Chapter Overview.....	110
4.2 Philosophical Stance Of The Research .....	111
4.3 Justification Of The Quantitative Approach .....	115
4.3.1 Survey-Based Research.....	117
4.3.2 Self-Administered Questionnaire.....	118
4.4 Variable Identification .....	119
4.5 Research Design Process.....	120
4.5.1 Population .....	120
4.5.2 Unit of Analysis .....	121
4.5.3 Sampling Frame .....	121
4.5.4 Sampling Technique.....	122
4.5.5 Sample Size.....	123
4.5.6 Location of the Study .....	125
4.5.7 Questionnaire Design .....	127
4.6 Instrument Development Process.....	130
4.6.1 Measures of Job Stress .....	131
4.6.2 Measures of QWL.....	136
4.7 Data Analysis Procedure .....	137
4.7.1 Data Collection.....	138

4.7.2 Data Coding .....	138
4.7.3 Data Analysis .....	139
4.8 Reliability and Validity Analysis .....	141
4.9 Exploratory Factor Analysis .....	142
4.10 Confirmatory Factor Analysis .....	144
4.11 Ethical Issues .....	145
4.11.1 Confidentiality .....	145
4.11.2 Right to Withdraw .....	145
4.12 Chapter Summary .....	146
<b>CHAPTER FIVE: DATA ANALYSIS .....</b>	<b>147</b>
5.1 Chapter Overview .....	147
5.2 Data Screening .....	148
5.2.1 Missing Value .....	149
5.2.2 Outlier .....	150
5.2.3 Normality .....	152
5.3 Respondent's Demographic Characteristics .....	155
5.3.1 Response Rate .....	155
5.3.2 Demographic Information .....	156
5.4 Descriptive Analysis and Reliability: Attributes of the Questionnaire ...	160
5.5 Exploratory Factor Analysis .....	161
5.6 Analysing the Variables Through Structural Equation Modelling (SEM) .....	167
5.6.1 Validating the Measurement Model: CFA .....	171
5.6.2 Confirmatory Factor Analysis (CFA) for Second Order Constructs .....	172
5.6.3 The Pooled CFA for Measurement Model .....	176
5.6.4 The Revised Pooled Measurement Model .....	187
5.6.5 Assessment of Unidimensionality, Validity and Reliability of Pooled Measurement Model .....	190
5.7 Analysing the Structural Model .....	196
5.7.1 Correlation Assessment .....	199
5.8 Interpreting the Amos Text Output: The Regression Weights .....	200
5.8.1 Testing Research Hypothesis .....	205
5.9 Testing Mediating Effects in a Model .....	211
5.9.1 Direct Effect and Indirect Effect .....	212
5.9.2 Testing the Mediation Effects .....	213
5.10 Testing Moderating Effect in a Model .....	218
5.10.1 Moderating Effects of Religious Coping Style and Hypothesis Testing .....	219
5.10.2 Hypothesis Testing of Religious Coping Moderates the Relationship Between Job Stress and QWL .....	220
5.10.3 Low Level of Religious Coping .....	223
5.10.4 High level of religious Coping .....	226
5.10.5 Comparing the Group Effects for Both Low and High Religious Coping Style .....	229
5.11 Mean Scores Difference Analysis .....	232
5.11.1 Hypothesis Testing of Hypotheses (H15) .....	233
5.12 Chapter Summary .....	234

<b>CHAPTER SIX: DISCUSSION AND CONCLUSION</b> .....	235
6.1 Chapter Overview .....	235
6.2 Discussion Based on Research Questions.....	236
6.2.1 Research Question 1.....	240
6.2.2 Research Question 2.....	250
6.2.3 Research Question 3.....	251
6.2.4 Research Question 4.....	253
6.2.5 Research Question 5.....	257
6.3 Contribution .....	259
6.3.1 Theoretical Contribution .....	259
6.3.2 Organisational Contribution.....	261
6.4 Implications for This Study.....	262
6.5 Limitations and Future Research .....	264
6.6 Conclusion.....	266
<b>REFERENCES</b> .....	268
<b>APPENDIX A: QUESTIONNAIRE</b> .....	318
<b>APPENDIX B: SKEWNESS AND KURTOSIS VALUES FOR EACH ITEM.</b>	324
<b>APPENDIX C: ECONOMETRIC OUTPUT AND ESTIMATIONS RESULTS OF CONFIRMATORY FACTOR ANALYSIS (CFA)</b> .....	332
<b>APPENDIX D: ECONOMETRIC OUTPUT AND ESTIMATIONS: RESULTS OF STRUCTURAL EQUATION MODELLING (STANDARDIZED ESTIMATION)</b> .....	345
<b>APPENDIX E: ECONOMETRIC OUTPUT AND ESTIMATIONS: RESULTS OF STRUCTURAL EQUATION MODELLING (THE REGRESSION PATH COEFFICIENTS BETWEEN CONSTRUCTS IN THE MODEL)</b> .....	348
<b>APPENDIX F: ECONOMETRIC OUTPUT AND ESTIMATIONS: RESULTS OF STANDARDIZED DIRECT AND INDIRECT EFFECTS FROM BOOTSTRAPPING (ANALYSIS OF MEDIATION)</b> .....	352

## LIST OF TABLES

<u>Table No.</u>		<u>Page No.</u>
1.1	Proposed Variables	4
1.2	No. of Banks in Bangladesh	10
2.1	Behavioural and Physical Symptoms of Stress	54
2.2	Proposed Dimensions of QWL	59
3.1	Variables Studied on QWL Research	89
3.2	Stress Model and the Proposed Factors' Relationship	95
3.3	Working Definitions of Proposed Factors	100
3.4	Working Definitions of QWL Dimensions	100
4.1	Difference between positivists and interpretivist paradigms	115
4.2	Types of Sampling and their Uses	122
4.3	Sample Required for SEM	124
4.4	Sample size calculation according to Bank branches in division wise	126
4.5	Bangladesh's Geographic Region and Divisions	127
4.6	Coding	129
4.7	The Instrumentation of Measurement Items for Job Stress	131
4.8	The Instrumentation of Measurement Items for Job Insecurity	132
4.9	The Instrumentation of Measurement Items for Work Overload	133
4.10	The Instrumentation of Measurement Items for Role Conflict	134
4.11	The Instrumentation of Measurement Items for Organisational Structure and Environment	135
4.12	The Instrumentation of Measurement Items for QWL	137
5.1	Response Rate of the Distributed Questionnaires	155
5.2	Demographic Profile of the Sample (n=267)	157

5.3	Designation Sample (n=267)	158
5.4	Toal no of Banks used for this research (n=267)	159
5.5	Descriptive Statistics and Reliability of all constructs	160
5.6	Summary of Exploratory Factor Analysis	163
5.7	Final Constructs with items and Cronbach Value	167
5.8	The Assessment of Fit for the Initial Measurement Model of OSE	175
5.9	The Assessment of Fit for the Pooled First-Order Constructs	181
5.10	The Assessment of Fit for the Pooled First Order constructs after deletion of low factor loading items	184
5.11	The Assessment of Fit for the Initial Pooled Measurement Model for all Constructs	186
5.12	The Assessment of Fit for the First and Final Revised Measurement Model	190
5.13	Comparison between Initial and Final Revised Pooled Measurement Model	190
5.14	Measurement Model Regression Weights	191
5.15	The CFA Results for the Pooled Measurement Model	193
5.16	The Discriminant Validity Index Summary for the Construct	194
5.17	Assessment of Validity and Reliability	195
5.18	The fitness Indexes Assessment for the Structural Model	198
5.19	The Correlation Estimate for Each Pair of Exogenous Construct	199
5.20	The Fitness Indexes Assessment for The Structural Model	201
5.21	The Regression Coefficient for Exogenous Constructs on their Corresponding Endogenous Construct	203
5.22	The Regression Path Coefficients and its Significance Based on P-value <0.05	204
5.23	The Standardised Regression Weights (Default Model)	206



5.24	The Bootstrapping Result Shows the Significance of Direct and Indirect Effect between Job Insecurity and QWL through Job Stress	214
5.25	The Bootstrapping Result Shows the Significance of Direct and Indirect Effect between Work Overload and QWL through Job Stress	215
5.26	The Bootstrapping Result Shows the Significance of Direct and Indirect Effect between work Role Conflict and QWL through Job Stress	216
5.27	The Bootstrapping Result shows the significance of Direct and Indirect Effect between OSE and QWL through Job Stress	218
5.28	The Moderation Test for Low Levels of Religious Coping	225
5.29	The Moderation Test for High Levels of Religious Coping	228
5.30	The Standardised Beta Estimation for Low Religious Coping Style	230
5.31	The Standardised Beta Estimation for High Religious Coping Style	231
5.32	Relations between Job Stress, QWL and Types of Banks	233
5.33	The Summary of the results of T –test for Sub-Hypothesis H15a and H15b	234
6.1	Summary of the Hypothesis Testing Results	236
6.2	Sketch of Research Questions, Research Objectives Research Hypotheses and Research Findings	238

## LIST OF FIGURES

<u>Figure No.</u>		<u>Page No.</u>
1.1	Brief Outline of Chapter 1	2
1.2	Contribution to GDP by different sectors	8
1.3	GDP Growth Rates of Subsectors under Services Sector (%)	9
1.4	No. of Employed Person in Different Sectors	10
2.1	Outline of Chapter 2	22
2.2	Three Different Types of Conceptions of the Nature of Stress	28
2.3	Dynamics of Work Stress	52
3.1	Brief Outline of Chapter 3	82
3.2	Theoretical Framework of job stress related to QWL	96
3.3	Conceptual Framework of Job Stress related to QWL	101
4.1	Outline of Chapter 4	111
4.2	The interrelationship between the building blocks of research	113
4.3	The process of Deductive Approach	116
4.4	The Stages of Data Analysis	140
5.1	Outline of Chapter 5	148
5.2	The Research Framework for the study showing the hypothesis of interest	168
5.3	The Path Diagram generated using AMOS Graphics	169
5.4	The CFA for Second Order Construct in the Model	173
5.5	The Initial Measurement Model for Organisational Structure & Environment (OSE)	174
5.6	The Second-Order Construct Simplified into First-Order	176
5.7	The Pooled CFA for First Order Constructs	177

5.8	CFA Results for Pooled First-Order Constructs (Initial Pooled Measurement Model)	179
5.9	The Pooled CFA Results after Deleting Low Factor Loading for First-Order Constructs	183
5.10	The Initial CFA for The Measurement Model for All Constructs	185
5.11	The First and Final Revised Pooled Measurement Model	189
5.12	The Standardised Path Coefficient Model	197
5.13	The Standardised path coefficient of the SEM model	200
5.14	The Unstandardized Regression Path of the SEM Model	202
5.15	Mediation Testing between Job Insecurity and QWL	213
5.16	Mediation Testing between Work Overload and QWL	215
5.17	Mediation testing between work Role Conflict and QWL	216
5.18	Mediation Testing between OSE and QWL	217
5.19	Unique Response of Low Level of Religious Coping Hypothesised Model	221
5.20	Unique Response of High Level of Religious Coping Hypothesised Model	222
5.21	Low Levels of Religious Coping and Constrained Model	224
5.22	Low Levels of Religious Coping and Unconstrained Model	225
5.23	High Levels of Religious Coping and Constrained Model	227
5.24	High Levels of Religious Coping and Unconstrained Model	228
5.25	The Standardised Beta Estimation for Low Religious Coping Style in the Relation between Job Stress and QWL	230
5.26	The Standardised Beta Estimation for High Religious Coping Style in the Relation between Job Stress and QWL	231
6.1	Brief Outline of Chapter 6	235
6.2	Research Model Mapped with Hypotheses Testing Results	238
6.3	The Overall Model of QWL	238

## LIST OF ABBREVIATIONS

<b>AIISD</b>	Austin Independent School District
<b>AMOS</b>	Analysis of Moment Structure
<b>APA</b>	American Psychological Association
<b>AVE</b>	Average Variance Extracted
<b>CBI</b>	Confederation of British Industry
<b>CFA</b>	Confirmatory Factor Analysis
<b>CFI</b>	Comparative Fit Index
<b>EFA</b>	Exploratory Factor Analysis
<b>ILO</b>	International Labour Organization
<b>KMO</b>	Kaiser-Meyer-Olkin
<b>NIOSH</b>	National Institute for Occupational Safety and Health
<b>QWL</b>	Quality of Work Life
<b>RGC</b>	Religious Coping Style
<b>RMSEA</b>	Root Mean Square Error of Approximation
<b>SEM</b>	Structural Equation Modeling
<b>SPSS</b>	Statistical Package for Social Sciences

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 CHAPTER OVERVIEW**

Job stress is a growing issue, which is experienced by both employers and employees of any industry (Rehman et al., 2012). This research examines job stress which influences the Quality of Work Life or QWL of an organisation's employees that is detrimental to organisational competence and the work environment. This study's key objective is to develop and assess factors of job stress that influences QWL through an empirical analysis. It also examines the adverse impacts of job stress on an individual employee's behaviour, which is directly related to the QWL.

This chapter is partitioned into nine parts and begins with the background of the research which is immediately followed by a short introduction presented here. Discussion of the banking industry of Bangladesh is portrayed in this chapter as the industry is selected for this research. The problem statement is defined along with the research questions. This section also followed by the research objectives, the significance of the research and scope of the research. Finally, the chapter concludes with the general structure of the research. Figure 1.1 summarizes the full construction of this chapter.

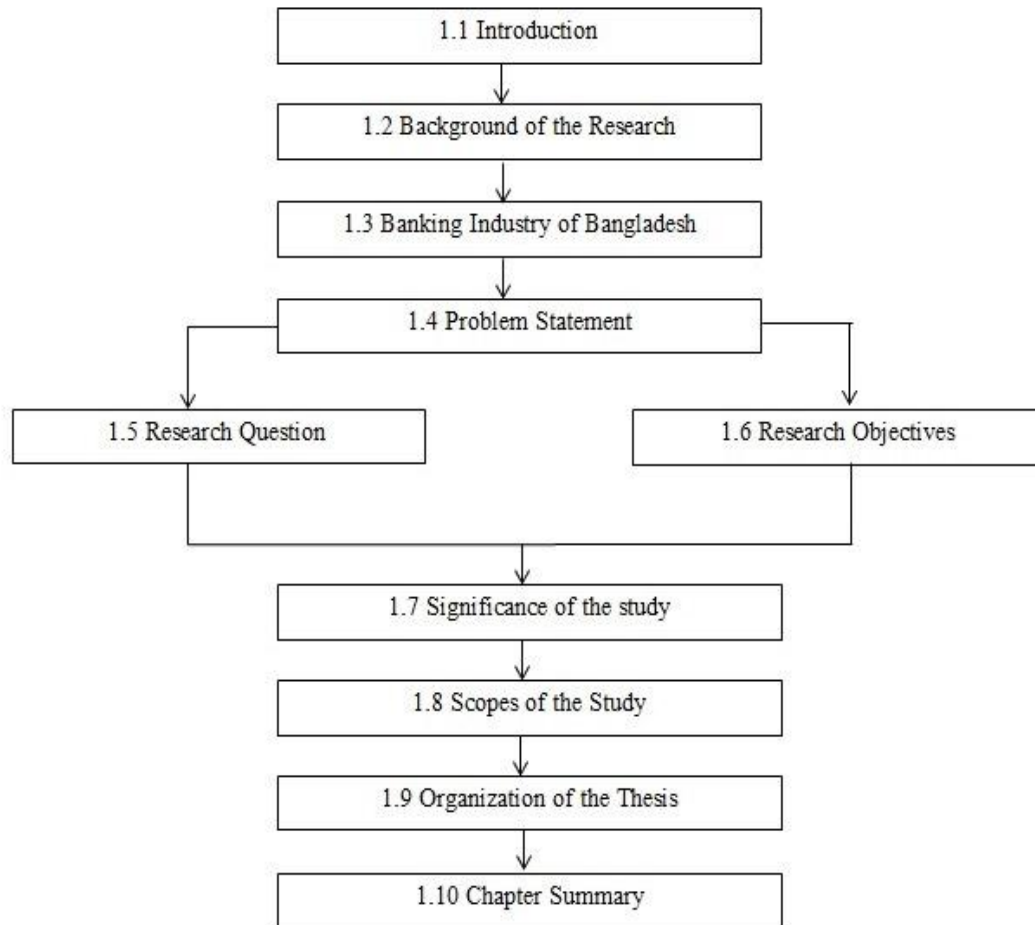


Figure 1.1: Brief Outline of Chapter 1

## 1.2 BACKGROUND OF THE RESEARCH

The activities of the banking sector of any country involve the allocation of scarce resources among different sectors and regions with the aim of achieving a balanced regional sector development. The economic development of a country is very much related to the development of the banking sector of a country (Nazim and Yousuf, 2003). A comprehensive study conducted in 119 developing and developed nations from 1960 to 1989 offers empirical evidence that economic growth is dependent on the size of the financial sector (King and Rose, 1992). Given recent banking activities and the total number of banks operating in Bangladesh, individual employees are the

focal point of consideration in continuing the operations to achieve economic development. Satisfied employees can be easily translated into profit for organization (Chi and Gursory, 2009). Therefore, one of the significant considerations in banking sector development is the employees' satisfaction by providing better place for work.

Numerous researches have been conducted on the subject of job stress and employees' QWL on which it has been shown that employee's faces stress as they are unable to control and maintain their regular and special activities properly. The research also shows that the relationship between job stress and performance of employees is reciprocal (Khuong and Yen, 2016). Therefore, it is not only vital to have satisfied employees with a higher level of social, psychological and spiritual well-being but also essential for the organisation to successfully achieve its organisational objectives (Sinha, 2012). Moreover, it has been demonstrated that employees' perception of their QWL is positive when their well-being at the organisation is at a higher level (Srivastava, 2007; Chan and Wyatt, 2007).

Subsequently, with the globalisation of knowledge, significant advances have been made towards the consideration and development of knowledge and the understanding of the nature, sources and outcomes of job stress and QWL. Numerous studies conducted on job stress and QWL has generated a vast body of literature bringing up the issue of whether further research is required. Consequently, the aim to carry out this research is not only due to its being a "hot topic" (Kompier and Taris, 2004), but at revealing a new facet of this issue that would enhance the present body of knowledge and understanding besides being beneficial to industrial practices.

Past studies have shown there are many negative consequences occurred from sources of job stress. Evidence reveals that job stress takes place when the working environment generates negative psychological and physiological effects (Ahmad and

Taylor 2009; Naqvi, Khan, Kant and Khan, 2013; Sciacchitano, Goldstein, and DiPlacido, 2001). These effects originate from the lack of control, fundamental changes in the organization, and a high workload experienced by the employees (Johnson et al., 2005).

Table 1.1 shows the four noteworthy sources which are considered as variables for this research. After a thorough review of the related literature, it has been observed that these variables have an influence on the QWL of employees.

Table 1.1 Proposed Variables

<b>Proposed Variables</b>	<b>References</b>
Job Insecurity	Hartley, Jacobson, Klandermans and Van Vuuren (1991); Dekker and Schaufeli (1995); Mak and Mueller (2000); Naswall, Sverke and Hellgren (2005); Russ and Altmier (2006); Pisheh (2012); Rahman (2013).
Work Overload	Kirch (2008); Basir and Ramay (2010); Katyal, Jain and Dhanda (2011); Bano and Jha (2012); Kwatra, Kaur and Raghubansi, (2012); Rao and Borker (2012); Ali, Hassan, Ali and Bashir (2013); Katyal and Katyal (2013); Rahman (2013); Shahriari, Mehdi, Pirhossein and Jamshid (2013).
Role Conflict	Schaubroek, Cotton and Jennings (1989); Kahn and Byosiere (1992); Larson (2004); Bano and Jha (2012); Rao and Borker (2012); Katyal and Katyal (2013).
Organisational Structure and Environment	Steers (1977); Ali et al. (2013); Masood (2013); Shahriari et al. (2013).

In the study conducted by Ahmad and Ahmad, (1992), they showed that the problem arising from job stress is becoming globalised and a serious concern to all countries. It includes all professions globally and all types of societies, families, and employees. As a result, job stress causes danger to an individual's health and wellbeing. After being affected by job stress, employees may become anxious and petulant, unable to concentrate on their work, face complexities in making decisions