



RELATIONSHIP BETWEEN JOB RELATED AND NON-JOB RELATED
STRESSORS & JOB STRESS AS PERCEIVED BY WHITE COLLAR
COMMERCIAL BANK EMPLOYEES IN THAILAND

by

SORAYA TIENCHAIPONG

A Thesis Submitted in Partial Fulfillment
of the Requirements for the Degree of

Master of Business Administration

Graduate School Business
Assumption University
Bangkok Thailand

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8

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ABSTRACT

This study has examined relationship between stressors and job stress as perceived by two subgroups of employees working at the Siam Commercial Bank and Bangkok Bank. The researcher has used descriptive and correlation methods for analyzing the data gathered through survey.

The study included two independent variables-demographic backgrounds (age, gender, income level, and marital status) and stressors (intrinsic to the job, roles in the organization, relationship at work, career development, organizational structure and climate, and home-work interfere). The dependent variable-job stress included absenteeism and turnover.

The frequencies and percentages were used to determine the demographic profile of respondents. The t-test was performed to determine mean differences between two sub-groups of respondents related to their absenteeism and turnover intentions. Means and Standard Deviation were used to determine the perception of respondents on each stressor. Pearson correlation was used to determine the relationship between stress and absenteeism & turnover intention. Finally, pearson correlation and fisher test were used to examine whether having dependent at home would result in a stronger relation between stress and a stress and absenteeism & turnover intention.

The finding of this study includes: home-work interference is importantly associated with occupational stress, strong positive relationship between stress and absenteeism & turnover intentions, and significant perceptual difference between two sub-groups of employees about all variables.

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CHAPTER I

GENERALLY OF THE STUDY

1.1 Introduction of the study

The closing decades of the twentieth century and the beginning of the third millennium have evidenced several dramatic changes in the job market. The job market now is not limited to one local or regional economy but has expanded to the international level. The emergence of international job market has created several problems for the jobbers. The jobbers have to face many types of threats in the form of very tough competition and job insecurities. The jobbers who cannot adjust themselves to new emerging situations fail to successfully move on their career path.¹

The slowing down of global economy and recent war between U.S.A. and Afghanistan has created many more difficulties in the international job market.² These events have negatively affected economy of most of the countries of the world. Thailand is no exception in this regard. Apart from that, it is significantly concerned to the Thai businesses that has connection with foreign companies from the neighbors, or Far West, and these companies are involved the transactions with the local commercial banks as Thailand has 13 local commercial banks with incentive of those owned by the government.

The banking sector plays an important role in Thailand's economy with its responsibility to inject financial resources in the business activities. At present, commercial banks of Thailand are facing many problems. Some of the major problems are related to human resource management. This thesis will address the problems related to human resource management in two selective commercial banks-Siam Commercial Bank Ltd. (SCB) and Bangkok Bank Ltd. (BBL).

In comparison to the policies and strategies used to survive in the banking business, both banks have the strong policies of lay off and early retirement program offered to their employees in order to reduce the costs and manage their funds. In the past few years, 10,000 employees have either been laid off or employees themselves opted for early retirement program in these two banks.

The Bangkok Bank Ltd. has introduced early retirement program and allowed those

¹ Anjira Assavanonda, Depression and stress on the rise, Bangkok Post, February 24, 2000, p.23

² Aphaluck Bhatiasavi, Disinformation in the war on terrorism, Bangkok Post, November 30, 2001, p.14

employees to participate in it who have attained an age of 30 years. The Siam Commercial Bank Ltd. has adopted a policy of hiring temporary employees on contract basis for a certain period of time.

The lay-off attitude of banking sector has exerted sufficient pressure and stress on the working population. Since banking companies prefer to cut operational costs therefore, they have also slowed down process for hiring new employees. The net outcome of this situation is not only significant increase in the number of unemployed people but also adds the stress on the banking sector.

The Thai economy in the present situation seems to be very stressful for both existing employees and new applicants as both appears to feel insecurity in their jobs. Mental health problems increase in times of economic trouble. In Thailand, the latest survey conducted in September 2001 on the mental health situation of 605 jobless people in Bangkok and neighboring provinces showed a 70.7 percent stress level among 56 percent of the people surveyed. The survey, based on interviews, also showed that 7.3 percent had thought of committing suicide as a way of escaping their problems. The problem is expected to hit residents in the city area more than those in the provinces.

This instability in the job would lead to the potential of self-suicide as a result from the work stress in the job. A survey by the department showed a rise in case of suicide stress-related mental and physical health problems because many are expected to find it difficult to cope with the sudden changes in their social and financial status.

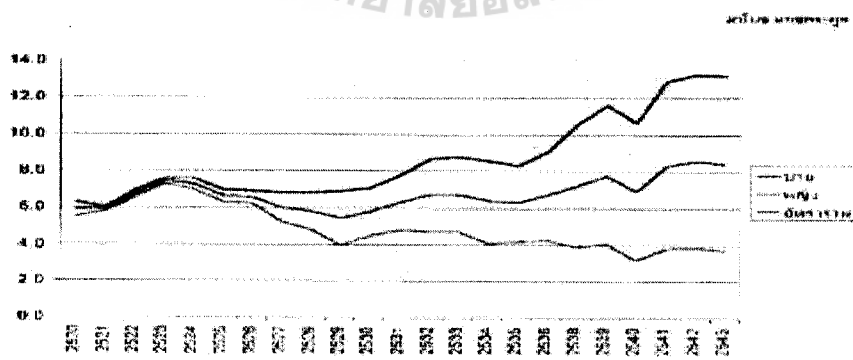


Figure 1.1 Suicide rates in Thailand per 100,000 from 1977-2000
(*Please be informed that 2520=1977+543, 2521=1978+543...)

Source: Ministry of Public Health by Manoch Lhotrakool

To cope with the problem, the Ministry of Public Health will soon open mental health clinics in central and provincial hospitals throughout the country. And telephone-counseling

services that are currently available only in Bangkok will also be extended to main towns in all regions of the nation.

Moreover, the Mental Health Department wants Thais to meet any crisis in their lives with a smile, in a campaign to free people from stress by launching the "smile at a crisis". The smiling can help relieve stress and freshen the mind.

The campaign will encourage people to be happy with their work no matter how tired they are. If we feel happy, the body produces the chemical endorphin, which will lighten our mood. The campaign would start with public health officials, by encouraging them to be happy in serving people.

In general, stress is an everyday fact of life. One can't avoid it. Whether the stress one experience is the result of major life changes or the cumulative effect of minor everyday worries, it is how one responds to these experiences that determines the impact of stress in one's life. People certainly don't have to succumb to stress; in fact they can learn to master it.

The stress related problems subsequently results in several types of chronic health problems – especially cardiovascular disease and psychological disorders in 'in secured employees.' But the effect of job stress on chronic diseases are very difficult to see because they take a long time to develop and can also be influenced by many other non-stress related factors.

Occupational stress is a major health and safety concern for working people – across all sectors and in all sizes of enterprises. Workers in white – collar job appear to be at particular risk for stress.

Nearly everyone agrees that job stress results from the interaction of the worker and the conditions of work. Views differ, however, on the importance of *worker characteristics* versus *working conditions* being as the primary cause of job stress. These differing viewpoints are important because they suggest different ways to prevent stress at work.

One of the most critical components of success for the business owner, regardless of size, is the ability to keep the cost of doing business at a minimum. Obviously, every owner wants to ensure the best possible profit margin for the sustained growth and success of a business. Most organizations have no idea how much stress costs them each year.

To paint a complete picture of how stress costs organizations would require a far longer than space permits, but it can show some of the most serious consequences of employee stress.

Absenteeism: Stressed-out employees are more likely to miss work both as a coping mechanism and due to health-related problems. Lost productivity and replacement costs make absenteeism a costly consequence.

Accidents: Stress causes a narrowing of attention, preoccupation, and fatigue - a sure recipe for workplace injuries. Stressed-out employees trying to do more with less are also likely to take shortcuts that lead to accidents.

Errors of Judgment and Action: When people are under stress, they become preoccupied with the issues troubling them. Stress also causes attention to narrow, creating a sort of "tunnel vision." This makes the stressed-out employee more susceptible to missing environmental cues and information required making both effective and safe decisions. Stress also dulls the thinking process.

The Loss of Intellectual Capital: Besides the lost opportunity of continuous process improvement, organizations pay for stress in terms of overall loss of intellectual capital appreciation. Experts identify intellectual capital as the key competitive advantage in the 21st century marketplace. Only organizations that are perceptive, nimble, and responsive to market demands and customer needs will thrive.

Unfortunately, most companies have their work force under such stress to which less person cares about excellence and innovation. The organization's most valuable asset - it's intellectual capital - not only becomes illiquid, it also depreciates. The downward spiral of high stress, diminished performance, and negative consequences creating more stress results in gradual erosion of an organization's intellectual and interpersonal capacity.

Turnover: Many businessman fail to realize that employee turnover can represent a very substantial cost in terms of time and effort required to recruit, select, and train new personnel. And lead to erosion of the bottom line.

Turnover can be a symptom of other problems, especially dissatisfaction with work or working conditions. Measures taken to prevent turnover are bound to improve other operating results as well.”¹

Although many employees experience stress as a normal part of their jobs, and some workers would rather retain a disliked job than venture into the unknown. Some employees experience reluctance, ambivalence, and stress more severely than others, to an extent that

¹ D. Lee, Job Stress Help Consultant, Vol.11 No.3, Standard Publishing Corp., Boston, MA., p.25-29

they become ill and need time away from work and think about leaving a job in pursuit of another.

Some employers assume that stressful working conditions are a necessary evil to which companies must turn up the pressure on workers and set aside health concerns to remain productive and profitable in today's economy. However, research findings had challenged this belief. Studies show that stressful working conditions are actually associated with higher level of absenteeism, tardiness, and intentions by workers to quit their jobs-all of which have negative effects on the bottom line.

Therefore, in order to improve this circumstance, employer should reduce a number of turnover rate, absenteeism and tardiness. This is because those can be achieved by eliminating the stress from work and making employees to feel more secure on their work and career path. At the same time, employee's efficiency must be improved continuously, without many stress puts on them, in order to be able to compete with both local and foreign rivals.

1.2 Statement of problem

In today's knowledge based economy, many business organizations realize the importance of its human resources.¹ Human resources are considered to be very important. The human resources are mobile every evening they walk out of the company's campus to return back next morning. But it becomes very painful when some of these resources walk out in the evening to never return back. It is not only painful but some corporate leaders consider this as frightening.

The turnover may be caused by any factor or force and it will not be an exaggeration to state that their cost is abnormal, which may or may not be visible. It can be visible when this cost is compared with recruiting, hiring, and training new employees. The turnover cannot only hurt the productivity but also signal symptoms of many more difficulties. These difficulties include negative impact on customers, the likely mistakes to be committed by newly hired employees, disruption in the teams and loss of 'institutional wisdom.'

When turnover is caused on account of the work-stress then every effort must be made to reduce discontent in order to prevent a multitude of problems. Some corporate leaders estimate that cost of turnover is very high. In this regard, it is also suggested that

¹Anderson, Arthur, Small Store Survival, New York: Springer Publishing, p.7

satisfaction among employees may or may not increase productivity but dissatisfaction certainly reduces the productivity and subsequently the profitability.

It is assumed that employees having dependents at home demonstrate different types of work stress leading to withdrawal from work than those employees not having any dependent at homes. All these trends have encouraged this researcher to undertake this study to find out the causes of stress among white collar employees. The following is the statement of problem:

“What is the difference in occupational stress – leading to withdrawal from work, among white collar employees having dependent at home and employees are having no dependent at home.”

As specific research objectives below, the questions related to objective were as followed;

1. What are the respondent's profiles with respect to:

1.1 Age

1.2 Sex

1.3 Income level

1.4 Martial status

2. Are there mean differences for stress, absenteeism and turnover intention of respondents?

3. What are the perceptions of the respondents on the factors associated to occupational stress with the respect to;

3.1 Intrinsic to the job

3.2 Role in the organization

3.3 Relationships at work

3.4 Career development

3.5 Organizational structure and climate

3.6 Home-work interface

4. Are there the relationships between stress and absenteeism as well as turnover intention?

5. Are there the relationships between stress and absenteeism and turnover intention are stronger for employees with dependent at home?

1.3 Objective of the study

The present research is mainly focused on the mental health of white-collar employees. Following are the objectives of the study:

1. To identify the relationship between stress and absenteeism and stress and turnover of 2 subgroups (employees with dependent at home and employees without dependent at home) in the selected commercial banks in Bangkok, Thailand.

2. To examine job-related stressors and non-job related stressor that affected the perception of employees about the 'stress' in Thailand.

3. To find out the difference in occupational stress –leading to withdrawal from work and absenteeism among white-collar employees having dependents at home versus employees having no dependent at home.

4. To suggest to the corporate the ways to manage job-stress related problems.

1.4 Scope of research

This study concentrates only on workers in Thailand on the following respects:

1. White-collar workers are too broad to be meaningful for studying. To narrow the scope of the research, the research will concentrate only on white-collar employees working in local commercial banks in Bangkok, Thailand.

2. There are 13 local commercial banks in Thailand. For the study the researcher will chooses 2 local commercial banks: Siam Commercial Bank and Bangkok Bank.

3. The target respondents of the study will include those 2 target respondents: workers who have dependent at home and also have independent at home.

1.5 Limitation

There are several limitations that should be noted:

First, the lacks of time have forced the researcher to limit the scope of the study. Due to the target respondents of the research are white-collar workers who work in commercial banks, which consist of many companies. Then, the researcher has chosen to study only a few of them.

Second, withdrawal from work has multiple causes. This may be either mixed or isolated from other factors, which are not concerned in the study such as personal interests, personal problems, etc. Thus, it's difficult to analyze of what is the reason for the respondents.

Third, difference in individual characteristics such as coping styles are considered as most important factors in predicting whether certain job conditions will be result in stress. The question arose simple what is stressful for one person may not be a problem for someone

else. This viewpoint leads to prevention strategies that focus on workers and solutions to help them cope with demanding job conditions.

1.6 Significance of the study

This research will investigate whether job stress might be related to both absenteeism and turnover.

And it will show the intention of employees to stay or leave a job would be an important outcome of job stress because even if employees could not actually withdrawal from the workplace, turnover intention would assess the relation between job stress and desire to withdrawal.

Although job stress originates at workplace, there is growing area of interest in what happens outside the workplace. Hence, this research will testify how such variable as conflicts within family; changes in family size might affect one's perception of stress.

The research will show the similarities or differences between workers with the dependent at home and workers with no dependent at home in absenteeism and turnover.

Finally, for the recommendations, from the results can be useful for any organizations, which have the problems in regards to the employee withdrawal from their work.

1.7 Definition of terms

Occupational stress: actual stressful transactions that take place between workers and the environment, coping, and changes in stress from moment to moment and encounter to encounter. (Lazarus, R. (1995), *Occupational Stress: A Handbook*, Taylor & Francis)

Stressor: the source of the stress, the cause or underlying reasons why an employee may show stress symptoms or diseases. (Cliff, 1991)

Intrinsic to the job: factors that are part of basic job tasks or of the work environment that are perceived as stressful. (Adler, 1990)

Role: it is the position that it has in a particular situation, which determines how much it is involved in the situation or how much responsibility, it has or set of expected behavior patterns attributed to someone occupying a given position in a social unit. (Robbins, 1991)

Relationship at work: the social bonds that occur when people work which focus on the interaction within/between groups and the stable arrangements that result from such interactions. (Andreze Huczynski, 1997)

Career development: the total constellation of psychological, sociological, educational, physical, economic, and chance factors that combine to influence the nature and significance of work in the total life span of any given individual. (Alex, 1994)

Organization structure: the way in which organizations are built with all its different parts or forming a particular shape, pattern, or system. (Sinclair, 1992)

Workplace climate: is defined atmosphere affected how members feel about group and the degree of spontaneity in their participation. Atmosphere maybe temporary; climate implies a prevailing condition. (Scott & Walker, 1995)

Work-home interaction: the distinction between the extent to which work interferes with family life (work-to-family conflict) and the extent to which family life interferes with work (family-to-work conflict). Conflict is understood to arise when an individual has to perform multiple roles such as worker, spouse and parent. (Harrell, 1994)

Personality: the sum total of all the factors that make an individual human being both individual and human; the thinking; feeling and behaving that all human beings have in common, and the particular characteristic pattern of these elements that makes every human being unique. (Gorsuch, 1983)

Absenteeism: the ways employees can withdraw from works as desired. (Steers, M. and Rhodes, R.1978)

Employee Turnover: the cessation of membership in an organization by an individual who received monetary from organization; it refers to the process of employees leaving an organization and having to be replaced. (Mathis and Jackson, 1982)

White-collar worker: an employee who performs professional activities, with functions of co-operation with the employer, both at high level and low level, and excluding all purely manual work. (Robert, 1997)

CHAPTER II

LITERATURE REVIEW STUDIES

This chapter is aimed to examining some of the literature and theoretical background in order to establish the conceptual framework for the study. A number of related studies and articles on job stress have been reviewed.

2.1 Definition about stress

The current level of life stress is not a novel phenomenon. In fact, the word stress was first used in the fifteenth century. Since the turn of the twentieth century, however, social consciousness of life stress has risen dramatically and has become common terms.

"Stress" as a word has assumed lexical significance. It depicts concept, experience and response. However, the tendency is to view it exclusively in terms of its negative effects, thereby negating the positive aspects that Selye (1977) termed "the spice of life".

The reality is that stress is both ubiquitous and manageable. It is first necessary to understand stress as a concept; then recognize it as a process; and finally, to learn and then apply specific strategies and methods to prevent, reduce, or alleviate its effects, whichever is applicable.

Since stress is a word, which is frequently overused and misunderstood, a working or operational definition is in order before proceeding further.

There are numerous *definitions of stress* in the literature:

Hans Selye, whose name has become synonymous with stress-related research, developed an understanding of our 'fight' or 'flight' response and defined stress as "the nonspecific response of the body to any demand made upon it." (Selye, 1980:127).

In the 1960s, Lazarus and Folkman, expanded our understanding of stress to include the environment and defined psychological stress as "...a particular relationship between the person and the environment that is appraised by the individual as taxing or exceeding his or her resources and endangering his or her well being" (Lazarus & Folkman, 1984:19).

McGrath (1970:17), saw stress as a "substantial imbalance between environmental demand and the response capability of the focal organism".

Stress is a familiar concept to us since it is an inescapable part of life. We feel we know what stress is because we experience it in its various forms in everyday life. We recognize it when we are faced with the prospect of having to pay an overdue bill, have an

argument with another motorist, become frustrated with the boss, anticipate surgery at the dentist, or await a driving test. We speak of stress in general terms because it incorporates so many areas of our lives (Dobson, 1983)

Stress seems to refer to things that people are exposed to, that they are under (experience?), but in general it seems to be characteristic of situations (Mandler, 1984)

Stress is a cerebral reaction of a particular individual to a stimulus event (Skinner, 1985)

Stress is part of a complex and dynamic system of transaction between the person and his environment (Cox, 1985).

Stress may be viewed as the body's response to any real or imagined event perceived as requiring some adaptive response and/or producing strain (Eliot, 1988)

Stress can be defined as an underload or overload of matter, energy or information input to, or output from, a living system (Steinberg & Ritzmann, 1990)

Stress is part of an adaptive biological system, where a state is created when a central processor registers an informational discrepancy (Levine & Ursin, 1991)

In essence, stress can be considered as any factor, acting internally or externally, that makes it difficult to adapt and that induces increased effort on the part of the person to maintain a state of equilibrium both internally and with the external environment (Humphrey, 1992)

Stress, a term borrowed from physics by W. Cannon and H. Selye and set to mean the mutual actions of forces that take place across any section of the body is a state of threatened homeostasis (Stratakis & Chrousos, 1995)

The term 'stress' may be used in two ways in psychiatry: it may be used to identify events or circumstances that are perceived adversely ('stressors') or to describe the state induced by such events or circumstances (the 'stress reaction') (Glue, Nut & Coupland, 1993)

Stress is a term for certain types of experiences, as well as the body's responses to such experiences. The term generally refers to challenges, real or implied, to the homeostatic regulatory process of the organism (McEwen & Mendelson, 1993)

Stress is caused by a multitude of demands (stressors), such as an inadequate fit between what we need and what we are capable of, and what our environment offers and what it demands of us (Levi, 1996).

Stress is a useless term for pragmatic researchers, because it represents different things to different people, reality is different for each of us, and most importantly, often cannot be measured with any significant degree of accuracy (Rosch, 1996)

The sum of biological and psychological disturbances caused by any aggression on the organism (Larousse French dictionary, 1971)

Others also focusing on the body's physiological reaction, included definitions of stress as "a response that links a stressor stimulus to any stress-related disease, symptom or dysfunction" (Girando, Everly & Dusek, 1993:7), or "a chemical reaction within the body that occurs when there is a basic need to maintain life and to resist or adapt to changing external or internal influences" (Youngs, 1985:4).

Further, Sachs (1998:5) suggests that "stress is our perception of an event or experience as difficult, threatening, unpleasant or challenging" and Saunders (1992:175) considers "stress is a cause and a consequence. It has a circular effect and is very insidious. Its harmful effects accumulate unseen..."

Finally, Olshevski, Katz, and Knight (1999:36) in their book 'Stress Reduction for Caregivers' suggest that "stress is a response to change...[this definition] allows caregivers to understand that stress can be either positive or negative, and it also suggest that, although caregivers may not be able to control the care giving situation, they can control their reaction to change."

2.2 Stress and health

Over the past two decades, there has been an increasing belief that the experience of stress necessarily has undesirable consequences for health. It has become a common assumption, if not a "cultural truism", that it is associated with the impairment of health. Despite this, the evidence is that the experience of stress does not *necessarily* have pathological sequel. Many of the person's responses to that experience, both psychological and physiological, are comfortably within the body's normal homeostatic limits and, while taxing the psychophysiological mechanisms involved, need not cause any lasting disturbance or damage.

However, it is also obvious that the negative emotional experiences, which are associated with the experience of stress, detract both from the general quality of life and from the person's sense of well-being. Thus the experience of stress, while necessarily reducing that sense of well-being, does not inevitably contribute to the development of physical or

psychological disorder. For some, however, the experience may influence pathogenesis: stress may affect health. At the same time, however, a state of ill health can both act as a significant source of stress, and may also sensitize the person to other sources of stress by reducing their ability to cope. Within these limits, the common assumption of a relationship between the experience of stress and poor health appears justified.

This report also refers to the concept of *organizational healthiness*. This concept (see Cox & Thomson, 2000) is based on an analogy with individual health and is a derivation of sociotechnical systems thinking. It concerns the nature and viability of organizations as systems, and includes measures of the perceived quality of the social organization and its relationships with the technical organization. The term 'the health of the organization' can be thought of as referring to its condition, in that the same sense that the parallel term 'the health of the individual' refers to the general condition of the person. In itself introducing the notion of the 'condition' of the organization is intellectually insufficient, and further refinements need to be made: the health of the individual is often defined in terms of their condition of body, mind and spirit. In parallel terms, Smewing & Cox (1996) have suggested that the health of the organization is "the general condition of its structure and function, management systems and culture." This may be re-phrased as the *quality* of its structure and function, management systems and culture.

Additionally, a distinction needs to be made between what is healthy and what is not, in terms of 'general condition'. Healthy individuals, and healthy organizations, are those that are seemingly sound, that is fit-for-purpose, thriving and able to adapt in the longer term. Expanding on this, a healthy organization is "an organization in which the different components, which define its general condition, sum to it being 'fit-for-purpose', thriving and adaptable, and which is perceived positively by its employees." This is the definition adopted for this Report.

2.3 Theory of Job Stress

1. Walter Cannon (1932)

He is a Harvard physiologist, contributed important ideas about the process of physiological homeostasis and emergency preparedness, or the 'fight-or-flight' response.

1. Cannon is credited with showing some of the complex interactions that go on among the sympathetic nervous system and hormonal secretions from the adrenal glands, which are part of the endocrine system, when an organism is challenged by a stressor.

a) He observed that animals will “bounce back” or “resist” deforming influences from external forces (Hinkle, 1974).

b) In other words, the organism attempts to maintain balance when it is confronted with stress.

2. He demonstrated that the fight-or-flight response is inextricably linked to our physiology.

a) Fight-or-flight is an adaptive response - it allows the organism to respond rapidly by either attacking or fleeing the threat.

b) But fight-or-flight may be particularly maladaptive for modern, industrialized society. Because Fight-or-flight may be too extreme response to stressors in our modern lives.

2. Hans Selye (1963)

"Here is a revolutionary new concept of mental and physical illness, explained by its discoverer. This startling new theory of disease may be the most important and far-reaching idea in the history of medicine. It has often been compared with the contributions of Pasteur, Ehrlich and Freud.

Hans Selye has been acclaimed throughout the world by scientists, physicians, and psychologists for his brilliant exposition of the stress theory. Here, in language easily understood by the general reader, the man who has been called ‘the Einstein of medicine’ explains his modern concept."

In this model, Selye proposed that stress is the body's general defensive reaction to a stressor. The underlying physiological basis of stress is the prolonged activation of certain hormonal and nervous system mechanisms. The effects of stress are proposed to vary according to an individual's constitutional makeup.

The *General Adaptation Syndrome* is a concept that Selye used to describe the process of stress. The General Adaptation Syndrome is proposed to consist of three more or less distinct phases:

(1) The initial alarm reaction, during the stage, the body mobilizes for action through various hormonal and nervous system changes. At this point, the individual can cope with the stressor by means of a fight-or-flight reaction.

The alarm stage is a healthy response to demanding situations. If the stress is relieved, the body returns to its normal state. It's only when stress progresses to the next stage that there are likely to be more serious consequences.

- (2) The resistance phase, during the stage, certain superficial signs suggest the body has returned to normal. However, there are other signs that the body is still in a state of defense. In particular, hormonal levels remain high.
- (3) The exhaustion phase, if the stress continues, the person enters the stage, bodily processes begin to break down and illness occurs. If the stress continues without disruption, the person will die

3. French (1970)

The Person-Environment Fit Theory was developed by French and associates after years of study on how the social world affects an individual's social adjustment and physical and mental health.

This theory is oriented specifically toward stress at work. A central proposition of the theory is that the resources and demands of the work environment may or may not fit the needs, goals, and abilities of the employee. When work demands do not fit the person's abilities and needs, the individual will show signs of strain that will eventually lead to illness. The primary aim of this model is to identify the kinds of conditions likely to result in strain (French, Caplan, & Van Harrison, 1982).

There are four basic concepts in this theory: organization stress, strain, coping, and social support.

Organizational stress is defined as the potentially threatening conditions of the job (or stressor). Important Organizational stress conditions include job complexity, workload, role ambiguity, and under use of ability. However, it's not that the person simply responds to the work environment. The person interacts with the environment. The individual's perception of the stress condition and the extent to which he or she feels personally capable of meeting the demand are important to consider.

Strain is any unhealthy response that a person makes. Physiological responses, such as high blood pressure, or behavioral characteristics, such as drug use, are evidence of strain. That is, strain encompasses both the long-term results of stress and the immediate stress reaction.

Coping is defense against stress. Both physiological and behavioral coping mechanisms are used. The normal physiological fight-or-flight response may or may not be an appropriate reaction, depending on the stressor. For example, one cannot always cope by attacking or running away from a threat. In social situations, such as work, this response is often inappropriate, and the energy available for it must be inhibited. Thus, *inhibition* of the fight-or-flight response may actually be an attempt to cope with social stress.

Social support, the emotional support that comes from interpersonal interaction, is proposed to buffer stress and strain.

4. Lazarus (1978)

Lazarus has, in fact, gone full circle. Having originally adapted Arnold's notion of 'appraisal' in emotions to stress, he proposed in a later publication, that we should think of stress as a subset of emotions. Emotions, he believed then, were far more useful in understanding what the person went through, as each emotion was often distinct enough and represented a different experience

According to the Transaction Theory of stress, the cognitive appraisal of stress is a two-part process, which involves a primary appraisal and a secondary appraisal.

Primary appraisal involves the determination of an event as stressful. During primary appraisal, the event or situation can be categorized as irrelevant, beneficial, or stressful. If the event is appraised as stressful, the event is then evaluated as a harm/loss, a threat, or a challenge. A harm/loss refers to an injury or damage that has already taken place. A threat refers to something that could produce harm or loss. A challenge event refers to the potential for growth, mastery, or some form of gain. Lazarus argues that we cannot assess the origins of stress by looking solely at the nature of the environmental event; rather stress is a process that involves the interaction of the individual with the environment. These categories are based mostly on one's own prior experiences and learning. Also, each of these categories generates different emotional responses. Harm/loss stressors can elicit anger, disgust, sadness, or disappointment. Threatening stressors can produce anxiety and challenging stressors can produce excitement. This theory helps to integrate both the motivational aspects of stress and the varying emotions that are associated with the experience of stress.

Secondary appraisal occurs after assessment of the event as a threat or a challenge. During secondary appraisal the individual now evaluates his or her coping resources and options. According to the theory of transactions, stress arises only when a particular

transaction is appraised by the person as relevant to his or her well-being. In order for an event to be appraised as a stressor, it must be personally relevant and there must be a perceived mismatch between a situation's demands and one's resources to cope with it.

Dienstbier (1989) offers a reformulation of the Transaction theory, which focuses on the emotional consequences of appraising an event as a stressor or as a challenge. He asserts that when an event is appraised as a challenge, it lead to different physiological consequences than when it is appraised as a harm/loss or threat. Dienstbier uses the term stress to refer to transactions that lead only to negative emotions and he uses the term challenge to describe a transaction that could lead both to positive and negative emotions.

A series of studies by Marianne Frankenhaeuser (1986) and colleagues provide some support for Dienstbier's assertion that a stressor evaluated as a challenge should be viewed more positively than a harm/loss or threat event. According to Frankenhaeuser, physiological reactions to stressors depend on two factors: effort and distress. She found that there are three categories of physiological responses to stress. Effort with distress leads to increases of both catecholamine and cortisol secretion and result from daily hassles. These stressors are experienced as negative emotions. This category corresponds to Dienstbier's characterization of the negative emotions present in an event appraised as a harm/loss or as a threat. Effort without distress leads to an increase of catecholamine and suppression of cortisol secretion. These stressors are experienced as positive emotions. This category corresponds to Dienstbier's characterization of the positive emotions present in events appraised as challenging. Distress without effort leads to increase cortisol secretion but not necessarily to catecholamine secretion. This is the pattern often found in depressed individuals.

5. Yerkes and Dodson (1982)

The Yerkes-Dodson Law was a first attempt at summarizing the relationship between arousal and performance.

They observed that arousal (stress) and performance are curvilinearly related. Up to a point, performance will increase as arousal increases.

- a) Performance is best when arousal is optimum (not maximum).
- b) Beyond the optimal level of arousal, performance begins to deteriorate.
- c) Note that the highest degrees of arousal bring about performance as poor as the lowest degrees of arousal (sleep state vs. hysterical state).

d) To summarize so far, people perform best with some pressure. Too little is just as bad as too much.

Task complexity also affects performance.

a) Optimum performance peaks earlier when an individual is attempting a complex task as compared to a simple task.

b) Summary of findings

- (1) Being highly aroused while asked to perform a hard task tends to generate very low performance.
- (2) In contrast, being highly aroused while asked to perform an easy task tends to generate very high performance.

6. Bernard & Krupat (1994)

One of the most comprehensive models of stress is the Biopsychosocial Model of Stress. According to the Biopsychosocial Model of Stress, stress involves three components: an external component, an internal component, and the interaction between the external and internal components.

The external component of the Biopsychosocial Model of stress involves environmental events that precede the recognition of stress and can elicit a stress response. As previously mentioned, the stress reaction is elicited by a wide variety of psychosocial stimuli that are either physiologically or emotionally threatening and disrupt the body's homeostasis (Cannon, 1932). We are usually aware of stressors when we feel conflicted, frustrated, or pressured. Most of the common stressors fall within four broad categories: personal, social/familial, work, and the environment. These stressful events have been linked to a variety of psychological physical complaints. For example bereavement is a particularly difficult stressor and has provided some of the first systematic evidence of a link between stress and immune functioning. Bereavement research generally supports a relationship between a sense of loss and lowered immune system functioning. Health problems and increased accidents are also associated with stressful work demands, job insecurity and changes in job responsibilities (Bernard & Krupat, 1994).

Stressors also differ in their duration. Acute stressors are stressors of relatively short duration and are generally not considered to be a health risk because they are limited by time.

Chronic stressors are of relatively longer duration and can pose a serious health risk due to their prolonged activation of the body's stress response.

The internal component of stress involves a set of neurological and physiological reactions to stress. Hans Selye defined stress as "nonspecific" in that the stress response can result from a variety of different kinds of stressors and he thus focused on the internal aspects of stress. Selye noted that a person who is subjected to prolonged stress goes through three phases: Alarm Reaction, Stage of Resistance and Exhaustion. He termed this set of responses as the General Adaptation Syndrome (GAS). This general reaction to stress is viewed as a set of reactions that mobilize the organism's resources to deal with an impending threat. The Alarm Reaction is equivalent to the fight-or-flight response and includes the various neurological and physiological responses when confronted with a stressor. When a threat is perceived the hypothalamus signals both the sympathetic nervous system and the pituitary. The sympathetic nervous system stimulates the adrenal glands. The adrenal glands release corticosteroids to increase metabolism, which provides immediate energy. The pituitary gland releases adrenocorticotrophic hormone (ACTH), which also affects the adrenal glands. The adrenal glands then release epinephrine and norepinephrine which prolongs the fight-or-flight response. The Stage of Resistance is a continued state of arousal. If the stressful situation is prolonged, the high level of hormones during the resistance phase may upset homeostasis and harm internal organs leaving the organism vulnerable to disease. There is evidence from animal research that the adrenal glands actually increase in size during the resistance stage that may reflect the prolonged activity. The Exhaustion stage occurs after prolonged resistance. During this stage, the body's energy reserves are finally exhausted and breakdown occurs. Selye has noted that, in humans, many of the diseases precipitated or caused by stress occur in the resistance stage and he refers to these as "diseases of adaptation." These diseases of adaptation include headaches, insomnia, high blood pressure, and cardiovascular and kidney diseases. In general, the central nervous system and hormonal responses aid adaptation. However, it can sometimes lead to disease especially when the state of stress is prolonged or intense.

Richard Dienstbier (1989) questions the emphasis the GAS places on the role of chronic stress and proposes another model of stress, Physiological Toughening, which focuses on the duration of stressful events. He points out that stressors vary in their durations. Acute stressors are the briefest and often involve a tangible threat that is readily identified as a stressor. Chronic stressors are those of a longer duration and are not readily identified as

stressors because they are often ambiguous and intangible. Because chronic stressors have become such a part of modern life, they may be taken for granted and can therefore pose a serious health risk if they are not recognized and properly managed.

Physiological Toughening is concerned with the third category of stressors, intermittent stressors. Intermittent stressors are the most variable in duration, alternating between periods of stress and calm. If an intermittent stressor is viewed as a challenge, it may improve one's physiological resistance to stress by causing repeated, periodic increases in sympathetic arousal, which conditions the body to better, withstand subsequent stressors. This can be seen from research indicating that experienced subjects show few or none of the deleterious effects of environmental stressors. For example, Astronauts are trained to have available response sequences, plans, and problem-solving strategies for all imaginable emergencies. Emergencies are therefore transformed into routine situations decreasing the intensity of the stressful situation (Mandler, 1982).

Mandler's Interruption Theory of stress provides a transition between the internal component of stress and the interaction component. Mandler defines stress as an emergency signaling interruption. The basic premise is that autonomic activity results whenever some organized action or thought process is interrupted. The term interruption is used in the sense that any event, whether external or internal to the individual, prevents completion of some action, thought sequences, or plans and is considered to be interrupted. Interruption can occur in the perceptual, cognitive, behavioral, or problem-solving domains. The consequences of the interruption will always be autonomic activity and will be interpreted emotionally in any number of ways, ranging from the most joyful to the most noxious.

The third component of the biopsychosocial model of stress is the interaction between the external and internal components, involving the individual's cognitive processes. Lazarus and colleagues (1984b; 1978) have proposed a cognitive theory of stress, which addresses this interaction. They refer to this interaction as a transaction, taking into account the ongoing relationship between the individual and the environment. Their theory places the emphasis on the meaning that an event has for the individual and not on the physiological responses. Lazarus et al. believe that one's view of a situation determines whether an event is experienced as stressful or not, making stress the consequence of appraisal and not the antecedent of stress. According to this theory, the way an individual appraises an event plays a fundamental role in determining, not only the magnitude of the stress response, but also the kind of coping strategies that the individual may employ in efforts to deal with the stress.

2.4 Stressor

2.4.1 Intrinsic to the job

Long work hours

A 1999 government report found that the number of hours worked increased 8% in one generation to an average 47 hrs/week with 20% working 49 hrs/week. U.S. workers put in more hours on the job than the labor force of any other industrial nation, where the trend has been just the opposite. According to an International Labor Organization study, Americans put in the equivalent of an extra 40-hour work/week in 2000 compared to ten years previously. Japan had the record until around 1995 but Americans now work almost a month more than the Japanese and three months more than Germans. We are also working harder. In a 2001 survey, nearly 40% of workers described their office environment as “most like a real life survivor program.”

For the European Community Directive on Working Time, which should have been implemented in Member States of the European Community by November 1997, contains several requirements related to working hours, including the right of employees to refuse to work more than 48 hours a week. Much of the research in this area has focused on the problems of shift working, emphasizing this aspect of working hours. However, there is much less information about the effects of overtime work, which is a central element of the terms of the Directive. Research to date has been restricted to a limited range of health outcomes – namely, mental health and cardiovascular disorders (Spurgeon *et al.*, 1997). Other potential effects which are normally associated with stress (for example, gastrointestinal disorders, musculoskeletal disorders, and problems associated with depression of the immune system). There have received little attention. There have also been few systematic investigations of performance effects, and little consideration of the implications for occupational exposure limits of extensions to the working day. Existing data relate largely to situations where working hours exceed 50 a week and there is a lack of information on hours below this level, which is of direct relevance to European Union legislation.

In their review, Spurgeon *et al.* (1997) conclude that the attitudes and motivation of the people concerned, the job requirements, and other aspects of the organizational and cultural climate are likely to influence the level and nature of health and performance outcomes. However, they also suggest that there is currently sufficient evidence to raise concerns about the risks to health and safety of long working hours. Long hours of work, from extended workdays of 12 hours to sustain working over several days with sleep loss, has been

shown to increase fatigue. Much of the evidence, especially in the later area, has come from studies on military work and performance.

The European Foundation's Working Conditions Report indicated that a high proportion of workers across the EU work long hours (49% work more than 40 hours per week, and 23% more than 45 hours). The data also revealed that health problems (stress and backache) increased with the hours worked. Compressed workweeks, with 12-hour working days, have been associated with feelings of increased fatigue. Rosa *et al.* (1999) have shown that after seven months adaptation to a 3-4 day /12 hour rotating shift schedule there were reductions in sleep and decrements in subjective alertness compared to previous work on a 5-7 day / 8 hour schedule. The increases in self-reported stress, which also occurred, were attenuated by the shortened workweek.

Sustained working can cause or be otherwise associated with sleep loss and perceived exertion or fatigue. Performance can be severely compromised by accumulation of *sleep debt*. The upper limit of human performance for working intensively and continuously is 2-3 days. Performance effects can be detected in vigilance tasks and those involving cognitive and verbal performance. Physical performance particularly if of moderate intensity appears more resistant to impairment.

Some occupational groups, such as junior doctors, are cause for special concern. For example, Spurgeon & Harrington have reviewed the effects of long working hours on the performance and health of junior hospital doctors. In the United Kingdom, particular work rotas meant that until recently junior doctors were working spells of around 102 hours. Spurgeon & Harrington concluded that a number of studies have shown that a significant proportion of newly qualified doctors develop some degree of psychological ill health. They argue that this may be related to sleep loss, which probably increases doctors' vulnerability to other work hazards. The establishment of a Task Force has brought about significant reductions in the numbers of hours worked by junior doctors. But Fielden & Peckar (1999) still found that direct link between the numbers of hours worked and stress levels (although the number of hours worked was positively related to the perceived availability of social support). Junior hospital doctors used social support as a coping strategy significantly more often than senior hospital doctors, with both perceiving the hospital environment as a more effective source of social support than the home environment. Despite having access to higher levels of effective social support, junior hospital doctors faced significantly greater sources of stress and poorer mental health than their senior counterparts.

There is an association between long hours of work and death from coronary heart disease. Breslow & Buell found that individuals under 45 years of age who worked more than 48 hours a week had twice the risk of death from coronary heart disease than similar individuals who worked 40 or fewer hours per week. Another study of young coronary patients revealed that one in four had been working at two jobs and an additional two in five had been working more than 60 hours a week.

New technology

The introduction of new technology into the work environment has required workers, particularly white-collar workers, to adapt continually to new equipment, systems and ways of working. Having a boss trained in the 'old ways' may be an extra burden for the new employee trained in the latest methods, and raises questions about the adequacy of supervision and about those in senior positions.

In a study of causes of stress among executives in 10 countries, Japanese executives suffered particularly from pressure to keep up with new technology, that is, to maintain their technological superiority. Managers in 'developing countries' felt pressure due to the increasing emphasis on new technology, the need to deal with an adequately trained workforce and the imposition of deadlines. Also, in the UK the high percentage of managers (Second only to Japan) said that keeping up with new technology was a great source of pressure at work.

This is not surprising in a nation that many people feel is beginning to slip behind competitors in the race to grab new export markets. In addition, these UK managers described a high level of stress due to the amount of travel required by their work.

Risk & Danger Job

There is growing literature on violence in the workplace and on the related issue of post traumatic stress disorder. There is strong evidence that exposure to violence in the workplace can cause damage to psychological as well as physical health (Leather *et al.*, 1999).

A job that involves risk and danger can result in higher stress levels. When someone is constantly aware of potential danger, he or she is prepared to react immediately. The individual is in a constant state of arousal, as described in the 'fight or flight' syndrome. The resulting adrenaline rush, respiration changes and muscle tension are all seen as potentially threatening to long-term health.

On the other hand, individuals who face physical danger – such as police, mine workers, firefighters, soldiers, and bomb disposal squad members – often appear to have reduced stress levels, particularly those who are adequately trained and equipped to deal with emergency situations.

2.4.2 Roles in the organization

An individual's activities within an organization are a function of what role(s) he or she occupies in it. A role can be defined as the set of expectations that others have of a role incumbent's become stressful.

The evidence that 'role in organization' is a potential psychosocial hazard relates largely to issues of role ambiguity and role conflict. However, other potentially hazardous aspects of role have been identified including role overload, role insufficiency and responsibility for other people (see below). French *et al.* (1990) have concluded that such variables are among the most powerful predictors of psychological health. Measures of all five aspects of role were used in a study of white-collar workers by Bhalla *et al.* (1991). They were related to workers' reports of strain, job satisfaction and organizational commitment. The data suggested that overall role ambiguity, role conflict and role insufficiency were more strongly related to the outcome variables than were role overload or responsibility for other people.

Role conflict

Role conflict occurs when the individual is required to play a role which conflicts with their values, or when the various roles that they play are incompatible with one another.

Role conflict has been divided into 2 types:

Firstly, "*single role conflict*", the various components of a given role become difficult to reconcile. For example, although it has just one role the employee must choose the decision from many alternatives.

Secondly, "*multiple role conflict*" stems from the fact that people invariably fill many different roles; and here the demands of one role clash with those of another an individual occupies.

The effects of role conflict from the study were examined the consequences for psychological strain and mental health (Kahn et al., 1994). Kahn and his colleagues have shown that the greater role conflict in men, the lower job satisfaction and the greater job-related tension. French & Caplan (1990) found that mean heart rate was strongly related to

perceived level of role conflict. It may also be related to increased risk of cardiovascular ill health. For example, Shirom *et al.* (1993), in a large study of Israeli men drawn from a range of occupations, found that there was a significant relationship between role conflict and incidence of coronary heart disease but only for white-collar workers. Cooper & Smith (1996) concluded that white-collar workers are more prone to role conflict than are manual workers.

Kahn *et al.* (1994) have suggested that those in 'boundary roles' (links between organizational levels or departments), such as foremen, are particularly prone to experience stress. Such roles have a high potential for conflict, and Margolis & Kroes (1994) found that foremen were seven times more likely to develop ulcers than shop floor workers.

Role ambiguity

Role ambiguity occurs when a worker has inadequate information about his or her work role. As Warshaw (1999) has stated, "the individual just doesn't know how he or she fits into the organization and is unsure of any rewards no matter how well he or she may perform." A wide range of events can create role ambiguity, many of them relating to novel situations and change.

Role ambiguity manifests itself in a general confusion about appropriate objectives, a lack of clarity regarding expectations, and a general uncertainty about the scope and responsibilities of the job. Kahn *et al.* (1994) found that workers who suffered from role ambiguity were more likely to experience lower job satisfaction, a greater incidence of job-related tension, greater feelings of futility and lower levels of self-confidence. French & Caplan (1990) found that role ambiguity was related to a similar cluster of symptoms. They also showed that role ambiguity was related to increased blood pressure and higher pulse rates.

Later research by Margolis *et al.* (1994) found a number of significant relationships between role ambiguity and symptoms of depression and low job motivation and intention to leave the job.

Another common source of role ambiguity, occurs when it has a complex, flexible, non-bureaucratic organizational structures can cause role ambiguity since role include responsibilities within a project team in addition to the individual's regular functional (personnel, marketing, finance or production) duties.

While role ambiguity is generally stressful for people, there are individual differences in how much ambiguity a person can tolerate. Persons with high need for structure and low

tolerance for ambiguity are more likely to experience job-related tension than persons low on these needs when they are faced with ambiguity in their work.

Role Insufficiency

Role insufficiency refers to a failure of the organization to make full use of the individual's abilities and training. Such insufficiency has been reported to lead to feelings of stress and is associated with psychological strain and low job satisfaction and organizational commitment (Bhalla *et al.*, 1991).

Responsibility for People

Responsibility for people has been identified as a potential source of stress associated with role issues. Wardell *et al.* (1994) showed that responsibility for people, compared to responsibility for things, was likely to lead to greater risk of coronary heart disease. French & Caplan (1990) found that responsibility for people was significantly related to heavy smoking, raised diastolic blood pressure and elevated serum cholesterol levels. The literature on burn out (e.g., Leiter, 1991) also suggests that, in the caring professions at least, responsibility for people is associated with emotional exhaustion and the depersonalization of relationships with patients. There is also evidence from the study of mental health referrals, by occupation, that those occupations involving continual contact with and responsibility for people are high risk.

Role overload

When the issue concerns merely the sum total of work that must be done, irrespective of its difficulty, we talk about quantitative overload-the person has more work than can be done in given period time. When the work is overloading because it requires skills, abilities, and knowledge beyond what the person has, then we talk about qualitative overload.

Quantitative overload lies on a continuum running from "too little to do." to "too difficult work." Either extreme on these continuums represents a bad fit between the demands of the environment and the ability of the organization member. A good fit would reside at that point on both scales of workload where the demands of the job just match the abilities of the person.

Several studies show that the various forms of workload produce at least 9 different kinds of psychological and physiological strain in the individual. Four of these (job dissatisfaction, elevated cholesterol, elevated heart rate, and smoking) are risk factors in heart disease. It's reasonable to predict that reducing work overload will reduce heart disease. Others are job tension, self-esteem, threat, embarrassment, and skin resistance.

An increasingly common source of stress occurs when individuals feel *locked into* roles. Such stress is particularly common in large bureaucratic organization where employees may believe they are unable to change their job, because very few opportunities are available or they are not sufficiently able or qualified to move into another post.

The stagnation experienced when career paths are blocked leads to frustration, apathy and eventually to what Daley (1999) termed *burnout*, when the initial enthusiasm for a job is replaced with negative attitudes.

2.4.3 Relationship at Work

“Where there are greater opportunities for participating in decision-making, greater satisfaction and higher feelings of self-esteem are reported.” (Margolis, 1994).

Non-participation appears related to work-related stress and overall poor physical health. French *et al.* (1998) have reported that lack of participation shows a strong relationship to job dissatisfaction but that this effect may be mediated by other variables relating to the overall person-environment fit.

Interpersonal Relationships at Work

It has been argued strongly that good relationship amongst workers and members of work groups are essential for both individual and organizational health. A survey by the Ministry of Labor in Japan (1992) revealed that 52% of the women interviewed had experienced anxiety and stress, the main cause being unsatisfactory interpersonal relations at work (61%). Similarly, Jones *et al.* (1998) found that workers reporting high levels of stress and stress-related illnesses were 6½ times more likely to report “lack of support from people in charge at work” than the general working population.

Three important sets of relationships have been identified: relationships with superiors, relationships with subordinates and relationships with colleagues (Sauter *et al.*, 1992). Low interpersonal support at work has been found to be associated with high anxiety, emotional exhaustion, job tension and low job satisfaction and increased risk of cardiovascular disease.

Social relationships both at work and outside the workplace are most commonly viewed as playing a moderating role, and adverse effects of exposure to other psychosocial hazards are more likely or more pronounced when relationships provide little. Karasek and colleagues (1997) in a study of over 1,000 male workers in Sweden showed that support from

supervisors and co-workers buffered the effects of job demands on depression and job satisfaction.

However, other research suggests a more direct effect of social support in offsetting the adverse effects of working conditions. In a recent meta-analytical study of 68 previous papers, Viswesvaran *et al.* (1999) confirmed the presence of three general constructs (stressors, strains and social support). Their results indicated that social support had a threefold effect on work stressor-strain relations: it reduced the strains experienced, mitigated perceived stressors, and moderated the stressor-strain relationship. Lobban *et al.* (1998) found that supervisory styles (in terms of providing direction and communicating with employees) may play a more dominate role in the stress process than is currently appreciated. They also suggest that supervisory relationships, either directly or mediated by other job characteristics, have significant additional influence on occupational stress that cannot be explained by the role or demand/latitude variables. Fielden & Peckar (1999) found that, although there is a direct link between the number of hours worked and stress levels, the number of hours worked was positively related to the perceived availability of social support.

Buck has reported that the 'considerate' behavior of superiors appears to contribute inversely to workers' feelings of job pressure. Workers' participation in decision-making results in them reporting greater job satisfaction and stronger feelings of self-esteem. However, Donaldson & Gowler (1994) consider that pressure on managers to 'manage by participation' actually places them under increased pressure, and may cause feelings of resentment and anxiety. Robertson & Cooper (1989) discuss how competition at work, particularly among managers, may inhibit problem sharing and increase stress.

2.4.4 Career Development

Psychologists have long recognized individual differences in people's values, goals, and needs at different ages and stages of life. The job or lifestyle that is appropriate in our twenties may be inappropriate for our thirties or fifties. Three distinct career stages have been proposed.

1. Establishment

During this stage, approximately ages 20-40, people are getting established in their careers and adjusting to work routines. Toward the middle of this period, they learn whether they are going to be successful, through promotions and a sense of personal satisfaction, or through an unwanted transfer or dismissal. If they are successful, they develop feelings of

self-efficacy and organizational commitment. If they are unsuccessful, self-analysis, counseling, and a revision of career plans may be necessary.

2. Maintenance

This stage lasts from approximately age 40-55, the time of the so-called midlife crisis. People become aware that they are aging. They have either approached or reached their goals or they know they will never reach them. It is a time of self-examination, which may lead to a change in interests, values, and lifestyles. Some people seek challenge and satisfaction in new jobs, hobbies, or relationships. Some organizations offer counseling to their managerial personnel to help them through this period.

3. Decline

From age 50 to 55 through retirement, employees confront the end of the career to which they devoted their adult life. They must consider the prospect of living on a reduced income and of diminished physical capacity. Retirement brings not only the loss of work and a sense of identity, but also the loss of colleagues with whom to socialize. Additional counseling may be required to assist employees in planning for retirement.

A survey of 600 human resources managers from various organizations found that they cited loss of motivation as the major correlate of middle- and late-stage career problems. They attributed the cause of this motivational decline to career plateaus, those points at which employees realize that further advancement is unlikely. This is also when employees come to believe (perhaps correctly) that their job skills are obsolete (Rosen & Jerdee, 1990)

Career development and planning efforts at each stage of working life involve responsibilities shared by employers and employees. Organizations must offer opportunities for personal growth and development. Employees must make effective use of these programs. They should be willing periodically to reanalyze their abilities and job performance and to formulate realistic career development plans. Their future depends on their willingness and ability to do so.

The lack of expected career development may be a source of stress, particularly in organizations, which emphasize the relationship between career development and competence or worth. Marshall (1997) identified *two major clusters* of potential sources of stress in this area:

First, lack of job security and obsolescence (fear of redundancy and forced early retirement); and, second, status incongruity (under or over promotion, and frustration at

having reached the career ceiling). These have been related to adverse psychological effects as well as poor physical health and are discussed below. These two sources of stress probably interact. Cooper (1998) has suggested that fear of obsolescence and failure resulting in demotion is likely to be strongest in those who believe they have reached their career ceiling, and that most will experience some erosion of status before they retire. Roberston & Cooper (1993) believe that these fears may give rise to stress if workers are unable to adapt their expectations to the reality of their situation. Not surprisingly, older workers are particularly vulnerable, as they tend to place a high value on stability.

Job insecurity and fear of redundancy can be major sources of anxiety, particularly if organizations expect, at the same time, commitment from their employees. The sense of inequity may exacerbate the experience of stress. Poor pay may be hazardous to health. While most workers will complain about levels of pay, the extremes of poor pay clearly have an effect on the worker's ability to remain healthy (Warr, 1992). Method or schedule of payment may also be a source of stress (for example, piecework) and may interact in its effects with the rate of working.

A 1999 government study reported that more jobs had been lost in the previous year than any other year in the last half century, and that the number of workers fearful of losing their jobs had more than doubled over the past decade. That was several years ago and the problem has worsened considerably since then. A February 2000 poll found that almost 50 percent of employees were concerned about retaining their job and with good reason. There were massive layoffs due to downsizing and bankruptcies including the collapse of over 200 dot.com companies. The unemployment rate by the end of the year was the highest it had been in 16 months. Nor have things improved since then.

A report released on September 10, 2001 stated that "more than 1 million Americans lost their jobs this year, 83% higher than last year's total." That was a day before the Twin Towers disaster, which added to the problems of job stress and insecurity for many workers. Since then we have witnessed the collapse of Enron and its tidal wave of repercussions on other companies and their employees. There are fears that this may be just the tip of the iceberg as accounting irregularities of a similar nature may augur the downfall of other large organizations widely assumed to be on a solid financial footing.

Nor is the problem limited to the U.S. A 1992 United Nations Report labeled job stress "The 20th Century Disease" and a few years later the World Health Organization said it had become a "World Wide Epidemic." A 1998 study reported that rapid changes in the

workforce had resulted in a staggering unemployment rate of 10% in the European Union and higher rates of job stress complaints. Japan had a similar problem as a result of a major and prolonged recession. A subsequent European Commission survey found that:

- More than half of the 147 million workers in the European Union complained of having to work at a very high speed and under tight deadlines;
- Approximately half reported having monotonous or short, repetitive tasks and no opportunity to rotate tasks

Second, the cost of status incongruity has been well researched in the United States. For example, in a study of naval personnel, claimed that promotional lag was significantly related to psychiatric illness. Interestingly, the literature on status incongruity also suggests a strong effect of non-work factors. For example, Kasl & Cobb (1997) concluded that stress related to parental status had 'strong long term effects on physical and mental health of adult offspring'. Shekelle *et al.* (1999) found that their sample of men in the United States whose present social class was substantially different from that of their childhood ran a significantly higher risk of coronary heart disease than men whose present social class was not.

2.4.5 Organization structure and climate

Structure

Organization structure is dependent on variables such as span of control, centralization of decision-making, number of levels of supervision, and division of labor. This makes it difficult to talk about "the structure of the organization as if it were a single index like gross sales. Some people refer to the structure of an organization as a height concept-tall organization versus flat organizations. Others approach structure from the point of view of the ratio of line to staff personal. Using any one of these dimensions to the describing the "structure" of the organization would be like describing the physical dimensions of a person by simply stating height and not weight.

The concept of organizational structure helps to reinforce the view of an organization as a set of independent components more than any other concept introduced thus far.

Child (1972) proposed the following dimensions of structure:

1. Specialization
 - a. Functional – specialization of specific duties
 - b. Role – specialization of specific positions within the organization
2. Standardization – extent to which activities are subject to standard procedures

3. Formalization – extent to which rules are written down
4. Centralization – extent to which locus of authority is confined to higher levels of the organization
5. Configuration – shape of the organization (Tall, Flat)

Just being part of difference in organization structures can present difference threats to an individual's sense of freedom and autonomy. Organization workers sometimes complain that they do not have a sense of belonging, lack of adequate opportunities to participate, feel their behavior is unduly restricted and are not included in office communications and consultations.

The researchers began reporting that workers who were allowed more participation in decision making produced more and had higher job satisfaction (Coch and French, 1990). They also found that non-participation at work was a significant predictor of strain and job-related stress, relating to general poor health, escapist drinking, depression, low self-esteem, absenteeism and plans to leave work. Participation in the decision making process on the part of the individual may help increase his or her communication channels within the organization. The resulting sense of being in control seems vital for the well-being of the workforce.

Climate

Welford (1993) suggested that humans and many other organisms appear to have evolved to function under conditions of moderate stimulation. Such aspects of the environment as noise, temperature, light, and humidity are tolerable at moderate levels but cause stress if they are too high or low.

Many people at work, however, face the opposite problem of having to cope with too much stimulation. Perhaps the classic example of the job in which large amount of variable information have to be coped with is air traffic control. The health costs of ulcers, skin disorders, hypertension and respiratory complains have been well-documented.

Physical environment

Factors of the physical environment were recognized as stressors when laboratory animals began to show general health effects in response to certain physical conditions imposed by experimental research.

The Effects of Noise

Noise is defined as unwanted or undesirable sound. Exposure to noise, for example, was observed to have harmful effects not only on the ear but also on the endocrine glands, indicating that a physiological stress response was involved.

If noise functions as a stressor, we might expect it to impair task performance because energy that ordinarily would be spent on the task would be needed instead to cope with the stress. Low-level noise actually seems to improve performance on tasks, such as monitoring, whereas high-level noise disrupts these tasks. Complex tasks are adversely affected by noise. Jobs that require an operator to keep track of two processes at the same time are made more difficult by noise.

Noise can act as a physical and a psychological stimulus. Smith (1991) suggests that "the (non auditory) health effects of noise may often reflect psychological reactions to the noise -stress- as well as objective exposure levels". High levels of noise directly damage the middle and inner ears with consequent impairment of hearing. Less severe noise may interfere with speech perception and communication and, particularly if it is prolonged, may give rise to the experience of stress, and to anxiety, irritability and tension, increase fatigue and impair performance efficiency.

However, Jones has concluded that evidence of the relationship between noise and psychological and physical health (beyond damage to the ear and hearing impairment) is equivocal: while health effects have been found in a number of studies, they cannot be unequivocally linked to exposure to high levels of noise. He argues that in most studies the effects of noise are confounded with those of other hazards: noisy work is often hazardous in other respects. While such arguments are valid, they do need to be placed in perspective given the complexity of all work design and the availability of other data. Smith has concluded that there is considerable evidence that acute noise exposure produces physiological responses which, if prolonged, could have harmful effects on health. He has also argued that the available epidemiological data suggest that noise is a risk factor for health. Furthermore, intervention and epidemiological studies suggest that noise can have harmful effects on health. As with most occupational health issues, it is a case of integrating different types of evidence in reaching a balanced conclusion.

Cohen (1994) examined the effects of noise on absence from work due to illness, on accidents and on diagnosed medical problems over a five-year period in two major plants. Data were collected from plant records. One plant manufactured large boilers and the other

manufactured electronic missile and weapon components. Workers drawn from high noise areas (95 dBA or more) were compared to workers drawn from low noise areas (80 dBA or less). Those from the high noise areas exhibited a higher incidence of problems on all measures. Especially prevalent in those exposed to high noise were allergies, respiratory and gastrointestinal disorders and complaints associated with musculo-skeletal and cardiovascular conditions.

However, larger differences in the incidence of these problems appeared when they were compared by job type (rather than noise), and although attempts were made to control for job type in the analysis of noise effects these were not entirely successful. If noise was of etiological significance, then its effects appeared to be less than – or secondary to – those of job design and work organization. However, the noise effects were not insignificant and a follow up study by Cohen (1996) found evidence of a reduction in accident rate and incidence of medical problems as a result of introducing ear defenders.

Heat Stress

Heat has a more serious potential than cold because we can do less about it. Extremely low temperatures often can be tolerated with insulating clothing. In heat, high humidity adversely affects body temperature because the cooling effects of sweat evaporation are less.

In the case of some hazards, such as temperature and humidity, it is the extremes of physical work conditions, which are associated with the experience of stress. And with effects on health: workers are often able to adapt to mid-range conditions without effort or attention. In the case of others it is more simply the presence of the hazard or even the perceived threat of its presence, which is associated with the experience of stress. An example is provided by doctors' and nurses' reports of anxiety in relation to dealing with patients who might be infected with the human immunodeficiency virus. Physical hazards not only interact with one and another in producing their effects, but may also interact with psychosocial. Broadbent (1991) has described how noise and sleep loss might interact in relation to task performance. While there is other evidence that exposure to poor equipment and workstation design, in conjunction with poor task design and work organization give rise to work-related upper limb disorders.

Psychological environment

The psychological aspects of work have been the subjects of research since at least the 1950s. Initially psychologists concentrated mostly on the obstacles to employees' adaptation

and adjustment to the work environment, rather than on the potentially hazardous characteristics the workplace itself may have for workers. However, with the emergence of psychosocial work environment research and occupational psychology in the 1990s the focus of interest has moved away from an individual perspective and towards considering the impact of certain aspects of the work environment on health.

As suggested earlier, “psychosocial hazards” can be defined as “those aspects of work design and the organization and management of work, and their social and environmental contexts, which have the potential for causing psychological or physical harm” (Cox & Griffiths, 1995). There is now a large body of evidence that identifies a common set of work characteristics as potentially hazardous.

Psychosocial hazards may affect both psychological and physical health directly or indirectly through the experience of stress. Most attention has been paid to their possible indirect, stress-mediated effects. It is this literature, which is reviewed below.

Work situations are experienced as stressful when they are perceived as involving important work demands which are not well matched to the knowledge and skills (competencies) of workers or their needs, especially when those workers have little control over work and receive little support at work. Levi (1994) has grouped the various psychosocial characteristics of work under four headings which can be derived from this model: quantitative overload, qualitative underload, lack of control over work and lack of social support. Each aspect of such work situations carries a potential for harm and thus represents a hazard. These are the fundamental dimensions of psychosocial hazards in that they underpin the person's perception of the stressfulness of any work situation. They may, however, find 'surface' expression and combine in different ways for different hazards depending on the type of work and work environment.

There is a reasonable consensus among the various attempts to review the literature on those psychosocial hazards of work, which are experienced as stressful and/or otherwise carry the potential for harm.

Sometimes the source of stress is other people or aspects of the social environment. Many of us spend eight hours of every workday in close physical proximity of coworkers and customers or clients. Attention and energy ordinarily available for doing work must be diverted to the crowded situation. Other people's activities begin to interfere with one's own. It is through such a process that crowding causes stress.

However, it is not simple density that produces stress. Feeling crowded is different from feeling cramped. Cramping results when there is too little physical space. Crowding is a psychological phenomenon resulting from group processes. You feel cramped when your office is overfilled with furniture and boxes of stuff. You feel crowded when you share a small office with several other people.

2.4.6 Home-work interfere

Social and economic trends have clearly overtaken families, employers and governments in the 1990s. In the absence of supportive employers and government policies, families have struggled to accommodate job demands, often at the expense of their family and community obligations. They have pursued a number of strategies to alleviate the stresses of work-family-community conflict – ranging from withdrawal from the labor force altogether, taking on shift work to cover child care, establishing a new division of labor within the household, or cutting out personal time. Families' choices, however, are clearly related to the resources at their disposal, including their level of education, whether or not they have supportive managers and work environments, well-paid employment or a low-wage job, and the individual attitudes and role expectations within their families. Individuals and families make choices, but often not under circumstances of their own choosing.

Difficult Trade-off

The pressures associated with work-family-community conflict can be acute. One Canadian study (Lee, Higgins, Mills, 1999) of public sector workers found that 60% of mothers and 63% of fathers had considered quitting their jobs. The most frequent reason cited by mothers was that they felt they did not have enough time for their children (41%); fully three-quarters of mothers with preschool-aged children felt this way. (One in 10 fathers considered quitting for this reason.) Equal proportions of mothers and fathers claimed that work was too stressful (27%), while one in six mothers felt that it was too difficult to do everything, compared to only one in 12 fathers. Problems related to time pressures and work-family-community conflicts were reported across job type, family situation, and stage of life.

This stress is related to the types of choices that families have to make. In the absence of workplace and other public supports, families are left to weigh financial security issues against the health and sanity of their family and community lives. For instance, the economic penalties for opting out of the paid labor market, or even working shorter hours, are steep. Part-time workers, for example, not only receive lower wages relative to their full-time

counterparts, they also give up a host of other workplace supports and benefits that are important to family security. This type of job flexibility comes at a high price.

In the face of these financial disincentives, many parents - and mothers in particular - head back to the full-time labor force, despite their stated preference for part-time or no paid labor at all. The National Child Care Survey revealed that only one-third of employed parents with primary child care responsibilities - overwhelming women - wanted to work full-time, while 73% of them did, in fact, work full-time. Over half (53%) would have preferred part-time work, while 13% wished they didn't have to work at all.

Families and individuals are managing in very stressful times to balance their work, family and community demands, often at high personal cost to those individuals and their family members. They recognize that they can't hope to accomplish everything, nor can they cope single-handedly. Clearly, they need the assistance of employers and governments to achieve a greater measure of control over their time and resources, in order to be able to pursue paid employment and caring personal relationships.

Wasted Leisure Time Syndrome

Spill-over effects from work might account for the possible wasting of constructive leisure time among some groups of employees. The 'wasted leisure time syndrome' has been described by Gardell (1995) in terms of employees not finding time out of work to do more than potter about the home, skim through newspapers, watch television, and eat and sleep. Lundahl had observed in her Swedish study that those employed on heavy fatiguing jobs showed less involvement in leisure than those who were not. Both Gardell and Cox have suggested that more is involved than physical exertion, and the latter author has linked wasted leisure time to employees' psychological and behavioral adaptation to the demands of short cycle repetitive work. Wilensky has offered an explanation of the work-leisure relationship in terms of compensation, and this concept has also been used to account for the effects of repetitive work on the use of leisure time. Consistent with Wilensky's hypothesis, Strauss (1995) has suggested that employees can adjust to non-challenging work by lowering their expectations, changing their need structure and making the most of social opportunities on and off the job.

However, Kornhauser (1995) offered a similar explanation but with a more negative emphasis consistent with the hypotheses of Gardell and Cox. He suggested that "the unsatisfactory mental health of working people consists in no small measure of their dwarfed

desires and deadened initiative, reduction of their goals and restriction of their efforts to a point where life is relatively empty and only half meaningful".

To present a basis for a *cross-discipline approach* in examining the concerns of work-family issues.

Historical Perspective: Three Models Linking Employment to Family:

1) "Spillover" Theory (Crouter): similar experiences exist and are shared between the work and household environments.

The "spillover" effect suggests that a potential reciprocal relationship exists across the domains, which means that experiences occurring in the workplace may not only affect familial functioning, but may also contribute to strengthening the working partner's abilities to cope if support is available within the family.

2) Compensation Model (Staines): an individual may compensate for difficulties in one domain (either work or family) by engaging in desirable activities in the other domain.

3) Segmentation Model (Piotrkowski): experiences in one domain have no effect on experiences in the other domain.

2.5 Symptoms of job stress

It is convenient to summarize the possible health and health-related effects of stress under two headings: individual and organizational effects,

2.5.1 Individual symptoms

The experience of stress can alter the way the person feels, thinks and behaves, and can also produce changes in their physiological function. Many of these changes simply represent, in themselves, a modest dysfunction and possibly some associated discomfort. Many are easily reversible although still damaging to the quality of life at the time. However, for some workers and under some circumstances, they might translate into poor performance at work, into other psychological and social problems and into poor physical health (e.g., Devereux *et al.*, 1999). Nevertheless, the overall strength of the relationship between the experience of stress and its antecedents on one hand and health on the other is consistent but moderate.

High Blood Pressure

While stress is known to worsen high blood pressure and increase risks of cardiovascular diseases over the long term, new studies show that workers - even those

without a history of hypertension - who feel their jobs are very stressful actually have elevated blood pressure while they're at work. Researchers at the Hopital L. Heriot in Lyon, France, studied blood pressure in over 300 workers in a chemical company, who were healthy full-time employees without high blood pressure. The workers, who ranged in age from 18 to 55, underwent medical examinations and answered questionnaires designed to rate the overall stress level of their jobs. The workers were also given a computerized mental stress test.

Researchers measured the participants' blood pressure levels in the workplace, both at rest and during the mental stress test. In addition, 70 randomly selected participants wore monitors that provided a 24-hour assessment of blood pressure. Twenty percent of the study subjects reported the highest levels of job strain. These workers showed significantly higher *diastolic blood pressure* (DBP) levels during the workday than those of their coworkers. DBP refers to the blood pressure measurement obtained when the heart is between beats, and is given as the second number in the blood pressure reading. A DBP of 90 or greater is generally considered to be elevated. Interestingly, DBP levels were not elevated in these persons outside of the work environment.

Furthermore, non-job-related stresses such as the mental stress test did not cause a comparable elevation in blood pressure in the high-stress group. Blood pressure measurements outside of the working environment were similar in all workers studied. Factors such as age, gender, diet, alcohol consumption, body mass index, and occupation were equivalent between the highest-stress and lower-stress groups, and these factors did not influence the study results. This research, published in the July 2001 edition of *Hypertension: Journal of the American Heart Association*, is unique because it shows that workers' individual feelings about their stress levels may in fact lead to elevated blood pressure while at work. Despite the objective demands of a job, this study suggests that individual perception of job stress might be an important risk factor for the development of hypertension.

Depression and suicide

Depression and suicide are often linked in folklore. There is good reason to be concerned about the potential for suicide when depression has dragged on for sometime. What is often overlooked is that people rarely commit suicide while in a state of depression. This is because both the mental processes required to plan and execute the act and the physical stamina needed to carry out the act are not available. The most dangerous period is when the person is swinging back to a more normal mood state. Unfortunately, this shift tends to make the impact even more devastating for the family.

Ferguson (1997) discovered that stress and suicide thoughts tend to go together. Knowing the warning signals of suicide and what to do if a friend threatens suicide can be literally a matter of life and death.

2.5.2 Organization symptoms

Absenteeism and turnover of labor force

Absenteeism is one of the most obvious costs of stress to employers. In general, indications are that absenteeism is a widespread and accelerating problem in many occupations. By the 1990s, it was recognized that time lost from work due to stress-related illnesses cost the UK far more than losses due to work stoppages and strikes. The confederation of British Industry reported that absenteeism 'has risen income levels, and family health'. In 1984-5, 328 million days of work were lost in the UK. In at least one occupation, nursing, short-term absences among nurses are increasingly being blamed on clinical anxiety and depression believed to result from occupational strain.

High rates of employee turnover can become quite expensive to a company – they raise training costs, reduce overall efficiency and disrupt other workers. Although it is hard to estimate the actual costs of labor turnover, it is thought that they often equal about five times an employee's monthly salary.

2.6 Consequences of job stress

2.6.1 Individual

Coronary disease

Stress takes its toll on the cardiovascular system in a number of different ways. This expression "scared to death" provides a literal explanation for some instances of sudden cardiac death. For example, during natural disasters, a percentage of people die from heart attacks without sustaining any other injuries.

Stress-induced sudden cardiac death can happen to anyone but occurs most frequently in persons who have ongoing cardiovascular problems such as hypertension and coronary artery disease. Stress is an important risk factor for both of these chronic cardiovascular problems.

Mental illness

The breakdown of an individual's mental health has been increasingly linked by medics and stress researchers to the level of stress he or she experiences. A look at workdays

lost due to mental health problems indicates the magnitude of the problem. Of the 328 million days lost from work in the UK in 1994-5, 53 million, or 13 %, were due to mental health causes. A look at the reasons given by British men for days off due to stress-related illness shows a huge increase over a 25-year period in the category of 'nervousness, debility and headache'.

In the effort to determine how widespread mental health problems are in the US, 17000 people were interviewed at 5 regional sites as part of a government study. Results showed that over a six-month period, between 17 and 23 % of those interviewed had experienced at least one major psychological disorder. Between 7-15 % reported having had at least one anxiety disorder. When questioned about a lifetime's incidence of mental health problems, between 29 and 38 % said that they had suffered one or more major disorders. As the government study stated, 'psychological disorders were most common during the prime working ages of 25 to 44 years' (President's Commission on Mental Health, 1988)

2.6.2 organization

Accident

In addition to anecdotal accounts implicating stress as a causal variable in accidents, there are a variety of research studies that support this conclusion. Petersen (1989), for example, summarizes the effects of stress on work-related accidents and concludes that high stress levels are an important risk factor in work-related accidents. Moreover, stress-management programs have been shown to reduce employee accidents.

Higher levels of stress (both on and off the road) are associated with an increased number of traffic offenses in both men and women (Simon and Corbett, 1996). A recent study that examined both occupational stress and motor vehicle accidents suggest that occupational stress is associated with a higher incidence of road accidents among company car drivers.

2.7 White-collar worker

If we turn now from manual work to the other major area of employment, the non-manual or white-collar sector, we at once come with major problems of definition.

The differences between types of work are payment, status and authority are often immense; and as a result, methods of classifying non-manual occupations are beset with ambiguities and inconsistencies.

The reasons for this diversity can be found in the changing occupational structure. The fastest growing industries have frequently been science-based ones, which employ a high proportion of professional and technical staff; and added to this throughout industry managerial functions (e.g. work control, planning and product development) have expanded.

The nature of white-collar occupations is bound up with the contemporary sociological analysis of class. Traditionally, the line dividing manual and white-collar jobs has also demarcated the working class from the middle class. In the nineteenth century the middle classes shared in the ownership of property (small businesses, self-employment, and income from investment). Property less groups, like clerical employees and supervisors, were small in size and enjoyed such status and authority as marked them off clearly from manual workers. Hence they were often regarded as being assimilated into the middle class. However, the patterns of economic growth reversed this situation and the established property-owning middle class declined in numbers. The growing new white-collar groups derived their class position not from property but from their *employment*.

Several writers believe that the diversity and fragmentation of white-collar groups is now such that they no longer constitute a single class.

‘The range of internal differentiation in pay and conditions, and the existence of a distinct category of lowly-regarded “women’s work”, clearly casts doubt on the adequacy of the general category “white-collar employment” as a means of classifying occupations’ (Hyman, 1992, p.13). Thus the lower ranks of white-collar and service workers are to be distinguished from managerial and higher professional employees, who comprise the ‘new’ middle class. The latter have also been dubbed the ‘service class’, crucial in a modern economy, of planning, administration and the control of labor.

It’s difficult imposing a *structure* (of class categories and boundaries) upon what are essentially dynamic *processes*. Moreover, some groups, like clerical employees, have actually changed their class membership is still hotly debated. While most writers would agree that their distinctive class position has been eroded, there is disagreement about how far this gone, about how these changes are to be interpreted, and about whether in fact ‘deskilled white-collar workers’ constitute a ‘new’ element of the working class alongside manual workers.

Proletarianization (1): the work process

Early twentieth centuries, many white-collar employees were clearly differentiated from the manual working class. In the words of Lockwood:

.....the clerk generally enjoyed a natural status clearly removed from that of the manual worker. His salary, hours of work and holidays were decidedly more favorable; and to be added to these were security of tenure, a greater chance of promotion, and the probability of a person of some kind.....He was somehow a privileged type of proletarian. (1991, p.41)

Abercrombie and Urry (1991), reviewing the contemporary debated about class, stress that proletarianization is the single issue that has 'dominated the literature' on the topic.

Important evidence of proletarianization has come from data on *earnings differential*. Broadly speaking, up to the 1980s clerks earned about the same as skilled manual workers, whereas now their pay has fallen to the level of unskilled workers. The gap between them and the managerial/higher professional group (the service class) has widened.

The major sociological studies of white-collar employment have explored the nature of the work and other occupational factors. It's trends towards deskilling and reutilization in relation to manual labor that are also held responsible for alienation in the office.

The American C. Wright Mills was probably the first modern sociologist to write at length about the deterioration of office work. In his classic study *White collar* (1987) Mills linked 22 basic processes: the introduction machinery and the intensification of work.

As the army of clerks grew, they were divided into departments, specialized in function, and thus, before machines were introduced on any scale, socially rationalized....It was this social reorganization, under the impetus of work load, higher cost, and the need for filed and figures, that made possible the wide application of business machines. (p. 192)

Mills's concern with the rationalization of office work invited the comparison between office and factory. Mills anticipated the full rationalization of office work; certain 'status complications' might delay it, but it was the 'model of the future'.

Proletarianization (2): occupational status

These accounts, which tend to be confined to the changing labor process, many British sociologists have given prominence to subject factors concerned with the status of white-collar occupations and the class-consciousness of the incumbents of these jobs.

Two major empirical surveys of clerical employees are those of Stewart, Prandy and Blackburn (1988). They argued that if *career expectations* are significant in an occupation, then any approach which focuses on their job itself (whether in terms of its rewards, social status or the nature of the work involved) will convey static and ultimately a misleading picture.

Crompton and Jones's study focused on 'objective' aspects of the labor process and did encompass male and clerical employees. They suggest that the automated data processing so radically altered the clerical labor process as to be the decisive factor in creating a (female) proletariat. Also, they disagree with writers like Mills and Braverman, who believed that the reutilization of clerical work was well ultimately, a white-collar working class has come into existence).

Summary of Literatures

When most people talk about stress, it's usually in terms of pressure they are feeling from something happening to them. Everyone knows what the term means, but no two people would define it the same way. Common sense definitions, dictionary definitions, and formal scientific definitions, all point, are in the same general direction but continue along different paths. In this chapter, it is concluded that there is a growing consensus on the definition of stress as a negative psychological state with cognitive and emotional components.

Next section presents a brief overview of the broad range of health and health-related effects, which have been variously associated with the experience of stress. It focuses on changes in health and health-related behaviors and physiological function, which together may account for any linkage between that experience and psychological and physical health. More detailed discussions are available inside this chapter.

In this chapter several theories commonly encountered in stress and withdrawals from work research are reviewed. The review is selective and brief. The following reflects a summary of some of the more important points that shown on the table below.

Table 2.1 Comparison of key features of stress model

	Stress model	Remarkable Point
Hans Selye (1974)	General Adaptation Syndrome	Described the physiological processes and outcome of stress.
Lazarus	Transactional	Believed that stress is subset of emotions.

(1978)	Model	And the cognitive appraisal has two-part process, which involves primary and secondary appraisal.
Yerkes-Dodson (1982)	Yerkes-Dodson Law	Studied the relationship between arousal and performance.
Walter Canon (1932)	Fight or flight response	Contributed the idea of homeostasis, the tendency of organisms to maintain a stable internal environment.
French (1970)	Person-Environment Fit Theory	Studied how the social world affects an individual's social adjustment & physical and mental health.
Bernard & Krupat (1994)	Biopsychosocial Model	Believed that stress involves three components: external, internal, and the interaction between the external and internal components.

Next, the most commonly identified sources of job stress are summarized in table 2.2 with contributing factors.

Table 2.2 Summary of the major stressors

Stressors	Contributing factors
Intrinsic to the job	<ul style="list-style-type: none"> • Long hours • Keeping up with new developments • Risk & danger job.
Roles in the organization	<ul style="list-style-type: none"> • Too much or too little work • Have to perform beyond the experience or perceived abilities • Time pressures and deadlines • Unclear expectations of your role from your boss • Responsibility for people, budgets or equipment
Relationship at work	<ul style="list-style-type: none"> • Pressures from your boss in your organization • Interference in your work with colleagues • Demands from clients

Career Development	<ul style="list-style-type: none"> • Under-promotion, frustration and boredom with current role • Lack of a clear plan for career development • Lack of opportunity • Lack of job security
Organizational structure and climate	<ul style="list-style-type: none"> • Structure in an organization • Noise, heat, pollutions • Psychological environment
Home-work interfere	<ul style="list-style-type: none"> • Financial problems • Arguments within family • Changes in family such as birth, death, or marriage, etc.

Last section appears to be several effects of stress on the health of both individual employees and their organizations. There has been an intuitive association between stress and disease for centuries. The symptoms of the job stress that can bring about psychological or behavioral disturbances include high blood pressure, depress and suicide.

For the most frequently in organizations cited appear to be: reduced availability for work involving absenteeism and poor time keeping, impaired work performance and productivity, and high turnover.

CHAPTER III

THEORETICAL AND CONCEPTUAL FRAMEWORK

There are 4 parts in this chapter. *First* part is related to the theoretical framework, which has been modified from the literature reviews. *Second* part is related to the conceptual framework, which is significant for this study. *Third* part is related to the research hypothesis by which this study intends to test the relationship between independent variable and dependent variable. *Final* part is related to operational of variables of this study.

3.1 Theoretical Framework

The theoretical framework provided an overview of the models has been offered as *summaries of the stress process*.

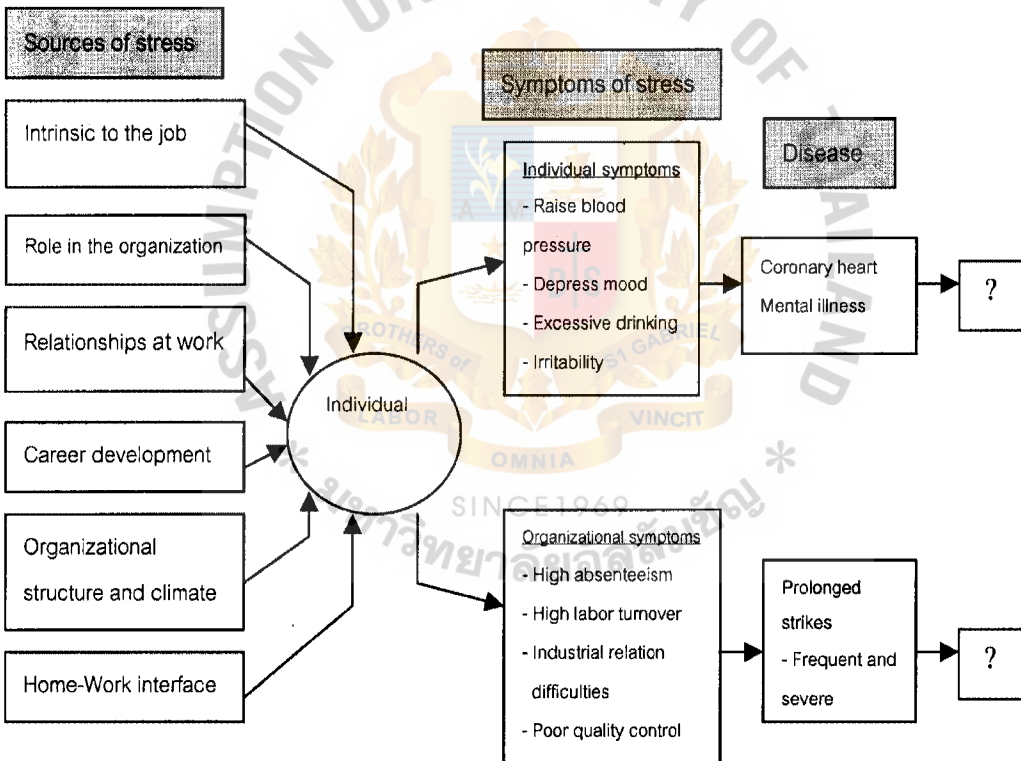


Figure 3.1: Cooper's model of the dynamics of work stress (adapted from Cooper & Marshall, 1976).

The most notable model is that of Cooper (Cooper & Marshall, 1976), as presented in Figure 3.1. Cooper's model usefully focuses on the nature and detail of work stresses and their individual and organizational outcomes. He has identified 6 major categories of work stress. Common to all jobs, these factors vary in the degree to which they are found to be causally linked to stress in each job. The 6 categories are:

1. Factors intrinsic to the job
2. Roles in the organization
3. Relationships at work
4. Career development
5. Organizational structure and climate
6. Home-work interface

The stress state is a conscious state but the level of awareness of the problem varies with the development of that state. Part of the stress process are the relationships between the objective of work environment and the employee's perceptions of work, between those perceptions and the experience of stress, and between that experience and changes in behavior and physiological function, and in health.

3.2 Conceptual Framework

The conceptual framework is based on the models as presented in the theoretical framework and review of the related literature. The conceptual framework showed the relationship between stressors and occupational stress. The researcher has design the research framework followed as the key construct of this study.

The research framework presents independent variable and dependent variable of this study.

The research will focus on the following variables;

1. The independent variable: it consists of job and non-job related stressors. There are 6 major stressors; 5 job-related stressors (intrinsic to the job, role in the organization, relationship at work, career development, organization structure and climate) and 1 non-job related stressors (home-work interfere).
2. The dependent variable: it can be occurred into many bad things, such as high in turnover, and absenteeism, etc. It depends on how deep is the stress.

As shown in the figure 3.2, each variable has a direct relationship with employee's occupational stress. The variables are expanded to generated sub-variables to measure the variable elements and development of the survey questions, which are discussed in the following statement of hypothesis.

Independent variable

Dependent variable

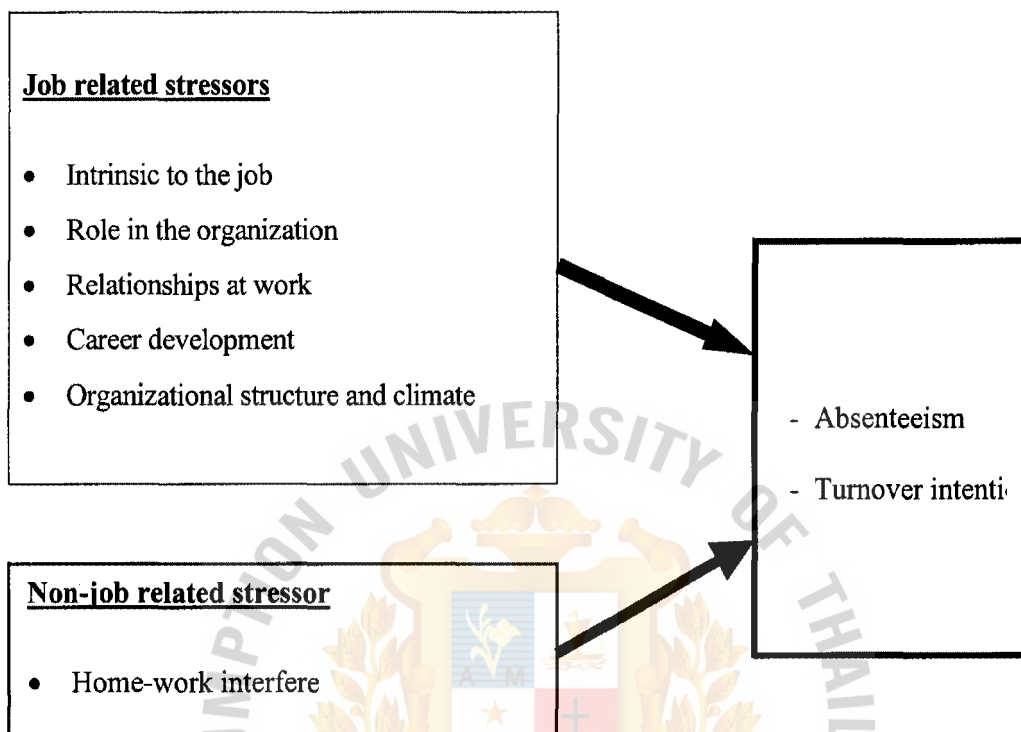


Figure 3.2: The conceptual framework

3.3 Research Hypotheses

1. Hypothesis 1o: The greater the job stress, the lower or equal will be an employee's absenteeism.

Hypothesis 1a: The greater the job stress, the higher will be an employee's absenteeism.

2. Hypothesis 2o: The greater the job stress, the weaker or equal will be an employee's intention to leave the job.

Hypothesis 2a: The greater the job stress, the stronger will be an employee's intention to leave the job.

3. Hypothesis 3o: Employee with dependents at home will have job stress level less than or equal to those employees without dependents at home.

Hypothesis 3a: Employee with dependents at home will have job stress level than those employees without dependents at home.

4. Hypothesis 4o: Employee with dependents at home will have absenteeism less than or equal to employees without dependents at home.

Hypothesis 4a: Employee with dependents at home will have absenteeism higher than those employees without dependents at home.

5. Hypothesis 5o: Employee with dependents at home will have intention to leave their jobs less than or equal to employees without dependents at home.

Hypothesis 5a: Employee with dependents at home will have intention to leave their jobs higher than employees without dependents at home.

6. Hypothesis 6o: The relation between job stress and absenteeism will be equal or weaker for those employees with dependents at home.

Hypothesis 6a: The relation between job stress and absenteeism will be stronger for those employees with dependents at home.

7. Hypothesis 7o: The relation between job stress and employee intention to leave the job will be equal or weaker for those employees with dependents living at home.

Hypothesis 7a: The relation between job stress and employee intention to leave the job will be stronger for those employees with dependents living at home.

3.4 Operationalization of Variable

Table 3.1 Operational Definition of the Main Variable

Variable	Operational Definition
Intrinsic to the job	It refers to the job itself such as long hours, new technology, and risk & danger job.
Role in organization	It refers to a person’s role in an organization. It consists of role conflict, role ambiguity, role inefficiency, responsibilities and role overload.
Relationship at work	It refers to the relationship with superiors, subordinates, and clients at workplace.
Career development	It refers to lack of opportunities in career, fear of redundancy, or early retirement.
Organization structure and climate	It refers to sense of freedom and autonomy. For the atmosphere in the organization refers to psychological environment and physical environment.

Home-work interfere	It refers to the conflicts from members and problems in a family.
Age	It refers to the age of respondents. In this research it consisted of 5 levels: under 25, 26-35, 36-45, 46-55, 56 or higher.
Sex	It refers to what kind of gender, which is classified into 2 alternatives: male or female.
Income	It refers to the income of a person per month, the researcher classified income into 5 levels in terms of Baht; Under 15,000, 15,001-25,000, 25,001-35,000, 45,001-55,000, 55,000 Up.
Absenteeism rate	It refers to how many days that employee absent dividing by the number of days an employee could have works. (Excluding time off for vacation, personal leave, or layoffs)
Intention to leave the job	It refers to the employee's feeling and thinking about withdrawal from their work.
Employee with dependent at home	It refers to individual who is sustained by another, or who relies on another for support of favor.
Employee without dependent at home	It refers to employees who are free from family obligation or not conditioned by or relative to anything else: free from control and constraint.

Table 3.2 Operational Definition of Sub Variable on the Stress

Sub-variable	Operational Definition
Long hours	Extending beyond an average or standard period of working time.
New technology	A generic label used to describe any form of computer-based technology.
Risk & danger job.	The likelihood that the potential for harm will be attained under the conditions of use and/or exposure, and the possible extent of the harm.
Role conflict	It is a situation, which pressure to comply with different and inconsistent demands, if a person complied with other demands.
Role ambiguity	The state of being in a role where the role workers don't understand job expectation and uncertainty about the work requirement themselves.

Role inefficiency	The skillfulness in avoiding wasted time and effort, which was expected by the others from a person occupying a certain position in an organization hierarchy.
Responsibilities	The social force that binds you to your obligations and the courses of action demanded by that force.
Role overload	The excessive burden of work could not control. The worker was performing to maximum capacity but couldn't meet all demands.
Relationship with superiors	A particular type of connection existing between people having dealings with higher in authority.
Relationship with subordinates	A state involving mutual dealings between people or parties, which related to lower authority.
Relationship with clients	A state of connectives between people having deal with the customers.
Lack of opportunities in career	The feeling of under, unfair or lack of occasion to be promoted in their career.
Fear of redundancy	An awareness of being unemployed because work is no longer offered or considered necessary.
Early retirement	The state of being retired from one's business or occupation, which they withdrawal from the labor market by an organization force.
Sense of freedom and autonomy	A right or the power to engage in certain actions without control or interference. And when individuals feel that they have some influence and control over their job.
Psychological environment	Aspects of work design and the organization and management of work, and their social and environmental contexts.
Physical environment.	The physical environment in the workplace including noise, light, and temperature that effected to employee working.
Conflicts from members and problems in family	Conflicting demands of work and home, low support at home, dual career problems, etc.

CHAPTER IV

RESEARCH METHODOLOGY

This study is related to the study of occupational stress of the white-collar workers. The primary objective of this research emphasizes on the model to testify the factors affecting work withdrawal in the selected commercial banks to determine significant attributes and / or dispositions from the findings. A secondary research objective is to test whether stress from home has direct effects on the employees.

This chapter is primarily concerned with the methodology for the study, which includes, research methods used, sample design, sample size and method, the sampling plan, data collection, reliability of research instruments, data collection procedure, and statistical treatment of data.

4.1 Research Methods Used

This study is a descriptive study, which refers to the transformation of the raw data into a form that will make them easy to understand and interpret. The descriptive analysis will be used in describing primary data of respondents, including their demographic profiles. The data will be presented in the form of frequency distribution and percentage distribution.

Correlation statistics, which is related to the influencing variables (independent variable) and the outcome (dependent variable), will be used to find the relationship between the primary data being gathered through the questionnaire.

4.2 Sampling Procedures

Target Population

The population in this research will be the employees of local commercial banks in Bangkok, Thailand.

Sampling Method

1. Non-probability sample

If it is sufficient to have the findings “representative” of the population, then a non-probability sample can be selected (Schiffman and Kanuk, 1994). A sampling technique in which units of the sample are selected on the basis of personal judgment or convenience (Zikmund, 1997).

2. Convenience Sample

The researcher selects the most accessible population members from whom to obtain information. (Schiffman and Kanuk, 1994) The sampling procedure used to obtain those units or people is most conveniently available. (Zikmund, 1997)

Sampling Element

The sampling elements in this research will be the non-managerial employees of local commercial banks in Bangkok, Thailand. This sampling element is based on target population mentioned above.

Sampling Unit

The sampling unit is a single element or group of elements subject to selection in a sample. For this research, the sampling unit will be the non-managerial employees of Bangkok Bank PCL and Siam Commercial Bank PCL, only within Bangkok area.

Questionnaires will be distributed to the non-managerial employees of Bangkok Bank PCL and Siam Commercial Bank PCL, in Bangkok area at their work place.

Sample Size

The size of the sample is dependent both on the size of the budget and the degree of confidence that the marketer wants to place in findings. The larger sample, the more likely the response will reflect to the total universe under study. (Schiffman and Kanuk, 1994)

The number of non-managerial employees of Bangkok Bank in Bangkok area (including Head office and Branches in Bangkok) equal to 9,898 peoples (Human resource department of Bangkok Bank). The number of non-managerial employees of Siam Commercial Bank in Bangkok area (including Head office and Branches in Bangkok) equal to 10,322 peoples (Human resource department of Siam Commercial Bank). The total number of employees in these two banks to 20,220 peoples.

Table 4 – 1: Theoretical Sample Sizes for Different Sizes of Population and a 95 percent level of certainly

Population/(Sampling Frame)	Required Sample for Tolerable Error			
	5%	4%	3%	2%
100	79	85	91	96
500	217	272	340	413
1,000	277	375	516	705

5,000	356	535	897	1,622
50,000	381	593	1,044	2,290
100,000	382	596	1,055	2,344
1,000,000	384	599	1,065	2,344
25,000,000	384	600	1,067	2,400

Source: Gary Anderson, *Fundamentals of Educational Research*, 1996 p. 202.

By using the Table of Sample Size by Anderson (1996), the researcher subjectively determines sample size as 356. This figure is also appropriate for time affordable for the study.

4.3 Research Instruments /Questionnaires

The questionnaire consists of 5 parts, which is shown on the table below.

Table 4.2 Arrangements of Questionnaires

Main Variable	Sub Variable	Question Item
Absent	-	Part A /No.1-2
Turnover intention	-	Part B/No. 1-4
Intrinsic to the job	Long hours, New technology, and Risk & Danger.	Part C/No. 1-5
Role in organization	Role ambiguity, Role overload, Role conflict, Responsibility, And Role inefficiency.	Part C/No. 6-11
Relationship at work	Colleagues, Boss, and Clients.	Part C/No.12-15
Career Development	Opportunity in career, Fear of redundancy, and Early retirement.	Part C/No.16-19
Organization structure And climate	Freedom, Autonomy. Physical environment, Psychological environment.	Part C/No.20-24
Home-work interfere	Conflicts, Supports.	Part D/No.1-6
Demographic Profile	Age, Sex, Income, and Martial Status.	Part E /No.1-5

The questionnaires were translated into the Thai language for better understanding of respondents who are Thai native.

For the pretest, which is a trial run with a group of respondents used to screen out problems in the design of a questionnaire.

A pre-test of questionnaire was conducted on 20 respondents selected from the sample. This has provided an understanding about the reliability of the questionnaire.

Mistakes were corrected and adjusted in terms of wording and structuring so that there is no miscommunication.

The reliability analysis-scale (alpha) was used to check for the following:

Intrinsic to the job - $\alpha = .8846$

Roles in the organization - $\alpha = .8323$

Relationship at workplace - $\alpha = .8565$

Career development – $\alpha = .7999$

Organizational structure and climate – $\alpha = .8258$

Home-work interfere - $\alpha = .7187$

From the reliability analysis, it indicated that the alpha efficient scale was near 1. This meant that the reliability analysis of the questionnaire was good and reliable.

4.4 Data Collection Procedure

Data gathering is the process in which the researcher collects the data. The data will be collected from the non-managerial employees of selected commercial banks. The attempt will be made to survey the part of non-managerial employees of the selected banks. The questionnaires will be distributed by contacting the manager of the concerning banking companies and arranging to meeting and handing the questionnaires to the personal manager.

A survey approach will be employed for collecting primary data through the use of self-administered questionnaires. The questionnaires will be administered on the sample respondents. The process of data collection will be carried out through an allocation of questionnaires in 2 banks from a period between February to March 2002.

4.6 Statistical Treatment of Data

The data was analyzed by using SPSS software, which provides research findings based on statistical results such as frequencies, mean, t-test, and correlation analysis.

Question 1: Frequency tables will be used to present respondent's demographic parameter.

Question 2: T-test will be used to examine mean differences for stress, absenteeism, and turnover intention of those employees observed.

Question 3: Average Weight Mean on 5-point scale will be employed to identify perceptions of respondents in relation to each factor contributed to occupational stress.

Average Weighted Mean are assigned to the categories of rating as followed:

<u>Arbitrary</u>	<u>Descriptive Rating</u>	
5.00 – 4.20	Strongly Agree	5 points
4.19 – 3.40	Agree	4 points
3.39 – 2.60	Neutral	3 points
2.59 – 1.80	Disagree	2 points
1.79 – 1.00	Strongly Disagree	1 points

Question 4: Pearson correlation will be used to investigate the relation of stress with employee absenteeism and turnover intention.

Question 5: Fisher Z coefficient will be used to test whether having dependencies at home would result in higher correlation between stress and employee absence or turnover intention.

All research hypothesis will be tested at 0.05 level of significant is 95% confidence interval.

CHAPTER V

PRESENTATION TO DATA AND CRITICAL ANALYSIS OF RESULTS

This chapter presents the survey results of data analysis and interpretation of findings about various issues. The purpose of this exploratory study is to examine the employees' perception. Data have been collected from respondents through questionnaire. The summary of analysis for each of the survey items is displayed in the following presentation. The analysis begins with the demographic profile of respondents, followed by statistical findings of the specific research questions out line in chapter I.

5.1 Description on demographic profiles

Table 5.1.1 The sample of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Employee with dependent at home	195	54.8	54.8	54.8
Employee without dependent at home	161	45.2	45.2	100.0
Total	356	100.0	100.0	

The respondents consisted of 356 employees from Siam Commercial Bank and Bangkok Bank. It included 54.8% employee with dependent at home and 45.2% employee without dependent at home.

Table 5.1.2 The age range of respondents

	Frequency	Percent	Cumulative Percent
Under 25 year	13	3.7	3.7
25-35 year	286	80.6	84.3
36-45 year	43	12.1	96.3
46-55 year	13	3.7	100.0
Total	356	100.0	

The age classification of respondents shows that as many as 84.3% respondents belonged to 25-35 years category, which forms the majority group of respondents. It also included 12.1% respondents representing 36-45 years category. The other 7.4% respondents included 3.7% respondents each belonging to under 25 and 46-55 years categories.

Table 5.1.3 Gender of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	153	43.0	43.0	43.0
Female	203	57.0	57.0	100.0
Total	356	100.0	100.0	

From the table, it is seen that the majority of respondents are female, which is represented by 57% of total respondents while the percentage of male respondents is only 43%.

Table 5.1.4 Level of income

	Frequency	Percent	Valid Percent	Cumulative Percent
Below 10,000 Baht	35	9.8	9.8	9.8
Between 10,001-15,000 Baht	90	25.3	25.3	35.1
Between 15,001-20,000 Baht	143	40.2	40.2	75.3
Between 20,001-25,000 Baht	50	14.0	14.0	89.3
Between 25,001-30,000 Baht	30	8.4	8.4	97.8
More than 30,001 Baht	8	2.2	2.2	100.0
Total	356	100.0	100.0	

The income classification shows that the majority group (40.2%) is represented by respondents earning between 15,001-20,000 Baht. It is seen that the earning of 25.3%, 14.0%, 9.8%, 8.4% and 2.2% respondents is between 10,001-15,000 Baht, 20,001-25,000 Baht, below 10,000 Baht, 25,001-30,000 Baht and more than 30,000 Baht respectively.

Table 5.1.5 Marital status

	Frequency	Percent	Valid Percent	Cumulative Percent
Single	197	55.3	55.3	55.3
Married	123	34.6	34.6	89.9
Divorced	32	9.0	9.0	98.9
Data missing	4	1.1	1.1	100.0
Total	356	100.0	100.0	

The marital status analysis shows that the majority group (55.3%) is represented by single. It also includes 34.6% married respondents. It is seen that 9.0% respondents are divorced. The data is missing for 1.1% respondents.

5.2 Difference between respondents of 2 subgroups in term of job stress, absenteeism and intention to leave the job

The following section examines the difference, which may exist between respondents of 2 subgroups against 6 variables (stressors). To examine the difference, hypothesis testing is employed by using t-test.

5.2.1 Difference between respondents of 2 subgroups in term of job stress (corresponding to the statement of problem no. 2)

H3o: Employee with dependents at home will have job stress level less than or equal to those employees without dependents at home.

H3a: Employee with dependents at home will have job stress level higher than those employees without dependents at home.

It can be stated in statistical term as: $H_0 : \mu_1 - \mu_2 \leq 0$

$H_1 : \mu_1 - \mu_2 > 0$

Table 5.2.1 Difference between respondents of 2 subgroups in term of job stress

Group Statistics				
Any dependent at home		N	Mean	Std. Deviation
Perceived stress	Dependent	195	3.8093	.6042
	Independent	161	2.8631	.4185
				Std. Error Mean
				4.327E-02
				3.298E-02

Independent Samples Test									
	Levene's Test for Equality of Variances		T test for equality of means						
	F	Sig.	t	d.f.	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% confidence Interval of the difference	
								Lower	Upper
Perceived stress	48.270	.000							
Equal variance assumed			16.815	354	.000	.9462	5.627E-02	.8355	1.0568
Equal variance not assumed			17.392	344.081	.000	.9462	5.440E-02	.8392	1.0532

Levene’s test for equality of variances indicates variances of 2 subgroups differ from each other. This result allows using unequal-variance t test.

This independent-samples t test analysis indicates that the 195 employees with dependent at home has a mean of 3.8093, the 161 employees without dependent at home has a mean of 2.8631, and the mean differs significantly at the $p < 0.05$ level (Note: $p = .000$). Therefore, we reject the H_0 .

5.2.2 Difference between respondents of 2 subgroups in term of absenteeism (corresponding to the statement of problem no. 2)

H4o: Employee with dependents at home will have absenteeism less than or equal to employees without dependents at home.

H4a: Employee with dependents at home will have absenteeism higher than those employees without dependents at home.

It can be stated in statistical term as: $H_0 : \mu_1 - \mu_2 \leq 0$

$$H_1 : \mu_1 - \mu_2 > 0$$

Table 5.2.2 Difference between respondents of 2 subgroups in term of absenteeism

Group Statistics

Any dependent at home		N	Mean	Std. Deviation	Std. Error Mean
Absenteeism	Dependent	195	7.21	2.77	.20
	Independent	161	4.37	2.12	.17

Independent Samples Test

	Levene's Test for Equality of Variances		T test for equality of means						
	F	Sig.	T	d.f.	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% confidence Interval of the difference	
								Lower	Upper
Absenteeism	5.922	.015							
Equal variance assumed			10.694	354	.000	2.84	.27	2.32	3.37
Equal variance not assumed			10.694	352.071	.000	2.84	.26	2.33	3.35

Levene’s test for equality of variances indicates variances for 2 subgroups did not differ from each other ($p = .015$). This result allows using unequal-variance t test.

This independent-samples t test analysis indicates that the 195 employees with dependent at home has a mean of 7.21, the 161 employees without dependent at home has a mean of 4.37, and the mean differs significantly at the $p < 0.05$ level (Note: $p = .000$). Thus, we reject the H_0 .

5.2.3 Difference between respondents of 2 subgroups in term of intention to leave the job (corresponding to the statement of problem no. 2)

H5o: Employee with dependents at home will have intention to leave their jobs less than or equal to employees without dependents at home.

H5a: Employee with dependents at home will have intention to leave their jobs higher than employees without dependents at home.

It can be stated in statistical term as: $H_0 : \mu_1 - \mu_2 \leq 0$

$$H_1 : \mu_1 - \mu_2 > 0$$

Table 5.2.3 Difference between respondents of 2 subgroups in term of turnover intention

Group Statistics					
Any dependent at home		N	Mean	Std. Deviation	Std. Error Mean
Intention to leave the job	Dependent	195	4.1641	.4909	3.515E-02
	Independent	161	2.8432	.5693	4.487E-02

Independent Samples Test

	Levene's Test for Equality of Variances		T test for equality of means						
	F	Sig.	T	d.f.	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% confidence interval of the difference	
								Lower	Upper
Intention to leave the job	4.135	.043	23.504	354	.000	1.3209	5.620E-02	1.2104	1.4315
Equal variance assumed			23.175	317.931	.000	1.3209	5.700E-02	1.2088	1.4331
Equal variance not assumed									

Levene’s test for equality of variances indicates variances for 2 subgroups differ significantly from each other ($p = .043$). This result allows using unequal-variance t test.

This independent-samples t test analysis indicates that the 195 employees with dependent at home has a mean of 4.1641, the 161 employees without dependent at home has a mean of 2.8432, and the mean differs significantly at the $p < 0.05$ level (Note: $p = .000$). Therefore, we reject the H_0 .

5.3 The perceptions of respondents on factors associated to occupational stress

Stressors

The section focused on analysis of respondents’ perception on stressors. The respondent’s perception is related on a 5 point-scale in which the value of the mean of each item is interpreted according to the arbitrary level rating not to the descriptive rating. The effectiveness stressors are divided into 6 groups including intrinsic to the job, roles in the organization, relationship at workplace, career development, organization structure and climate, and home-work interfere.

5.3.1 Perception of respondents on factors intrinsic to the job

Table 5.3.1 Perceptions of respondents on intrinsic to the job

Constructs & Items	Mean	Rating	S.D.
1. I find my work to be emotionally exhausting.	3.29	Neutral	1.11
2. I feel increase or decrease in work hours is stressing.	3.60	Agree	1.16
3. I feel increase or decrease in responsibilities is stressing.	3.39	Neutral	1.29
4. I feel that my job isn't challenge and therefore is stressing.	3.39	Neutral	1.38
5. I feel pressure learning new technology in workplace is stressing.	3.38	Neutral	1.24
Overall Average Weight Mean	3.4	Agree	1.24

Table 5.3.1 shows the perceptions of respondents on intrinsic to the job. The overall average weight mean is 3.41 and the standard deviation is 1.24.

The highest mean score is 3.60; "I feel increase or decrease in work hours is stressing". The lowest mean score is 3.29; "I'm stressed when I find my work to be emotionally exhausting".

5.3.2 Perception of respondents on roles in the organization

Table 5.3.2 Perceptions of respondents on roles in organization

Constructs & Items	Mean	Rating	S.D.
1. It is stressing that I cannot do my job properly because of my current workload.	3.61	Agree	1.11
2. It is stressing that it's unclear which boss I should listen to as I have more than one boss.	3.33	Neutral	1.37
3. I feel stressed under the pressure to meet deadlines.	3.29	Neutral	1.23
4. I feel stressed as I feel sometime that my work is not related to my responsibilities.	3.27	Neutral	1.33
5. I feel stressed as my job description keeps on changing frequently to expand my work.	3.33	Neutral	1.31
6. I feel stressed as it's unclear that exactly what my job is.	3.29	Neutral	1.35
Overall Average Weight Mean	3.35	Neutral	1.28

Table 5.3.2 shows perceptions of respondents on roles in organization. It shows that 1 from 6 has a high mean score of 3.61 and rate at "Agree", which indicate that the respondents perceived highly stress about work overload as the statement; "It is stressing that I cannot do my job properly because of my current workload." For the overall average weight mean is 3.35 and the standard deviation was 1.28.

5.3.3 Perception of respondents on relationships at work

Table 5.3.3 Perceptions of respondents on relationships at workplace

Constructs & Items	Mean	Rating	S.D.
1. I feel stressed when I have problems with my boss and/or co-workers.	3.29	Neutral	1.28
2. I feel stressed when I face my clients.	3.44	Agree	1.32
3. I feel stressed with feelings of being excluded from a team group.	3.47	Agree	1.30
4. I feel stressed when I have conflicting interests between socializing in workplace.	3.33	Neutral	1.31
Overall Average Weight Mean	3.38	Neutral	1.30

Table 5.3.3 shows the perceptions of respondents on relationships at workplace. All statements obtained the closely degree of favorableness, which were “Neutral” and “Agree”.

The highest mean score was 3.47; “I feel stressed with feelings of being excluded from a team group.” And the lowest score is 3.29; “I feel stressed when I have problems with my boss and/or co-workers.”

5.3.4 Perception of respondents on career development

Table 5.3.4 Perceptions of respondents on career development

Constructs & Items	Mean	Rating	S.D.
1. I feel stressed with a feeling of being unemployed.	3.35	Neutral	1.33
2. I feel stressed when I think that I have little opportunity for advancement.	3.30	Neutral	1.38
3. I feel stressed when I think that I am not paid compared to my performance.	3.37	Neutral	1.36
4. I feel stressed when evaluation of the performance is not fair.	3.31	Neutral	1.28
Overall Average Weight Mean	3.33	Neutral	1.34

From the table 5.3.4, it shows perceptions of respondents on career development. And it indicates that all the items are rated “Neutral” with the overall average weight mean of 3.33 and the standard deviation is 1.34.

5.3.5 Perception of respondents on organizational structure and climate

Table 5.3.5 Perceptions of respondents on organization structure and climate

Constructs & Items	Mean	Rating	S.D.
1. I feel stressed when my workplace is physically uncomfortable. (e.g. office chair give you backaches)	3.40	Neutral	1.27
2. I feel stressed when I have to work in unsafe conditions (loud noise, the threat of things falling on your head, air pollution)	3.33	Neutral	1.33
3. I feel stressed when my personal space or available light is increased or decreased.	3.40	Neutral	1.33
4. I feel stressed when I don't have enough time to eat or visit the bathroom during the day or "not get a chance" to take your legally guaranteed breaks.	3.28	Neutral	1.29
5. I feel stressed when I feel that organizational structure of the company restricts my behavior and I am not included in the office communications.	3.37	Neutral	1.36
Overall Average Weight Mean	3.36	Neutral	1.32

Table 5.3.5 shows perceptions of respondents on organization structure and climate. It indicates that the respondents have mean of the factor 3.36, which was “Neutral” with the standard deviation of 1.32.

The average mean on each item shows that the respondent’s perception is rated only “Neutral”.

5.3.6 Perception of respondents on home-work interface

Table 5.3.6 Perceptions of respondents on home-work interfere

Constructs & Items	Mean	Rating	S.D.
1. I feel stressed when I hardly spend time with each others.	3.32	Neutral	1.34
2. I feel stressed when there are major disagreements within family.	3.33	Neutral	1.31
3. I feel stressed when there is any pregnancy in family and/or gain of a new family member.	3.43	Neutral	1.31
4. I feel stressed when I am asked that I must work on weekends.	3.37	Neutral	1.26

5. I feel stressed when there is significant decrease in family income.	3.53	Agree	1.18
6. I feel stressed when there are financial problems in family.	3.75	Agree	1.06
Overall Average Weight Mean	3.455	Agree	1.243

Table 5.3.6 shows perceptions of respondents on home-work interfere. It shows that 2 from 6 has high in average mean score, which represented the problem about income (3.53) and financial problem (3.75) in their family; “I feel stressed when there is significant decrease in family income.” And “I feel stressed when there are financial problems in family.”

For the overall average weight mean is 3.46 with the standard deviation 1.24 and rate at “Neutral”.

5.4 Relationship between occupational stress and absenteeism and intention to leave the job

5.4.1 Relationship between occupational stress and absenteeism rate (corresponding to the statement of problem no. 4)

H1o: The greater the job stress, the weaker or equal will be an employee’s absenteeism.

H1a: The greater the job stress, the higher will be an employee’s absenteeism.

It can be stated in statistical term as: Ho: $r = 0$

Ha: $r \neq 0$, at 95% level of significant

Table 5.4.1 Relationship between occupational stress and absenteeism rate

		Correlations	
Total Stress	Absenteeism rate	Total Stress	Absenteeism rate
Pearson Correlation		1.000	0.613**
Sig. (1-tailed)		.	.000
N		356	356
Absenteeism		0.613**	1.000
Sig. (1-tailed)		.000	.
N		356	356

** Correlation is significant at the 0.01 level (1-tailed)

The diagonal of 1.000s shows a variance is perfectly correlated with itself.

The table shows *correlation coefficient* ($r = 0.613$, $p < 0.01$), which express the strong relation between the perceived stress and absenteeism. As can be noted from the correlation just reported. Thus, Ho is rejected.

5.4.2 Relationship between occupational stress and intention to leave the job (corresponding to the statement of problem no. 4)

H2o: The greater the job stress, the lower or equal will be an employee’s intention to leave the job.

H2a: The greater the job stress, the higher will be an employee’s intention to leave the job.

It can be stated in statistical term as: Ho: $r = 0$

Ha: $r \neq 0$, at 95% level of significant

Table 5.4.2 Relationship between occupational stress and intention to leave the job

Correlations

		Total Stress	Intention to leave their job
Total Stress	Pearson Correlation	1.000	0.674**
	Sig. (1-tailed)	.	.000
	N	356	356
Intention to leave their job	Pearson Correlation	0.674**	1.000
	Sig. (1-tailed)	.000	.
	N	356	356

** Correlation is significant at the 0.01 level (1-tailed)

The diagonal of 1.000s shows a variance is perfectly correlated with itself.

The table shows positive relation (Note: $r = 0.674$, $p < 0.01$). The value indicates a strong positive relationship between the perceived stress and intention to leave the job. Thus, Ho is rejected.

5.5 Difference in relationship between perceived stress and absenteeism, and perceived stress and turnover intention of 2 subgroups

To find out the correlation, hypothesis testing is employed by making used of bivariate correlation the relation between 2 variables of each subgroup. Then, invert the pearson correlation into Fisher Z coefficient. Finally, Compare the calculated Z score with Z score at 5% (1.64) significant level.

5.5.1 Difference in relationship between perceived stress and absenteeism of 2 subgroups (corresponding to the statement of problem no. 5)

H6o: The relationship between job stress and absenteeism will be weaker or equal of those employees with dependents at home.

H6a: The relationship between job stress and absenteeism will be stronger for those employees with dependents at home.

Table 5.5.1.1 Correlation between perceived stress and absenteeism of 2 subgroups
For employees with dependent at home

		Correlations	
		Perceived stress	Absenteeism
Perceived stress	Pearson Correlation	1.000	0.593**
	Sig. (2-tailed)	.	.000
	N	195	195
Absenteeism	Pearson Correlation	0.593**	1.000
	Sig. (2-tailed)	.000	.
	N	195	195

** Correlation is significant at the 0.01 level (1-tailed)

For employees without dependent at home

		Perceived stress	Absenteeism
Perceived stress	Pearson Correlation	1.000	0.084
	Sig. (2-tailed)	.	.367
	N	161	161
Absenteeism	Pearson Correlation	.084	1.000
	Sig. (2-tailed)	.367	.
	N	161	161

With r of both 2 groups converted into z_1 and z_2 from the Fisher Z table (on appendix D). Employees with dependent at home $r = .593 \rightarrow z_1 = .693$. And for those without dependent at home $r = .084 \rightarrow z_2 = .085$. From calculation, the standard error is equal 0.11.

Then, calculate Z score, the Z score indicates the high in value (Note: Z score = 5.59). So, the difference of correlation is significant. Therefore, H_0 is rejected.

5.5.2 Difference in relationship between perceived stress and turnover intention of 2 subgroups (corresponding to the statement of problem no.5)

H70: The relationship between job stress and employee intention to leave the job will be equal or weaker for those employees with dependents living at home.

H7a: The relationship between job stress and employee intention to leave the job will be stronger for those employees with dependents living at home.

Table 5.5.2.1 Correlation between perceived stress and turnover intention of 2 subgroups
For employees with dependent at home

		Correlations	
		Perceived stress	Intention to leave their job

Perceived stress	Pearson Correlation	1.000	0.432**
	Sig. (2-tailed)	.	.000
	N	195	195
Intention to leave their job	Pearson Correlation	0.432**	1.000
	Sig. (2-tailed)	.000	.
	N	195	195

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

For employees without dependent at home

		Perceived stress	Intention to leave their job
Perceived stress	Pearson Correlation	1.000	0.205**
	Sig. (2-tailed)	.	.000
	N	161	161
Intention to leave their job	Pearson Correlation	0.205**	1.000
	Sig. (2-tailed)	.000	.
	N	161	161

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

A significant positive relation is found between perceived stress and intention to leave the job for those employees with dependent at home ($r = .432, p < 0.01$) as well as for those without dependent at home ($r = .205, p < 0.01$).

With r of both 2 groups converted to z_1 and z_2 from the Fisher Z table (on appendix D). Employees with dependent at home $r = .432 \rightarrow z_1 = .478$. And for those without dependent at home $r = .205 \rightarrow z_2 = .208$. From calculation, the standard error is equal 0.11.

Then, calculate Z score, the Z score indicates the high in value (Note: Z score = 2.45). So, the difference of correlation is significant. Therefore, H_0 is rejected.

CHAPTER VI

SUMMARY, RECOMMENDATIONS AND CONCLUSIONS

This chapter includes 4 major sections. The first is the summary of the finding of research questions, second is recommendation of the research and the third part is the suggestion for the further research. The last one is the conclusion for whole thesis.

6.1 Summary of findings

The statistical result and finding in chapter V in responding to the statement of the problem stated in chapter I could be summarized as followed:

Q1: What are the respondents profiles?

According to the majority findings, the majority of the respondents are in the range of 25-35 years old, represented by 80.6 % of total respondent. Most of them are female, which is represented by 57 %. Furthermore, the findings show that the majority of respondents in this study are single with 55.3 % of total respondent.

The income shows that the income of majority respondents is between 15,001-20,000 per month, which constitutes 42.2% of total respondents.

Q2: Are there mean differences for stress, absenteeism and turnover intention of 2 subgroups of respondents?

For the mean differences of the perceived stress, absenteeism and turnover intention of those employees with dependent is contrast with those without dependents. The finding shows significant differences on all variables.

For job stress, it shows the differences between employees with dependent at home with a mean of 3.8093 and employees without dependent at home with a mean of 2.863.

For the absenteeism, the 195 employees with dependent at home have a mean of 7.21, and the 161 employees without dependent at home have a mean of 4.37.

For the turnover intention, those employees with dependent at home have a mean of 4.1641, and the others have a mean of 2.8432.

Q3: What are the perceptions of the respondents on the factors associated to occupational stress?

Table 6.1 Summary of perception on stressors

Stressors	Mean	Rating	S.D.
1. Intrinsic to the job	3.41	Agree	1.24
2. Roles in the organization	3.35	Neutral	1.28
3. Relationships at workplace	3.38	Neutral	1.30
4. Career development	3.33	Neutral	1.34
5. Organizational structure and climate	3.36	Neutral	1.32
6. Home-work interfere	3.46	Agree	1.24
Overall Average Weight Mean	3.38	Neutral	1.28

Based on the finding results, most of the respondents agree that home-work interfere is the most important factor that is associated with occupational stress. Its mean and standard deviation are 3.46 and 1.24, respectively. Intrinsic to the job is the second most important factor with the average mean of 3.41 and S.D. of 1.24.

Other factors are rated as neutral with mean range of 3.33 to 3.46 and S.D. range of 1.28-1.34. The overall average weight mean and S.D. are 3.38 and 1.28, respectively, with neutral rating.

Q4: Are there relations of job stress with employee absenteeism and turnover intention?

It indicates strong positive relation between job stress and absenteeism($r = 0.613$), which mean that the employees with higher job stress tend to be more absent than employees who perceived lower stress.

For the turnover intention, it represents employees' intention to stay or leave the job, which would be an important outcome of job stress. Even if employees couldn't actually withdraw from their work, turnover intention would assess the relation between job stress and a desire to withdrawal. A strong relation is found between job stress and turnover intention that those who perceived higher stress tended to have intention to leave their job ($r = 0.674$).

The finding indicated that both absenteeism and turnover intention have been characterized as ways employees use to solve the problem about perceived stress.

Q5: Are the relationships between stress and absenteeism and turnover intention are stronger for employees with dependent at home?

The Z score calculated is equal $Z = 5.59$. It was found that there is a significant difference in relation between job stress and absenteeism between 2 subgroups by the dependencies group showed a stronger in relationship between job stress and absenteeism.

For the correlation between job stress and turnover intention, the Z score calculated is equal to 2.11. It meant that the difference of correlation between 2 subgroups is significant. The last hypothesis indicated that having dependent at home result in the higher relation between perceived stress and employee turnover than having no dependent at home.

6.2 Summary of hypothesis testing

The result from the test shows that all 7 hypotheses are rejected Ho.

Table 6.1 The results from Hypothesis testing

Hypothesis	Statistic test	Level of significant	Results
H1a: The greater the perceived stress, the higher will be an employee’s absenteeism rate.	Bivariate correlation	0.00	Reject Ho
H2a: The greater the perceived stress, the stronger will be an employee’s intention to leave the job.	Bivariate correlation	0.00	Reject Ho
H3a: Employee with dependents at home will have higher levels of stress to those employees without dependents at home.	T test	0.00	Reject Ho
H4a: Employee with dependents at home will have higher absenteeism to those employees without dependents at home	T test	0.00	Reject Ho
H5a: Employee with dependents at home will have higher intention to leave their jobs compared with employees without dependents at home.	T test	0.00	Reject Ho
H6a: There is a relation between perceived stress and absenteeism will be stronger for those employees with dependents at home.	Fisher test	0.00	Reject Ho
H7a: There is a relation between perceived stress and employee intention to leave the job will be stronger for those employees with dependents living at home.	Fisher test	0.00	Reject Ho

6.3 Discussions and recommendations

When employees bond together in times of stress, they usually cope with problems at hand. And their coping styles often determine immediate reactions to stress. For the effective

copings depend on having resources and strategies. Coping resources are used to confront stress. In addition no one strategy works for all people in all situations to cope effectively with the causes of stress. In many cases, several coping techniques should be used together.

From the studied, it indicates that there are many factors related to stress on perception of employees that make them have a high rate of absenteeism and intention to leave.

A major factor that develops the stress on employees is "Home-Work Interfere". For many families, one of the biggest sources of disagreement and aggravation is the subject of family finances. It means that money coming in never seems to match the money going out. Then, there is always followed the stress of *what* to spend the money on, and *when*, and *how much*, and on and on. Therefore, employees should change a handle on their habits--both thinking and spending--as well as short-term and long-term goals. It is not only can getting control decrease much of their stress, but it can also help employees efficiently prepare for the future.

Moreover, at work, time really is money, and many organizations expect employees to account for every moment on the job. Employers may allow employees to go as long as the job gets done. Therefore, employees may not capably separate working time and family time. For the recommendation, employees should try to find more time to communicate among members in their family. The communication within the family is vital to good relationships. Also, the sympathy and clearly understand among family members in discussion is important.

In general, different life crises have different impacts. In many cases, however, it may be possible to anticipate crises and prepare for them. It may also be useful to recognize the impact of crises that have occurred so that employees can take account of them appropriately.

Another factor that have much influence on stress perception of employees is "Intrinsic to the Job". The company should policy working hour and working days appropriately and flexibly enough to make employees feel relatively comfortable. The repetitive tasks may be the cause of stress and therefore the company should have the job tasks circulated.

In addition, a new technology is expected to be employed within organization, it should be gradually changed in order to make employees, especially the elder, familiar with the new equipments. Hence the training program should be taken place.

Problems with interpersonal relationships at workplace can create many stressors. It may cause from talk too much, listen too little, and hear even less with colleagues, boss, and clients. The importance for improving the working relationship is not trying to become friends

with the other person, or to be liked. But it is trying to make sure that, in spite of any personal feelings, the employees are able to constructively deal with disagreements and differences. The aim is to create a relationship in which employees can talk honestly with each other and work together to find good solutions to hard issues.

The simple act of talking about the problem, sharing perceptions of what is going on and why matters have degenerated to this point opens up new lines of communication. This type of conversation would build mutual understanding, which can provide employees to find ways to improve the situation (perhaps by promising to communicate better going forward, by exchanging apologies or by providing an explanation for misinterpreted actions). These conversations are never easy but they can be quite effective.

Listening is as important as talking. Everyone needs someone to listen to them -- someone who supports them and allows them to openly express feelings. Sometimes a person can find a solution or discover the sources of stress just by talking. The listener should not feel obligated to advise, analyze or have all the answers. Listening and responding with concern and understanding may be all the help needed.

Moreover, for the company, they should develop common activities that create a closed relationship between managerial level and non-managerial level. Also, customers may possibly have a chance to participate in those activities in order to create a well-established relationship between employees and customers. As a result, employees should be well cooperative with their customers.

Organizational structure and its climate should not be overlooked. That means infrastructures and equipments, such as computer, photocopier should be available provided in sufficiency with the workloads. Lack of participation by employees in decision-making is one of the important point, the employees need to be one of the organization. Therefore, the employers should think more about it or restructuring the decision-making process in organization.

For climates in the organization can be potential sources of stress. Particular attention has been paid to noise, which can severely impair the ability to concentrate, as a source of stress. The solutions to noise at work can involve:

- Installation of partitions,
- Use of meeting rooms separate from the main work area,
- And, if all else fails, use of earplugs.

Bad lighting can cause eyestrain and increase fatigue, as can light that is too bright, or light that shines directly into eyes. Fluorescent lighting can also be tiring. Artificial light does not seem to have the same effect on mood that sunlight has. Therefore, it's better try experimenting with working by a window or using full spectrum bulbs in desk lamp.

Further, the company should concern on the importance of safety at work as well as convenience. Hence employees will feel more comfortably with their environment and assigned tasks.

As people seeking for a good wealth and looking for an opportunity to enhance their wealth, a career development is another factor that can create stress. Employees are looking for a way to be promoted and increase their earnings. Thus they are looking for an opportunity to achieve this goal from either within the company or outside job. Thus the company should have a clear career path that encourages employee to increase effort on their works and the performance evaluation should be fair and reveal.

Even if doing well and things seem peachy in the workplace, it's never be a bad idea to pay attention to hints that job may be in jeopardy. Stay one step ahead of a layoff by heeding these warning signs. If there is talk about restructuring or downsizing the office, be prepared. Because unemployment can mean sudden lifestyle changes for the entire family such as less money to spend, so decisions must be made on how to spend what's there. Overall, it's important to know the difference between something that truly threatens job security.

In addition, the roles in organization are not clear and not well constructed. This can burden a stress on employees. Thus responsibility and authority of each employee should be balanced as well as job description of each positioned in the organization should be clarified.

The mentioned factors that create stress on employees are from weight average mean of both 2 subgroups. The important of each factor is different. Therefore, the company should pay attention on each factor differently.

From the study, the findings also showed that the group of dependent at home has higher stress than the employees without dependent at home. It can be recommended that employees should learn more how to relax, which is one of the most important ways to cope with stress in a positive way, such as sport activities, travels, or amused entertainments.

And employees with dependent at home should give their child a reasonable allowance when they were young to help him or her learn to make choices and think a bit before their

child spends it. This may also help children as they get older and encounter to living on a budget, and then they may be less influenced by someone whose lifestyle is so different.

Moreover, human resource in organization should provide take the time to get to know employees, something that's often impossible for time-starved managers make employees feel more comfortable about coming with problems, creating just the kind of support system that can prevent someone's slide over the edge so that unnecessary absenteeism and turnover can be avoided.

Lastly, it is worth to note that employees should realize that they could change only themselves, not other people. No one has the power to change another person. When people change, it's generally because they want to do so. Moreover, employees should be think optimistic that every problem has solutions and consultation with someone about problems may help to reduce stress and widely look for solutions. Employees may have at least one such person among your informal support network--their husband or wife, father or mother, brother or sister, or a friend. If not, employees may need to reach out to a more formal helper--clergy, family doctor, social worker, counselor, or psychologist.

6.4 Suggestions for Future Research

The finding in this study has raised additional questions for future investigation. It is, therefore, recommended that the following research might be conducted to extend the finding of this study.

- 1) Further research is needed to advance the understanding about work-related psychological disorders in the workplace.
- 2) According to the finding, it is acknowledged that the scope of the target respondent is only from 2 commercial banks. For the further study should be done for more than 2 commercial banks for better understanding the characteristics of the employer in the commercial banks.
- 3) Improving research techniques for investigating stressful working conditions and their health consequences for studying the other career.

6.5 Conclusions

This research study focused on identifying the factors that influenced the job stress on the white collar – local commercial bank in Bangkok, Thailand. From analysis part, the factors

consist of intrinsic to the job, roles in organization, relationship at work, organizational structure and climate, career development, and home-work interfere.

By asking employees how the stressors affect their perception of stress, the finding gain a different in perspective on each stressor. It can be concluded that stress can come from a range of different sources. From this study, the researcher found that the majority of the stressor variable is home-work interfere.

However, job stress does not result simply from only one negative circumstance. It is rather the interplay of several variables, which determines what happens to a person when stressors or problems are encountered. And the level of your stress in a situation depends on the intensity of meaning you attach to the source of the stress.

From the finding of this research, the strong relation between job stress and absenteeism indicated that employees who perceived higher stress tended to have intention to leave their job. However, employees may continue to turn up for work under stress but perform poorly.

The finding of a strong relation between job stress and turnover intention adds support to the linkage between job stress and turnover. This finding provides the support for the belief that turnover is a form of withdrawal from an aversive condition.

From the study, It has been observed the employees with dependent at home ride out job and non-job stressors, whereas other employees without dependencies facing the same circumstances. The studies found a difference between dependencies group and independencies group in term of job stress and absenteeism. The clue to understanding this difference resides in the fact that employees with more dependents would be perceived stress and absent more frequently than those employees with no dependent. The increasing in responsibility of children has fallen primarily on parents. Thus, a child's illness has frequently resulted in absence of the parents from work.

The finding showed that turnover intention was higher for the group of dependent at home. It may be those dependents think more about leaving their job because they are trying to improve their financial situation or they find the better opportunity in higher paid. This would help explain why the relation between job stress and turnover intention stronger for those dependencies.

For this study, the researcher found that the relation between perceptions of job stress and absenteeism, and job stress and turnover intention were stronger for those employees with

dependencies. It could be that employees in this group think more absenteeism and intention to leave their job because of family pressures (having little child, having another child). All of these could increase employees's tendency to leave their job.

For the stress management is to keep employees at a level of stimulation that is healthy and enjoyable. The level of stress is important: if employees are not under enough stress, then employees may find that their performance suffers because they are bored and unmotivated. If they are under too much stress, then they will find that their results suffer as stress related problems interfere with their performance. Employees must understand what is causing them stress, they can make an action plan for stress management.

Some results from this study also provide employers as well as policymakers with the information and perhaps the motivation to improve working conditions and to create jobs that have lasting health benefits, not only to the employees but also to the community, which they belong. To enhance job performance and job satisfaction, improved teamwork and communication, increased productivity, improved relations with co-workers and supervisors, reduced mistakes, job accidents and injuries, reduced absenteeism, and unnecessary turnover.

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APPENDIX A



Questionnaire

This questionnaire is part of the thesis of Master in Business Administration. This is for studying the occupational stress in the white-collar workers.

The information from the questionnaires will be used for study only and will be kept confidentially to protect your privacy.

Part A: Absenteeism and tardiness

1. How many days have you been absent (past 6 months)?days

Part B: Turnover intention

Instruction: Please choose only one scale in each statement that describes your perception towards your mind.

- | | |
|----------------------|-------------------|
| 1. Strongly disagree | 4. Agree |
| 2. Disagree | 5. Strongly agree |
| 3. Neutral | |

- | | | | | | |
|---|---|---|---|---|---|
| 1. I often think about quitting. | 1 | 2 | 3 | 4 | 5 |
| 2. I will probably look for a new job in the next year. | 1 | 2 | 3 | 4 | 5 |
| 3. I will probably remain with this company for
at least the next 12 months. | 1 | 2 | 3 | 4 | 5 |
| 4. I would change jobs if I could make a little extra money. | 1 | 2 | 3 | 4 | 5 |
-

Part C: Job-related stressors

Instruction: Indicate the word that describes the amount of distress each event currently causes you.

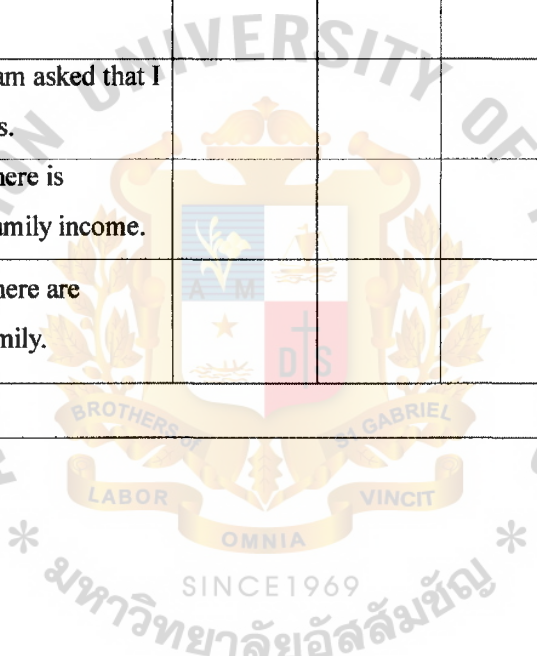
Question	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. It's stressed when I find my work to be emotionally exhausting.					
2. I feel increase or decrease in work hours is stressing.					
3. I feel increase or decrease responsibilities is stressing.					
4. I feel that my job isn't challenge and therefore is stressing.					
5. I feel pressure learning new technology in workplace is stressing.					
6. It is stressing that I cannot do my job properly because of my current workload.					
7. It is stressing that it's unclear which boss I should listen to as I have more than one boss.					
8. I feel stressed under the pressure to meet deadlines.					
9. I feel stressed as I feel sometime that my work is not related to my responsibilities.					
10. I feel stressed when my job description keeps on changing frequently to expand my work.					
11. I feel stressed as It's unclear that exactly what my job is.					
12. I feel stressed when I have problems					

with my boss and/or co-workers.					
13. I feel stressed when I face my clients.					
14. I feel stressed with feelings of being excluded from a team group.					
15. I feel stressed when I have conflicting interests between socializing in workplace.					
16. I feel stressed with a feeling of being unemployed.					
17. I feel stressed when I think that I have little opportunity for advancement.					
18. I feel stressed when I think that I am not paid compared to my performance.					
19. I feel stressed when evaluation of the performance is not fair.					
20. I feel stressed when my workplace is physically uncomfortable. (e.g. office chair give you backaches)					
21. I feel stressed when I have to work in unsafe conditions (loud noise, the threat of things falling on your head, air pollution)					
22. I feel stressed when my personal space or available light is increased or decreased.					
23. I feel stressed when I don't have enough time to eat or visit the bathroom during the day or "not get a chance" to take your legally guaranteed breaks.					
24. I feel stressed when I feel that organizational structure of the company restricts my behavior and I am not included in the office communications.					

Part D: Non - job related stressor

Instruction: Indicate the word that describes the amount of distress each event currently causes you.

Question	Strongly Disagree	Disagree	Neural	Agree	Strongly Agree
1. I feel stressed when I don't have enough time with each others.					
2. I feel stressed when there are major disagreements within family.					
3. I feel stressed when there is any pregnancy in family and/or gain of a new family member.					
4.I feel stressed when I am asked that I must work on weekends.					
5. I feel stressed when there is significant decrease in family income.					
6. I feel stressed when there are financial problems in family.					



Part E - Basic Information

Instruction: Please indicates a statement (for each number), which is true for you by making X in front of that statement.

1. Age

.....Under 25 year 25-35 year 36-45 year
.....46-55 year 56year or higher

2. Sex

.....Male Female

3. Income level (per month)

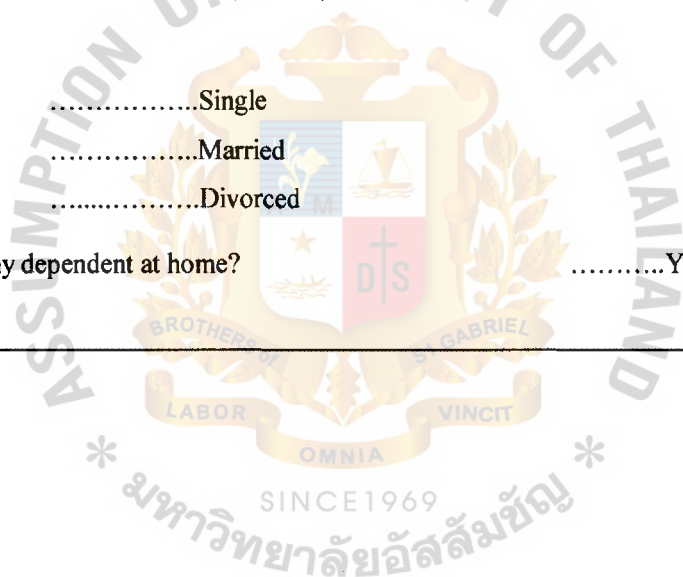
.....Below 10,000 Baht 10,001-15,000 Baht
.....15,001-20,000 Baht 20,001-25,000 Baht
.....25,000-30,000 Baht More than 30,001 Baht

4. Marital status:

.....Single
.....Married
.....Divorced

5. Do you have any dependent at home?

.....Yes No



แบบสอบถาม

แบบสอบถามนี้ เป็นส่วนหนึ่งในการทำวิจัยของนักศึกษาระดับปริญญาโท ภาควิชา บริหารการจัดการ (MBA) ซึ่งได้จัดทำขึ้น เพื่อที่จะทำการสอบถามความเครียดจากการทำงานของคนที่ทำงานในกลุ่มคนทำงานธนาคาร ซึ่งข้อมูลที่ทำการศึกษาจะถูกศึกษาความเครียดในเวลาที่ผ่านมาจนถึงปัจจุบัน

ส่วนที่1 การขาดงาน

1. คุณขาดงานทั้งหมดกี่วัน(ใน 6 เดือนที่ผ่านมา).....วัน

ส่วนที่2 ความตั้งใจในการลาออก

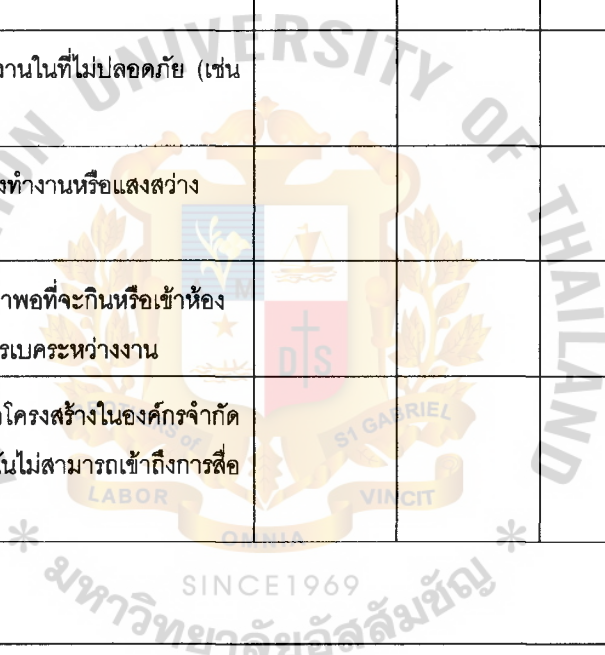
1. ไม่เห็นด้วยอย่างยิ่ง	4. เห็นด้วย
2. ไม่เห็นด้วย	5. เห็นด้วยอย่างยิ่ง
3. เฉยๆ	
1. ฉันมีความคิดที่จะลาออกอยู่บ่อยๆ	1 2 3 4 5
2. ฉันอาจจะมองหางานใหม่ในปีหน้า	1 2 3 4 5
3. ฉันอาจจะทำงานในบริษัทนี้อีก12เดือน	1 2 3 4 5
4. ฉันอาจจะเปลี่ยนงานถ้าหากว่างานนั้นทำให้ฉันได้เงินเพิ่มขึ้น	1 2 3 4 5

ส่วนที่3 ความเครียดที่เกิดจากงาน

คำแนะนำ เลือกกาเครื่องหมาย X ลงในช่อง เพียง 1ช่อง ในแต่ละข้อความ ที่สามารถอธิบายถึงการรับรู้ของคุณในข้อความต่างๆต่อไปนี้

	ไม่เห็นด้วย อย่างยิ่ง	ไม่เห็นด้วย	ปาน กลาง	เห็นด้วย	เห็นด้วย อย่างยิ่ง
1.ฉันพบว่างานของฉันทำให้เกิดความเครียดในอารมณ์					
2.ฉันรู้สึกว่าการเพิ่ม/ลดของชั่วโมงการทำงานก่อให้เกิดความเครียด					
3.ฉันรู้สึกว่าการเพิ่มขึ้น/ลดลงในหน้าที่ความรับผิดชอบก่อให้เกิดความเครียด					
4.ฉันรู้สึกว่างานของฉันไม่ท้าทายทำให้เกิดความเครียด					
5.ฉันว่าความกดดันเมื่อต้องเรียนรู้เทคโนโลยีใหม่ๆซึ่งมันก่อให้เกิดความเครียด					
6.มันก่อให้เกิดความเครียดเมื่อฉันรู้สึกว่าไม่สามารถทำงานได้อย่างเรียบร้อย					
7.มันก่อให้เกิดความเครียดเมื่อฉันไม่รู้ว่ามีใครคือเจ้านายที่ฉันควรฟังคำสั่ง					
8.ฉันรู้สึกเครียดภายใต้ความกดดันเมื่อถึงเวลาส่งงาน แต่ยังคงทำงานไม่เสร็จเรียบร้อย					
9.ฉันรู้สึกเครียดเมื่อบางครั้งฉันรู้สึกว่าฉันต้องทำงานที่ไม่เกี่ยวข้องกับความสามารถ					
10.ฉันรู้สึกเครียดเมื่องานที่ฉันรับผิดชอบถูกทำให้มากขึ้นบ่อยๆ					
11.ฉันรู้สึกเครียดเมื่อมันไม่เคลียร์ว่าจริงๆแล้วงานที่ฉันรับผิดชอบคืออะไร					
12.ฉันรู้สึกเครียดเมื่อมีปัญหาเกี่ยวกับเพื่อนร่วมงานและ/หรือเจ้านาย					
13.ฉันรู้สึกเครียดเมื่อฉันต้องเผชิญหน้ากับลูกค้า					
14.ฉันรู้สึกเครียดกับรู้สึกของความเป็นส่วนเกินจากกลุ่มผู้					

ร่วมงาน					
15.ฉันรู้สึกเครียดเมื่อฉันมีความขัดแย้งในผลประโยชน์ในสังคมของที่ทำงาน					
16.ฉันรู้สึกเครียดหากกำลังจะไม่มีงานทำ					
17.ฉันรู้สึกเครียดเมื่อคิดว่าฉันมีโอกาสนในการก้าวหน้าในงานน้อย					
18.ฉันรู้สึกเครียดเมื่อคิดว่าฉันคิดว่าฉันได้รับเงินเดือนไม่คุ้มกับวานที่ฉันทำไป					
19.ฉันรู้สึกเครียดเมื่อรู้สึกว่าการประเมินผลงานไม่แฟร์					
20.ฉันรู้สึกเครียดเมื่อรู้สึกว่าสถานที่ทำงานไม่สะดวกสบาย(เช่น แก้วน้ำทำให้ปวดหลัง)					
21.ฉันรู้สึกเครียดเมื่อฉันต้องทำงานในที่ที่ไม่ปลอดภัย (เช่น เสียงดัง, อากาศเป็นพิษ)					
22.ฉันรู้สึกเครียดเมื่อบริเวณที่นั่งทำงานหรือแสงสว่างเพิ่มขึ้นหรือลดลง					
23.ฉันรู้สึกเครียดเมื่อฉันไม่มีเวลาพอที่จะกินหรือเข้าห้องน้ำระหว่างเวลาทำงานในเวลาที่เหมาะสม					
24.ฉันรู้สึกเครียดเมื่อฉันรู้สึกว่าโครงสร้างในองค์กรจำกัดพฤติกรรมบางอย่างและทำให้ฉันไม่สามารถเข้าถึงการสื่อสารในองค์กร					



Part 4 ความเครียดที่ไม่ได้เกิดจากงาน

คำแนะนำ เลือกกาเครื่องหมาย X ลงในช่อง เพียง 1ช่อง ในแต่ละข้อความ ที่สามารถอธิบายถึงการรับรู้ของคุณใน
ข้อความต่างๆต่อไปนี้

	ไม่เห็นด้วย อย่างยิ่ง	ไม่เห็นด้วย	ปาน กลาง	เห็นด้วย	เห็นด้วย อย่างยิ่ง
1.ฉันรู้สึกเครียดเมื่อฉันไม่ค่อยมีเวลาให้กันและกัน					
2.ฉันรู้สึกเครียดเมื่อมีความรู้สึกขัดแย้งในครอบครัว					
3.ฉันรู้สึกเครียดเมื่อมีคนท้องและ/หรือมีสมาชิกใหม่เพิ่ม ขึ้นในครอบครัว					
4.ฉันรู้สึกเครียดเมื่อถูกเรียกให้ไปทำงานในวันหยุด					
5.ฉันรู้สึกเครียดเมื่อมีการลดลงในรายรับของครอบครัว					
6.ฉันรู้สึกเครียดเมื่อเกิดปัญหาทางการเงินในครอบครัว					



ข้อมูลพื้นฐาน

1. อายุ

.....ต่ำกว่า25 ปี 25-35ปี 36-45ปี 46-55ปี 56ปีขึ้นไป

2. เพศ

.....หญิง ชาย

3. รายได้ต่อเดือน

.....ต่ำกว่า10,000 บาท 10,001-15,000 บาท
.....15,001-20,000 บาท 20,001-25,000 บาท
.....25,000-30,000 บาท มากกว่า 30,001 บาท

4. สถานภาพ

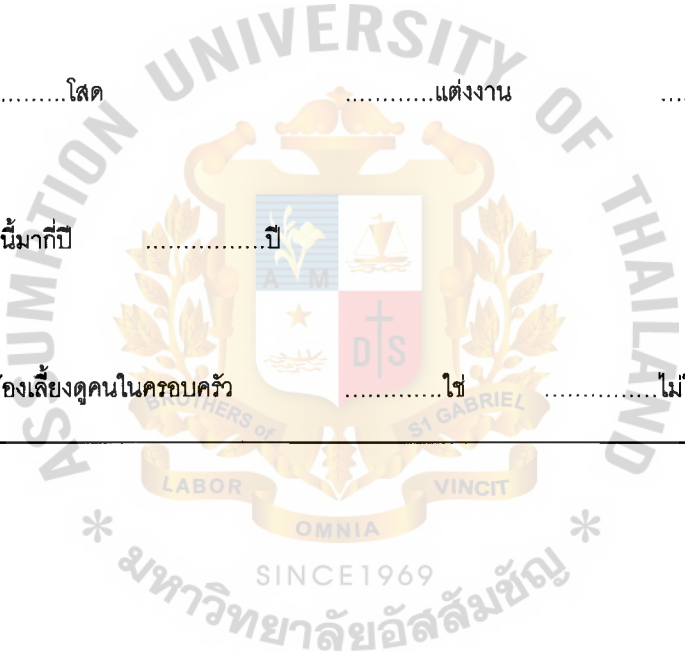
.....โสด แต่งงาน หย่า

5. คุณทำงานกับบริษัทนี้มากี่ปี

.....ปี

6. คุณยังมีภาระหน้าที่ต้องเลี้ยงดูคนในครอบครัว

.....ใช่ ไม่ใช่



APPENDIX B



RELIABILITY ANALYSIS - SCALE (ALPHA)

Correlation Matrix

	D1	D2	D3	D4	D5
D1	1.0000				
D2	.6447	1.0000			
D3	.6047	.4200	1.0000		
D4	.7927	.5935	.5449	1.0000	
D5	.7303	.5615	.4777	.7048	1.0000

N of Cases = 20.0

Inter-item

Correlations	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.6075	.4200	.7927	.3726	1.8872	.0125

Item-total Statistics

Scale	Scale	Corrected			
Mean	Variance	Item-	Squared	Alpha	
if Item	if Item	Total	Multiple	if Item	
Deleted	Deleted	Correlation	Correlation	Deleted	
D1	14.5000	14.3684	.8534	.7363	.8264
D2	14.4500	17.1026	.6558	.4436	.8744
D3	14.0500	19.6289	.5907	.3780	.8906
D4	14.4500	15.3132	.8068	.6727	.8391
D5	14.5500	14.6816	.7491	.5831	.8561

Reliability Coefficients 5 items

Alpha = .8846 Standardized item alpha = .8856

RELIABILITY ANALYSIS - SCALE (ALPHA)

Correlation Matrix

	D6	D7	D8	D9	D10
D6	1.0000				
D7	.7915	1.0000			
D8	.4760	.4923	1.0000		
D9	.4289	.3576	.0254	1.0000	
D10	.3382	.3137	.0000	.6513	1.0000
D11	.7163	.7946	.3442	.3726	.6161

D11

D11	1.0000
-----	--------

N of Cases = 20.0

Inter-item

Correlations	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4479	.0000	.7946	.7946	1.000E+20	.0563

Item-total Statistics

Scale	Scale	Corrected			
Mean	Variance	Item-	Squared	Alpha	
if Item	if Item	Total	Multiple	if Item	
Deleted	Deleted	Correlation	Correlation	Deleted	
D6	17.2000	19.6421	.7696	.6959	.7744
D7	17.9500	16.7868	.7630	.7874	.7689
D8	17.4500	23.8395	.3533	.3132	.8478
D9	17.2500	23.5658	.4943	.5806	.8275
D10	17.5500	20.4711	.4842	.7147	.8337
D11	17.8500	17.3974	.8267	.8276	.7533

Reliability Coefficients 6 items

RELIABILITY ANALYSIS - SCALE (ALPHA)

Correlation Matrix

	D12	D13	D14	D15
D12	1.0000			
D13	.6915	1.0000		
D14	.6809	.5435	1.0000	
D15	.7042	.4615	.4992	1.0000

N of Cases = 20.0

Inter-item

Correlations	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.5968	.4615	.7042	.2428	1.5261	.0106

Item-total Statistics

Scale	Scale	Corrected			
Mean	Variance	Item-	Squared	Alpha	
if Item	if Item	Total	Multiple	if Item	
Deleted	Deleted	Correlation	Correlation	Deleted	
D12	11.2000	7.6421	.8459	.7204	.7510
D13	10.9500	10.1553	.6611	.4897	.8334
D14	11.1500	9.7132	.6714	.4748	.8290
D15	10.8000	10.4842	.6465	.4982	.8396

Reliability Coefficients 4 items

Alpha = .8565 Standardized item alpha = .8555

Reliability

***** Method 2 (covariance matrix) will be used for this analysis *****

RELIABILITY ANALYSIS - SCALE (ALPHA)

Correlation Matrix

	D16	D17	D18	D19
D16	1.0000			
D17	.3353	1.0000		
D18	.5680	.5024	1.0000	
D19	.5705	.4955	.5689	1.0000

N of Cases = 20.0

Inter-item

Correlations	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.5068	.3353	.5705	.2352	1.7016	.0075

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
D16	10.3000	9.0632	.6058	.4142	.7622
D17	10.6500	8.7658	.5392	.3186	.7835
D18	10.4500	6.5763	.6770	.4657	.7227
D19	11.2000	7.3263	.6727	.4633	.7188

Reliability Coefficients 4 items

Alpha = .7999 Standardized item alpha = .8043

Reliability

***** Method 2 (covariance matrix) will be used for this analysis *****

RELIABILITY ANALYSIS - SCALE (ALPHA)

Correlation Matrix

	D20	D21	D22	D23	D24
D20	1.0000				
D21	.3105	1.0000			
D22	.4618	.4161	1.0000		
D23	.3844	.4488	.6855	1.0000	
D24	.6437	.3418	.7060	.4663	1.0000

N of Cases = 20.0

Inter-item

Correlations	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.4865	.3105	.7060	.3954	2.2733	.0192

Item-total Statistics

Scale	Scale	Corrected			
Mean	Variance	Item-	Squared	Alpha	
if Item	if Item	Total	Multiple	if Item	
Deleted	Deleted	Correlation	Correlation	Deleted	
D20	14.3500	16.1342	.5659	.4315	.8064
D21	14.3500	16.7658	.4619	.2363	.8346
D22	14.8000	12.9053	.7458	.6651	.7520
D23	14.7000	16.0105	.6456	.5103	.7868
D24	14.6000	14.6737	.7120	.6308	.7647

Reliability Coefficients 5 items

Alpha = .8258 Standardized item alpha = .8257

Reliability

RELIABILITY ANALYSIS - SCALE (ALPHA)

Correlation Matrix

	E1	E2	E3	E4	E5
E1	1.0000				
E2	.4199	1.0000			
E3	-.1739	-.1720	1.0000		
E4	.3540	.3138	.3693	1.0000	
E5	.4545	.5399	.4354	.3002	1.0000
E6	.2894	.5265	.1811	.3537	.6183

E6

E6	1.0000
----	--------

N of Cases = 20.0

Inter-item

Correlations	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.3207	-.1739	.6183	.7921	-3.5555	.0505

Item-total Statistics

Scale	Scale	Corrected			
Mean	Variance	Item-	Squared	Alpha	
if Item	if Item	Total	Multiple	if Item	
Deleted	Deleted	Correlation	Correlation	Deleted	
E1	18.8000	13.3263	.3834	.5506	.7065
E2	19.3000	13.9053	.4640	.6185	.6770
E3	18.9000	15.6737	.1705	.7105	.7635
E4	19.2000	12.6947	.5117	.5150	.6608
E5	19.2500	11.6711	.7285	.7790	.5885
E6	19.0500	14.6816	.5926	.4693	.6614

Reliability Coefficients 6 items



Frequencies

Age of the person

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid under 25 yr	13	3.7	3.7	3.7
25-35 yr	287	80.6	80.6	84.3
56-45	43	12.1	12.1	96.3
46-55 yr	13	3.7	3.7	100.0
Total	356	100.0	100.0	

Frequencies

Gender of the person

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid male	153	43.0	43.0	43.0
female	203	57.0	57.0	100.0
Total	356	100.0	100.0	

Frequencies

Income_level

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid below 10,000 baht	35	9.8	9.8	9.8
Between 10,001-15,000 baht	90	25.3	25.3	35.1
Between 15,001-20,000 baht	143	40.2	40.2	75.3
Between 20,001-25,000 baht	50	14.0	14.0	89.3
Between 25,001-35,000 baht	30	8.4	8.4	97.8
More than 35,001 baht	8	2.2	2.2	100.0
Total	356	100.0	100.0	

Frequencies

marital status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0	4	1.1	1.1	1.1
single	197	55.3	55.3	56.5
married	123	34.6	34.6	91.0
divorced	32	9.0	9.0	100.0
Total	356	100.0	100.0	

Frequencies

Any dependent at home

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	dependent	195	54.8	54.8	54.8
	indepdent	161	45.2	45.2	100.0
Total		356	100.0	100.0	



T-Test

Group Statistics

Any dependent at home		N	Mean	Std. Deviation	Std. Error Mean
Perceived stress	dependent	195	3.8093	.6042	4.327E-02
	independent	161	2.8631	.4185	3.298E-02

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Perceived stress	Equal variances assumed	48.270	.000	16.815	354	.000	.9462	5.627E-02	.8355	1.0568
	Equal variances not assumed			17.392	344.081	.000	.9462	5.440E-02	.8392	1.0532

T-Test

Group Statistics

Any dependent at home		N	Mean	Std. Deviation	Std. Error Mean
Number of day absent in the past 6 months	dependent	195	7.21	2.77	.20
	independent	161	4.37	2.12	.17

Independent Samples Test

		Levene's Test for Equality of Variances	
		F	Sig.
Number of day absent in the past 6 months	Equal variances assumed	5.922	.015
	Equal variances not assumed		

Independent Samples Test

		t-test for Equality of Means						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
Number of day absent in the past 6 months	Equal variances assumed	10.694	354	.000	2.84	.27	2.32	3.37
	Equal variances not assumed	10.964	352.071	.000	2.84	.26	2.33	3.35

T-Test

Group Statistics

		Any dependent at home	N	Mean	Std. Deviation	Std. Error Mean
turnover intention	dependent		195	4.1641	.4909	3.515E-02
	independent		161	2.8432	.5693	4.487E-02

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
turnover intention	Equal variances assumed	4.135	.043	23.504	354	.000	1.3209	5.620E-02	1.2104	1.4315
	Equal variances not assumed			23.175	317.931	.000	1.3209	5.700E-02	1.2088	1.4331

Frequencies

Statistics

		I feel stressed when I find my work to be emotionally exhausting	I feel increase or decrease in work hours is stressing	I feel increase or decrease in responsibilities is stressing	I feel that my job isn't challenge and therefore is stressing	I feel pressure learning new technology in workplace is stressing
N	Valid	356	356	356	356	356
	Missing	0	0	0	0	0
Mean		3.30	3.60	3.39	3.39	3.38
Std. Deviation		1.09	1.16	1.29	1.38	1.24

Frequencies

Statistics

		It is stressing that I can not do my job properly because of my workload	It is stressing that It's unclear which boss I should listen to (more than 1 boss)	I feel stressed under the pressure of meet deadline	I feel stressed as I feel sometime that my work is not related to my responsibilities	I feel stressed as my job description keeps on changing frequently to expand my work	I feel stressed as it's unclear that exactly what my job is.
N	Valid	356	356	356	356	356	356
	Missing	0	0	0	0	0	0
Mean		3.61	3.33	3.29	3.27	3.33	3.29
Std. Deviation		1.11	1.37	1.23	1.33	1.31	1.35

Frequencies

Statistics

		I feel stressed when I have problem with a boss or co-workers	I feel stressed when I face my clients	I feel stressed with feeling of being excluded from a team group.	I feel stressed when I have conflicting interests between socializing in workplace
N	Valid	356	356	356	356
	Missing	0	0	0	0
Mean		3.29	3.44	3.47	3.33
Std. Deviation		1.28	1.32	1.30	1.31

Frequencies

Statistics

		I feel stressed with a feeling of being unemployed	I feel stressed when I think that I have little opportunity for advancement	I feel stressed when I think that I am not paid compared to my performance	I feel stressed when I evaluation of the performance is not fair
N	Valid	356	356	356	356
	Missing	0	0	0	0
Mean		3.35	3.30	3.37	3.31
Std. Deviation		1.33	1.38	1.36	1.28

Frequencies

Statistics

		I feel stressed when my workplace is physically uncomfortable	I feel stressed when I have to work in unsafe conditions	I feel stressed when my personal space or available light is increased or decreased	I feel stressed when I don't have enough time to eat or visit the bathroom during the day/ no guaranteed breaks	I feel stressed when I feel that organizational structure of the company restricts my behavior and I am not included in the office communication
N	Valid	356	356	356	356	356
	Missing	0	0	0	0	0
Mean		3.40	3.33	3.40	3.28	3.37
Std. Deviation		1.27	1.33	1.33	1.29	1.36

Frequencies

Statistics

		I feel stressed when I hardly spend time with each others	I feel stressed when there are major disagreement within the family	I feel stressed when there is any pregnancy in family and/or gain of a new family member	I feel stressed when I am asked that I must work on the weekends	I feel stressed when there is significant decrease in family income.	I feel stressed when there is financial problem in family
N	Valid	356	356	356	356	356	356
	Missing	0	0	0	0	0	0
Mean		3.32	3.33	3.43	3.37	3.53	3.75
Std. Deviation		1.34	1.31	1.31	1.26	1.18	1.06

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
Perceived stress	3.3814	.7077	356
Number of day absent in the past 6 months	5.92	2.87	356

Correlations

		Perceived stress	Number of day absent in the past 6 months
Perceived stress	Pearson Correlation	1.000	.613**
	Sig. (2-tailed)		.000
	N	356	356
Number of day absent in the past 6 months	Pearson Correlation	.613**	1.000
	Sig. (2-tailed)	.000	
	N	356	356

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

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
Perceived stress	3.3814	.7077	356
turnover intention	3.5667	.8433	356

Correlations

		Perceived stress	turnover intention
Perceived stress	Pearson Correlation	1.000	.674**
	Sig. (1-tailed)		.000
	N	356	356
turnover intention	Pearson Correlation	.674**	1.000
	Sig. (1-tailed)	.000	
	N	356	356

** . Correlation is significant at the 0.01 level (1-tailed).

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
Number of day absent in the past 6 months	7.21	2.77	195
Perceived stress	3.8093	.6042	195

Correlations

		Number of day absent in the past 6 months	Perceived stress
Number of day absent in the past 6 months	Pearson Correlation	1.000	.593**
	Sig. (2-tailed)	.	.000
	N	195	195
Perceived stress	Pearson Correlation	.593**	1.000
	Sig. (2-tailed)	.000	.
	N	195	195

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

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
Perceived stress	2.8631	.4185	161
Number of day absent in the past 6 months	4.37	2.12	161

Correlations

		Perceived stress	Number of day absent in the past 6 months
Perceived stress	Pearson Correlation	1.000	.084
	Sig. (2-tailed)	.	.288
	N	161	161
Number of day absent in the past 6 months	Pearson Correlation	.084	1.000
	Sig. (2-tailed)	.288	.
	N	161	161

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
Perceived stress	3.8093	.6042	195
turnover intention	4.1641	.4909	195

Correlations

		Perceived stress	turnover intention
Perceived stress	Pearson Correlation	1.000	.432**
	Sig. (1-tailed)		.000
	N	195	195
turnover intention	Pearson Correlation	.432**	1.000
	Sig. (1-tailed)	.000	
	N	195	195

** . Correlation is significant at the 0.01 level (1-tailed).

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
Perceived stress	2.8631	.4185	161
turnover intention	2.8432	.5693	161

Correlations

		Perceived stress	turnover intention
Perceived stress	Pearson Correlation	1.000	.205**
	Sig. (1-tailed)		.005
	N	161	161
turnover intention	Pearson Correlation	.205**	1.000
	Sig. (1-tailed)	.005	
	N	161	161

** . Correlation is significant at the 0.01 level (1-tailed).

APPENDIX D



TABLE H Conversion of a Pearson r into a Fisher Z coefficient*

r	Z	r	Z	r	Z	r	Z	r	Z
.000	.000	.200	.203	.400	.424	.600	.693	.800	1.099
.005	.005	.205	.208	.405	.430	.605	.701	.805	1.113
.010	.010	.210	.213	.410	.436	.610	.709	.810	1.127
.015	.015	.215	.218	.415	.442	.615	.717	.815	1.142
.020	.020	.220	.224	.420	.448	.620	.725	.820	1.157
.025	.025	.225	.229	.425	.454	.625	.733	.825	1.172
.030	.030	.230	.234	.430	.460	.630	.741	.830	1.188
.035	.035	.235	.239	.435	.466	.635	.750	.835	1.204
.040	.040	.240	.245	.440	.472	.640	.758	.840	1.221
.045	.045	.245	.250	.445	.478	.645	.767	.845	1.238
.050	.050	.250	.255	.450	.485	.650	.775	.850	1.256
.055	.055	.255	.261	.455	.491	.655	.784	.855	1.274
.060	.060	.260	.266	.460	.497	.660	.793	.860	1.293
.065	.065	.265	.271	.465	.504	.665	.802	.865	1.313
.070	.070	.270	.277	.470	.510	.670	.811	.870	1.333
.075	.075	.275	.282	.475	.517	.675	.820	.875	1.354
.080	.080	.280	.288	.480	.523	.680	.829	.880	1.376
.085	.085	.285	.293	.485	.530	.685	.838	.885	1.398
.090	.090	.290	.299	.490	.536	.690	.848	.890	1.422
.095	.095	.295	.304	.495	.543	.695	.858	.895	1.447
.100	.100	.300	.310	.500	.549	.700	.867	.900	1.472
.105	.105	.305	.315	.505	.556	.705	.877	.905	1.499
.110	.110	.310	.321	.510	.563	.710	.887	.910	1.528
.115	.116	.315	.326	.515	.570	.715	.897	.915	1.557
.120	.121	.320	.332	.520	.576	.720	.908	.920	1.589
.125	.126	.325	.337	.525	.583	.725	.918	.925	1.623
.130	.131	.330	.343	.530	.590	.730	.929	.930	1.658
.135	.136	.335	.348	.535	.597	.735	.940	.935	1.697
.140	.141	.340	.354	.540	.604	.740	.950	.940	1.738
.145	.146	.345	.360	.545	.611	.745	.962	.945	1.783
.150	.151	.350	.365	.550	.618	.750	.973	.950	1.832
.155	.156	.355	.371	.555	.626	.755	.984	.955	1.886
.160	.161	.360	.377	.560	.633	.760	.996	.960	1.946
.165	.167	.365	.383	.565	.640	.765	1.008	.965	2.014
.170	.172	.370	.388	.570	.648	.770	1.020	.970	2.092
.175	.177	.375	.394	.575	.655	.775	1.033	.975	2.185
.180	.182	.380	.400	.580	.662	.780	1.045	.980	2.298
.185	.187	.385	.406	.585	.670	.785	1.058	.985	2.443
.190	.192	.390	.412	.590	.678	.790	1.071	.990	2.647
.195	.198	.395	.418	.595	.685	.795	1.085	.995	2.994

* Adapted with permission from Table V.B. of Fisher's *Statistical methods for research workers*. Edinburgh: Oliver & Boyd, 1932. For a discussion of the use of this table, see pp. 145, 163, and 330.

