



The Study of the Eustress as a Mediator for Enhancing the Job Satisfaction of Employees in the Banking Sector

A.C. Pavithra¹ and Dr. V.J. Sivakumar²

¹Research Scholar, Department of Management Studies,
National Institute of Technology-Trichy, Tamil Nadu, India.

²Professor, Department of Management Studies,
National Institute of Technology-Trichy, Tamil Nadu, India.

(Corresponding author: A.C. Pavithra)

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ABSTRACT: Job satisfaction has a strong control in explaining human motivation towards work. Eustress endures the employee to manifest in some areas like physiology, behavioural and cognitive functions in a positive manner. This study has examined and validated the relationship of the Individual and Organisational factors like work environment, promotion, work pressure and personal efficacy with job satisfaction. For employees, eustress can act as a mediator in elevating job satisfaction through motivation to continue in work than exerting to leave and job satisfaction has a significant impact on sustaining the organizational growth because it induces employee performance. When individualised development practices are available, employees put more effort into their jobs, and organisational performance will grow. With the presence of Eustress, adverse effects of Individual and Organizational factors get reduced and intensify the level of employee's job satisfaction in all places of work. The present study advocates Eustress as a major factor in achieving job satisfaction for employees in the public sector banks.

Keywords: Job satisfaction, work environment, promotion, work pressure, personal efficacy, Eustress.

Abbreviations: GHGs, greenhouse gases; PCM, phase changing material; SC, solar chimney; GCHE, ground coupled heat exchanger; EAHE, earth air heat exchanger; GSHP, ground source heat pump; PV, photo voltaic; HVAC, heating ventilation and air conditioning; AC, air conditioner; PBP, payback period.

I. INTRODUCTION

An effective banking system is dependent on the efficiency and effectiveness of its employees. Employee satisfaction in organisations is largely dependent on the HRM practices followed by the organisations [1]. Hence it becomes necessary to understand and evaluate the HRM practices of the banking industry. In a banking system, employee engagement through effective HRM practices will result in an increase in productivity of bank employees [2]. The favourable and unfavourable feeling that arises out of an employee upon his or her job is concisely referred to as job satisfaction. A kind of positivity and negativity projects from the attitude of each employee [3]. It is the mental condition of a person towards his or her job. In other words, it represents the contradiction between the employee's expectations and experience he/she derives from the job [4]. Job satisfaction comes from an employee's ability to complete his work, the communication between colleagues and the activity of the management in treating employees and gaining knowledge and skills [5, 6].

Eustress is one of the inducing factors of job satisfaction. It is positive stress which motivates employees to enhance their performance, pursue excellence and achieve satisfaction in the job [7]. It denotes "Good Stress." Generally, negative stress is likely to cause illness and mental disturbances. Making ourselves understand eustress help us to manage other

harmful stresses [8]. A balance of eustress and leisure should be an essential focus for every employee. Imbalance of the two may result in some stress.

The success of any organization depends mainly on the quality of its resources [9]. This quality can only be generated if an employee works without pressure and is being satisfied with his or her job. Eustress is an appraisal of stressors of opportunities or challenges that the individual feels confident about overcoming by effectively mobilizing and using resources [10, 11]. Eustress provides the employees with an energy boost to perform challenging activities-especially where they need to focus and put in extra effort for excellence. It helps them to keep working at things-especially when the going gets tough and needs to achieve higher goals and values also results in feeling better about themselves and mould their confidence and stature [12, 13]. This section should be succinct, with no subheadings.

II. LITERATURE SURVEY

The tremendous shift in the global economy and its deregulated trades had led to a chain of unevenness in the financial service domain and hails true for the organizational protocol [14, 15]. The technological development provided the banking sector to experience a sea of changes in the organizational structure that had severe effects on the lives of the employees. It also inserted high competition between the nationalized and international banks, institutional financial changes,

implementation of new economic plans and reduced inflationary rates [16].

The repercussions in the banking sector on one side faced a progressive reduction in the investment of funds of the customers at one end and on the other; it increasingly contributed to the global economy [17, 18].

A. Job satisfaction

Job satisfaction is 'an optimistic or gratifying emotional state ensuing from one's self-appraisal of the job or one's work experiences' [19]. Organizations consisting of satisfied employees have a tendency to have a less employee turnover level, as dissatisfied employees are probably to leave their jobs for another job [20]. The motivation exists in present employees' continuous job switching might be to find an ideal job that achieves their job-related necessities/needs [21]. Hence, accepting and satisfying employees' job-related necessities/needs have become a significant concern for organizations targeting to satisfy and retain their valuable employees in the present turbulent of an indeterminate environment of occupations. Reconnoitring employees' most significant job-related essentials is especially significant in service industries in which employees have straight interaction with consumers and thus directly impact the company performance [22, 23].

The study conducted for job-related well-being had substantially contributed to Job Satisfaction. One of which is to show that jobs offering more expansive learning opportunities are associated with higher levels of job satisfaction and that for jobs offering more restrictive learning. Also, jobs with higher in-built learning requirements are more satisfying in terms of the scope they offer employees to use their abilities and initiative and vice-versa. Nevertheless, interactions between what the job requires and what employees are able to supply can result in reductions in satisfaction levels and overall enthusiasm levels for the job [24, 25].

B. Eustress

A Eustress is substantiated as a form of stress after which a person's adaptive capacity increases. This eustress is considered as an adaptation process which results in the transition of the organization to a lower level of allosteric load and distress is the transition to a higher [26]. Based on existing conceptualizations of stress, an efficacy of Human Resource Development (HRD) interventions is applied to manage the stress in the organization [27, 28]. Here, eustress is considered as good stress as a positive individual and organizational outcome. HRD eustress model provides a parsimonious explanation for why challenge matters and how many activities within HRD are crucial for generating healthy stress among employees [29, 30]. This method provides a positive intervention for both HRD researchers and practitioners. However, job resources seemed to be more present in the experience of eustress at work than job demands [31].

According to stress should be considered both by form and by level [32]. The effect of stress on performance may be best represented by a U-shaped inverted relationship, curvilinear. Specifically, an amount minimal of stress may be beneficial (i.e. eustress) to help maintain vigilance, excitement and focus up to a certain level or point in time. However, beyond a threshold point stress may become debilitating and exhibit non-linear detrimental effects on performance [33]. The final

outcome of the study defines and operationalises stress as distress, or stress that has reached a level at which it exhibits negative effects on cognitive performance, such as on a creative task. Stress was found to be negatively related to both wisdom strengths and creative task performance. Given focus on distress towards the experimental procedure that resulted with an individual difference of wisdom is associated with lower levels of reported stress.

Eustress seemed to result in a range of positive outcomes, especially emotional and mental, but also physical and behavioural effects, which are suggested to have a long-term impact on the health and well-being and function as a buffer for distress [34, 26] also suggested that Eustress will assist in the transition of the organism to a lower level of allostatic load and distress is the transition to a higher. Although some well-known models of stress provide the grounds for eustress mechanisms, experimental studies are necessary to confirm the model of eustress [35].

Divyapriya and Shani [36], studied the impact of eustress on managing talents of employees in the manufacturing industry. The primary objective of the study was to know how eustress towards talent management in the workplace among workers. The suggestion given by the researcher is that the overall performance of the organization should be increased by better motivation system [37]. To increase productivity, there plenty of training programs for the employees and also implementing positive stress (Eustress) can encourage and motivates employees to do work [38].

Nelson and Simmons addressed that conception of eustress is incomplete. Indeed, eustress is an insufficiently explored phenomenon [11]. As the interpretation of the PubMed database illustrates, very few analyses of stress attend to the concept of eustress. It is our position that the lack of research on eustress is due to a lack of clear criteria for differentiating this type of stress from others. Furthermore, the absence of such criteria is a consequence of the insufficient development of the conceptual basis of eustress. Under these circumstances, there is significant variation among scientists in their understanding of eustress.

However, there are circumstances where the quantity of pressure is among too much or too slight, which foundations good stress (eustress). It is well-thought-out essential for effort achievement. Eustress retains workers interested and makes them attentive, enthusiastic, self-confident, and responsive to a suitable custom [39].

C. Individual and Organizational Factors

Job satisfaction is correlated to the organisational work environment Roux (2010) [40]. A controlled environment is where one is obsessed with accomplishing organisational goals with slight respect to individual well-being [41]. These relationships may be explained by the person's fit with the organisation. Organisational fit constitutes the extent to which the interests, values, needs, and beliefs of the worker align with those of the employer organisation [20]. Employees in a similar work environment may understand different levels of organisational fit and job dissatisfaction, depending on an employee's hardiness and self-efficacy [42]. Under the psychology or organization, the mental, physical, and social environment where employees work together

would be analyzed for better effectiveness and affiliates productivity [43].

The main aim was to provide an environment which makes sure the ease of effort and rejects all the impacts of frustration, worry and anxiety and to find out the effect of work environment on job satisfaction [44]. Majorly the work environment can cause the satisfaction degree of employees or else these factors can consequence the performance of overall.

Availability of individualised work schedules was related to lower sickness absence, while the availability of individualised pay practices related to lower employee turnover. However, they did not find stronger relationships in organisations with many younger workers when they used individualised development and payment arrangements with regards to higher sickness absence. In the case of older workers, development was related to higher sickness absence among organisations. It may be that in organisations that put a lot of pressure on employee development, the older workers have more problems in coping with needs to rapidly adjust to new procedures and technology, which then manifests through higher sickness absence [45].

As per Bandura [46] Social Cognitive Theory, it was suggested that common and environmental factors affect human behaviours and attitudes to the level that they mark self-efficacy beliefs, feelings and other self-regulatory methods [47, 48]. Also, observed that maximum of employees dedicates the maximum of their interval, attention and energy to their work. Self-efficacy also affects the amount of work-related stress that employees experience when they cope with multiple demands [49, 50]. With respect to depression, anxiety and fatigue, self-efficacy do not only influence employees' coping capabilities, but it also have the ability to control any distressing thoughts that develop [51].

"Service with a smile" is the access to individual achievement in service-oriented jobs because positive display rules are generally valued by dedicated public sector employees. Deep acting denotes matching the authentic self with the work role [52, 53]. These conditions are, in fact, seen as functional and constructive to self-esteem and self-actualization, which in turn correlate with self-efficacy and, of course, job satisfaction [54, 55]. Rane [56] depicts that the employee job satisfaction is necessary to face the dynamic and ever-increasing contradicts of maintaining the productivity of the organization by maintaining their workforce provoked continuously by motivation.

The "work pressure" which is a problem advocated from a high workload than an employee can cope with that is not usual. Employees can also get into difficulties if the work they are assigned continuously under-uses their skills and knowledge [57, 58]. The terms "work pressure" and "work stress" are still utilized interchangeably. The same applies to such terms as "burn-out" and "overstrained." If they desire to understand what work pressure problems are, they must start by defining all the terms used. Periodic evaluations also help to keep the company focused on stress protection [59, 60]. Matteson and Ivancevich (1987) [61] explained that pressure is resulted from environmental events or from the organizational environment. The number of daily conflicts experienced by an individual

appeared to be the most important environmental event in determining adaptation and work done [59, 62]. Work-related pressure is a dynamic factor to job satisfaction. When motivation is considered, work-related pressure consequences in inspiration and satisfaction and subsequently eliminates boredom and insincerity. High pressure leads to offensive and less job satisfaction when it functions as a negative factor [63].

Meeting the needs of the employee generates job satisfaction that leads to organizational growth [64, 65]. This clearly indicates that employees' job satisfaction contribute a major part to organizational growth. So, job satisfaction is identified as the key ingredient for promotion, recognition, appraisal and other achievements [66-68] provided a detailed review of the transformational management skills and the level of job satisfaction increases by achieving the goals and recognition. These skills motivated the bank employees in to move forward in spite of intellectual challenge referred with earnings, organization promotion, and also the employees' fellowship [69]. Phelan and Lin (2001) [70] in his study, explored the organizational influence of a variety of essential promotion systems commonly followed in organizations including up-or-out systems.

D. Contribution of the work

The above literature shows the negative factors which gives Job Dissatisfaction and which can be altered by using certain practices or motivating factors. This study considers three major organizational Factors and one individual Factor such as work pressure, work environment, promotion, and personal efficacy which are focused on Job satisfaction. This research work focuses more on the lesser-explored concept called 'Eustress.' Eustress is positive stress which in an organization and within an individual can increase the skills, enhances employee productivity and self-realization of oneself. As a base of this concept, the enhancement of Job satisfaction can be done by introducing the feeling of Eustress. Present study focused on rarely researched concept Eustress in employees of Indian Public Sector Banks. Additionally, this study helps the public sector bank employees to get attached to their work than to feel alienated using eustress. This study considers three major organizational and one individual Factor such as work pressure, work environment, promotion, and personal efficacy which gets abridged through eustress.

E. Theoretical Framework

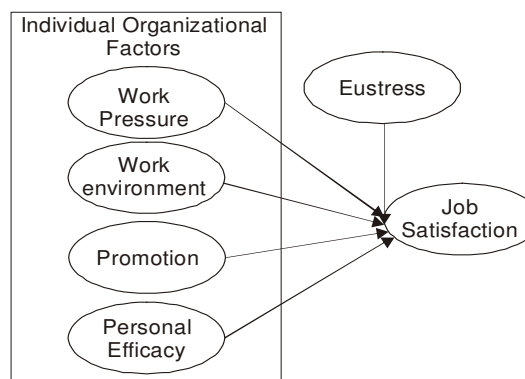


Fig. 1. Theoretical Framework.

Fig. 1 Explains the theoretical framework of the study. This framework shows the flow of constructs of the study.

III. METHODOLOGY

Methodology of research is more significant and acts as a footstep for any research. The present study discusses about the impact of eustress in enhancing the job satisfaction among public sector bank employees. The sample of public sector bank employees was taken from the southern region of India using stratified sampling technique.

A. Survey Instrument

Survey method employed in the study allowed data collection through a questionnaire which was distributed among the respondents. Responses have gathered using the 1- Strongly Agree to 5 – Strongly Disagree Likert Scale. A pilot study was conducted with 50 samples with five items for each variable across South India.

B. Respondents

Respondents of the study include the employees of Public Sector bank in the region of South India. In these respondents, consists of the entire banking employees irrespective of their designation. Public sector bank had been selected for the study as there will be large number of banks and their branches. Stratified Random Sampling was used to collect data in large amount.

C. Data collection procedure

In this study, the primary data was collected from public sector bank employees by involving them in an interview with a structured questionnaire model. A survey-based investigation was administered to public sector banks related to criterions such as Individual and organizational. A sample size of participants (n = 600) employees was randomly selected from all over south India. The factors of work environment, work pressure, promotion, and personal efficacy were emphasized while the survey procedure. The Questionnaire has been framed, and the responses were collected. The collected responses were analyzed as per the study objectives using ANOVA and SEM (Structural Equation Modeling) analysis.

D. Study Objectives

1. To analyze the impact of perception of eustress on working environment and job satisfaction of public sector bank employees.
2. To analyze the impact of perception of eustress on promotion and job satisfaction of public sector bank employees
3. To analyze the impact of perception of eustress on personal efficacy and job satisfaction of public sector bank employees
4. To analyze the impact of perception of eustress on working pressure and job satisfaction of public sector bank employees.
5. To analyze the impact of perception of eustress on job satisfaction of public sector bank employees.

E. The hypothesis to be studied

Impact of Work Environment on Job satisfaction:

H1: There is a positive relationship between the working environment and job satisfaction of Public sector banks employees with the perception of Eustress

H0: There is no positive relation between the working environment and job satisfaction of Public sector banks employees with the perception of Eustress.

Impact of Promotion on Job Satisfaction:

H2: There is an inclusive, positive relation between Promotion and job satisfaction of Public sector banks employees with the perception of Eustress.

H0: There is no inclusive, positive relation between Promotion and job satisfaction of Public sector banks employees with the perception of Eustress.

Impact of Personal efficacy towards Job Satisfaction:

H3: There is a positive relationship between Personal efficacy and job satisfaction of Public sector banks employees with the perception of Eustress.

H0: There is no positive relationship between Personal efficacy and job satisfaction of Public sector banks employees with the perception of Eustress.

Impact of Work Pressure over Job Satisfaction:

H4: There is an intensified positive relation between Work Pressure and job satisfaction of Public sector banks employees with the perception of Eustress.

H0: There is no intensified positive relation between Work Pressure and job satisfaction of Public sector banks employees with the perception of Eustress.

F. Data Analysis

Data analysis uses 4 step approaches which are the Reliability test, ANOVA test, Factor analysis and SEM (Structural Equation Modelling) analysis using SPSS 20 and AMOS 22 version respectively.

The validity of the study: The validity of the questionnaire was measured using the Content validity index. Reliability is measured by using Cronbach's alpha coefficient [71]. In the statistics, the test using the Cronbach alpha should be higher than 0.5, to get the perfect reliability of the questionnaire.

Table 1: Reliability statistics.

Reliability Statistics	
Cronbach's Alpha	No. of Items
0.871	36

Table 1 show that the alpha value is 0.871 which is closer for 1.0 which means the reliability of the questionnaire is best for the analysis

ANOVA: The one-way analysis of variance (ANOVA) is used to govern whether there are any statistically significant differences between the means of three or more independent collection of data sets. ANOVA also helps to develop the relation and variation between variables [72].

Factor analysis: Exploratory factor analysis (EFA) is used for calculating the relations between the observed and latent variables whether they are unidentified or undefined. The method progresses in an exploratory way to extract the underlying factors, demonstrating the relations between latent observed variables [73]. The purpose is to come out with the minimum number of factors that will explain the relationship among the observed variables

SEM analysis: Structural equation modelling is a multivariate statistical analysis technique that is used to analyze structural relationships between variables. This technique is a combination of factor analysis and multiple regression analysis, and is used to analyze the structural relationship between measured variables and

dormant concepts and gives the goodness of fit based on Analysis of covariance of structure [74]. Current research favours this technique because it evaluates the numerous and unified need in a single analysis.

IV. RESULTS AND DISCUSSION

A. Descriptive statistics

Descriptive statistics are used to describe the basic features of the data in a study. They provide simple summaries about the sample and the measures. Together with simple graphics analysis, they form the basis of virtually every quantitative analysis of data. Fig. 2 and Table 2 show the graphical and tabular representation of the distribution of the demographic profile.

B. Inferential Statistics

Hypothesis 1:

H01: There is no positive relation between the working environment and job satisfaction of Public sector banks employees with the perception of Eustress.

From Table 4 it is clear that the One-way ANOVA, as determined by the difference between the groups was statistically significant ($F(4,595) = 2.748, p = 0.003$) for WE1 with a mean score of 1.986 ± 0.852 , ($F(4,595) = 5.409, p = 0.000$) for WE2 with a mean score of 1.90 ± 0.659 , ($F(4,595) = 5.202, p = 0.000$) for WE3 mean score of 1.89 ± 0.824 , ($F(4,595) = 6.320, p = 0.000$) for WE4 mean score of 1.93 ± 0.842 , ($F(4,595) = 6.766, p = 0.000$) for WE5 mean score of 1.63 ± 0.615 and ($F(4,595) = 9.065, p = 0.000$) for WE6 mean score of 1.59 ± 0.571 . Many research papers have proved that job satisfaction results have a positive link with the working environment as an intrinsic aspect that increases employee performance. Present model is matched with the findings of [75] which suggest that when employees perceive that organisation's work environment intends to improve their job performance, they experience higher levels of job involvement, which leads to lower levels of emotional exhaustion. The moderation of Eustress gives the employee an extra motivation.

Table 2: Distribution of Demographic profile.

	Mean	Std. Deviation	Skewness	Kurtosis
Age	2.57	1.10	-0.080	-1.338
Gender	1.49	0.500	0.020	-2.006
Education	1.46	0.501	-0.067	-2.001
Work Year Experience	2.46	1.119	0.031	-1.364

Table 3: Frequencies of Demographic profile:

Age	Less than 25	Age	Less than 25	Age
Gender	Male (52)	Female (48)		
Education	Graduate (70)	Post-Graduate (30)		
Work Year experience	Less than one year (23.33)	1-3 Years	Work Year experience	Less than one year (23.33)
Income	20000-30000 (51.84)	30000-40000 (25)	40000-50000 (14.83)	Above 50000 (18.33)

Table 3 Represents the Gender, Education, experience and income profiles of the respondents.



Fig. 2. Distribution of Demographic profile about here.

Table 4: ANOVA test for Job Satisfaction and Work Environment.

Work Environment	Mean	Std. Deviation	F	Sig.
WE1- I get on well with my superiors	1.98	0.852	2.748	0.003
WE2- I get on well with my colleagues	1.90	0.659	5.409	0.000
WE3- Freedom to make decisions	1.89	0.824	5.202	0.000
WE4- Ability to decide how the work is to be done	1.93	0.842	6.320	0.000
WE5- Immediate supervisor treats with respect	1.63	0.615	6.766	0.000

This motivation supports them to finish the work or get assistance from colleagues, supervisors, and superiors. The p-value is less than 0.05 at 95% level of significance and therefore the null hypothesis gets rejected. Hence we can infer that there is an enhanced positive relation between Work environment and Job satisfaction.

Hypothesis 2:

H02: There is no inclusive, positive relation between Promotion and job satisfaction of Public sector banks employees with the perception of Eustress.

Table 5 shows that the One-way ANOVA, as observed by the difference between the groups was statistically significant with a DOF of 599 ($F(4,595) = 6.020, p = 0.000$) for P1 with a mean score of 1.66 ± 0.642 , ($F(4,595) = 6.153, p = 0.000$) for P2 with a mean score of 1.65 ± 0.632 , ($F(4,595) = 5.693, p = 0.000$) for P3 with a mean score of 1.65 ± 0.621 , ($F(4,595) = 8.168, p = 0.000$) for P4 with a mean score of 1.95 ± 0.689 , ($F(4,595) = 9.453, p = 0.000$) for P5 with a mean score of 1.34 ± 0.609 and ($F(4,595) = 8.563, p = 0.000$) and for

P6 with a mean score of 1.59 ± 0.571 . This is due to the fact that the employees may value promotions because they value an increase in job amenities such as a bigger office or monetary benefits and also enjoying the acknowledgement of work [76, 68, 77, 70, 78, 79]. The eustress as a moderating factor can assist the employee to get recognition and can achieve the goals set for the target, and values the work given to them. The p-value is less than 0.05 at 95% level of significance. Therefore, it can be concluded that the null hypothesis can be rejected. Hence we can infer that there is an inclusive, positive relation between Promotion and Job satisfaction. This proves that our work along with [80] signifies fixed pay (salary) and other employee benefits have a positive effect on job satisfaction.

Hypothesis 3:

H03: There is no positive relationship between Personal efficacy and job satisfaction of Public sector banks employees with the perception of Eustress.

Table 5: ANOVA test for Job Satisfaction and Promotion.

Promotion	Mean	Std. Deviation	F	Sig.
P1 - Employee satisfies with recognition process	1.66	0.642	6.020	0.000
P2 - Organization values employee work	1.65	0.632	6.153	0.000
P3 - High performance of employee over the expectations receives recognition	1.65	0.621	5.693	0.000
P4 - Satisfaction increases with number of recognitions	1.95	0.689	8.168	0.000
P5 - The targets set for promotion are realistic	1.34	0.609	9.453	0.000

Table 6: ANOVA test for Job Satisfaction and Personal Efficacy.

Personal Efficacy	Mean	Std. Deviation	F	Sig.
PE1 - My job inspires me	1.24	0.448	6.520	0.000
PE2 - I am enthusiastic about my job	2.15	0.614	6.501	0.000
PE3 - I can say that receiving recognition motivates me to improve my performance	1.92	0.835	2.531	0.005
PE4 - I have the skills and abilities to do more jobs	1.89	0.824	4.477	0.000
PE5 - I am motivated to do the vertically loaded jobs.	1.93	0.844	2.377	0.009

Table 6 shows that the One-way ANOVA, as observed by the difference between the groups was statistically significant with a DOF of 599 ($F(4,595) = 6.520, p = 0.000$) for PE1 with a mean score of 1.24 ± 0.448 , ($F(4,595) = 6.501, p = 0.000$) for PE2 with a mean score of 2.15 ± 0.614 , ($F(4,595) = 2.531, p = 0.005$) for PE3 with a mean score of 1.92 ± 0.835 , ($F(4,595) = 4.477, p = 0.000$) for PE4 with a mean score of 1.89 ± 0.824 , ($F(4,595) = 2.377, p = 0.009$) for PE5 with a mean score of 1.93 ± 0.844 and ($F(4,595) = 7.323, p = 0.000$) for PE6 with a mean score of 1.66 ± 0.643 . Self-efficacious individuals hold stronger beliefs in their ability to successfully perform task situations, sets more challenging goals for themselves, invests more, persist longer and are better in dealing with failing experiences than persons with low self-efficacy [81-86].

The personal or self-efficacy has been improved by the perception of Eustress, which is determined in Table 8. It improves personal efficacy by motivating themselves or by training. The p-value is less than 0.05 at 95% level of significance therefore the null hypothesis gets rejected. Hence we can infer that there is a positive impact of Personal Efficacy on Job satisfaction. This outcome confirms the propositions of emotion theories, which posit that intrinsic motivation enhances the positive effect in employees and this creates energy for sustaining the effort, encouraging employees to persist with challenging and unfamiliar tasks [87].

Hypothesis:

H04: There is no intensified positive relation between Work Pressure and job satisfaction of Public sector banks employees with the perception of Eustress.

Table 7: ANOVA test for Job Satisfaction and Work Pressure.

Work Pressure	Mean	Std. Deviation	F	Sig.
WP1 - I do not have enough hours in the day to do all the things that I must do	1.59	0.571	8.363	0.000
WP2 - I feel that, there are too many deadlines in my work / life that are difficult to meet	1.65	0.638	5.805	0.000
WP3 - I find myself thinking about problems even when I am supposed to be relaxing	1.66	0.636	6.397	0.000
WP4 - I find that I do not have time for many interests / hobbies outside of work	1.98	0.796	11.285	0.000
WP5 - I do not have enough hours in the day to do all the things that I must do	1.99	0.797	7.794	0.000

Table 8. Correlations of Eustress, Job satisfaction and Factors.

	EU	JS	WE	PE	P	WP
EU	1	0.840**	0.808**	0.718*	0.704*	0.684**
JS	0.840**	1	0.765*	0.651*	0.645*	0.706**
WE	0.808**	0.765*	1	0.962**	0.510**	0.448**
PE	0.718*	0.651*	0.962**	1	0.325**	0.419**
P	0.704*	0.645*	0.510**	0.325**	1	0.222**
WP	0.684**	0.706**	0.448**	0.419**	0.222**	1

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

It is evident from Table 7 that the One-way ANOVA, as represented by the difference between the groups was statistically significant with a DOF of 599 ($F(4,595) = 8.363, p = 0.000$) for WP1 with a mean score of 1.59 ± 0.571 , ($F(4,595) = 5.805, p = 0.000$) for WP 2 with a mean score of 1.65 ± 0.638 , ($F(4,595) = 6.937, p = 0.000$) for WP3 with a mean score of 1.66 ± 0.636 , ($F(4,595) = 11.285, p = .000$) for WP4 with a mean score of 1.98 ± 0.796 , ($F(4,595) = 7.794, p = 0.000$) for WP5 with a mean score of 1.99 ± 0.797 and ($F(4,595) = 7.102, p = 0.000$) for WP6 with a mean score of 1.66 ± 0.633 . While some pressures are helpful for the organization and some pressures and energy is necessary to change the social flexibility. On the other hand, pressure has many special effects on the performance of the employees and productivity of the organization [59], [88-90]. While it is known that work pressure is related with an improved organisational performance and is linked to employees' positive attitudes and behaviours [91]. Hence we conclude that there is a positive impact of Work Pressure on Job satisfaction. The feel of work pressure can be reduced with the perception of Eustress and gives a positive relation between Work pressure and Job satisfaction which is shown in Table 8. The p-value is less than 0.05 at 95% level of significance. Therefore, we conclude that the null hypothesis can be rejected.

C. Correlations

The Correlation is performed to find the the relationship and its level between each variables individually. Table 8 shows that there is a positive linear relationship between Eustress and Job satisfaction. The course of the relationship is positive, in the sense that these variables tend to increase together. Same as those other variables it also shows the positive relationship between each variable.

D. Exploratory Factor Analysis

Table 9: KMO and Bartlett's Test.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.875
Bartlett's Test of Sphericity	Approx. Chi-Square	4301.746
	df	595
	Sig.	0.000

The Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett's test of Sphericity is represented in the Table 9. It is inferred the best analysis fit because KMO statistic varies from 0 and 1. The Kaiser recommends in accepting values greater than 0.5. Present values are between 0.7 and 0.8 are good for acceptance.

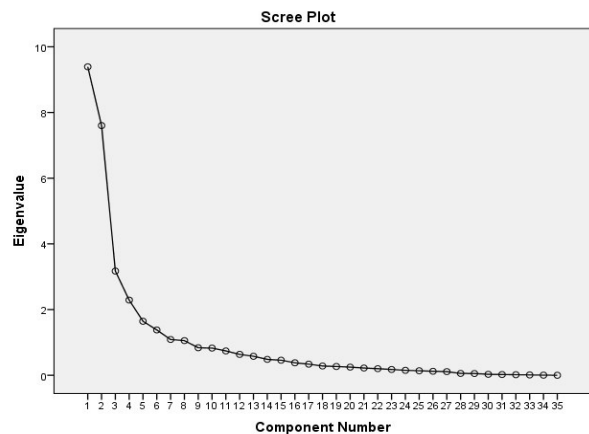


Fig. 3. Scree Plot for the factor analysis about here.

It is described that in Fig. 3, three factors are comparatively high (factors 1, 2 and 3) Eigen values. Retain factors that are above the 'bend' – (the point at which the curve of decreasing Eigenvalues changes from a slope line to a flat, gradual slope).

E. SEM Analysis

In the present study, the Structural Equation Modelling submits the covariance matrix of scale scores to Amos. The pathway describes that the latent variable (Lambda X and Lambda Y) is equivalent to one of the customs. The next step adopts [92] suggestion; the structural model includes the main latent variables which are the exogenous variable and endogenous variable. In this research, the structural model of the exogenous latent variable is Job Satisfaction with four variables for each factor. This study is mainly concentrated on Job satisfaction of Public sector bank employees with the impact of Eustress on Individual, organizational factors. Bagozzi & Yi's (1988) [93] suggested by estimating theory model differentiate from the aspects of preliminary fit criteria, overall model fit, and fit of the internal structure of the model. The primary measure of comparison, to demonstrate the value of the measurement error of the index negative factor loads more or less than 5.

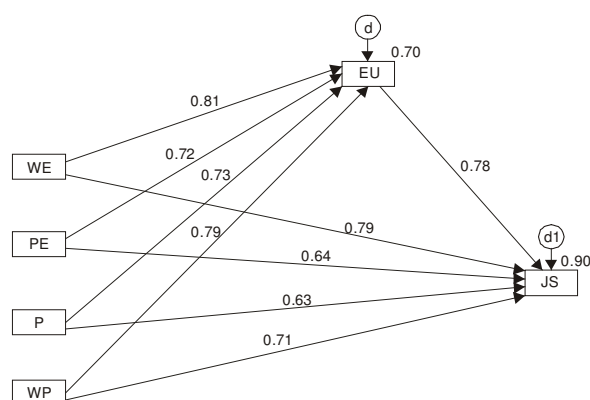


Fig. 4. SEM model for Eustress as a moderating factor between Individual, Organizational Factors and Job satisfaction.

Table 10: Standard Estimates.

			Standardized Estimate	S.E.	C.R.	P
EU	←	PE	0.728	8.601	2.271	0.023
EU	←	P	0.735	0.048	21.429	***
EU	←	WP	0.794	0.028	24.720	***
EU	←	WE	0.812	0.032	25.386	***
JS	←	PE	0.645	0.040	22.781	***
JS	←	P	0.634	0.037	24.466	***
JS	←	WP	0.712	0.027	25.155	***
JS	←	WE	0.794	0.026	26.547	***
JS	←	EU	0.781			

Table 11: Measures and Thresholds for the Model.

Indices	Value	Suggested Value
NPAR	107	—
CMIN	25.794	< 5.00 (Hair <i>et al.</i> , 1998)
DF	16	—
P	0.181	> 0.05 (Hair <i>et al.</i> , 1998)
CMIN/DF	1.984	< 5.00 (Hair <i>et al.</i> , 1998)

AMOS gives Standard Errors (SE) and Critical Ratios (CR) to assess the significance of each estimate. The critical ratios are what might as well be called standard

ordinary strays, and a value greater than 2.00 is viewed as significant ($Z = \pm 1.96$ is significant at the 0.05 level, two-tailed). The Estimates are the partial relapse weights. The C.R. is the critical proportion, which equals the estimate/S.E. If distributional presumptions are met, the C.R. ought to be > 2 to be huge at 0.05 levels. Here, the C.R. estimations of larger part variables are more noteworthy than 2, and so they are all considered as significant.

Standardized assessments permit assessing the relative commitments of every indicator variable to every resultant variable. Standardized evaluations enable the relationships among idle variables to be looked at. All the variables had small to moderated standardized loading and appeared to have a relationship with the hypothesized impact factor.

Fig. 4 explains the moderate modelling of Eustress, IO Factors and job satisfaction. The path estimate for all the variables is greater than 0.05 and less than 0.95 which is shown in Table 10. From the figure, it can be concluded that the model accepts Eustress as a moderating factor for enhancing job satisfaction by giving some motivation and encouragement activities to the employees. Eustress or “good stress” refers to a psychological reaction to a stressor that is inferred as having positive consequences for well-being, according to Jarinto (2010) [94]. These positive implications include positive psychological and physical states.

V. FINDINGS

Eustress plays a mediating role and a motivating role in the context of Job satisfaction. The Perception of eustress over work environment has shown a positive moderating effect in enhancing the job satisfaction by ensuring the employees ease and free work environment without any burden and increase the employee satisfaction. Perception of Eustress has resulted in a positive impact on promotion.

The personal effects of an employee can be more developed with the perception of eustress by gaining them higher satisfaction from a work. The efficacy of an employee can be increased with the help of some motivational factors, which can also lead to satisfying of themselves. Perception of Eustress had shown a moderating effect on the work pressure, in such a way that it reduces the pressure and enhance the satisfaction. The eustress reduces pressure by giving motivating things and thereby employees can feel stress-free and gain some satisfaction. Perception of Eustress have resulted in a range of improved positive outcomes, especially emotional and mental, but also physical and behavioural effects, which are suggested to have a long-term effect on the health and well-being of the employees and will function as a buffer for distress.

VI. CONCLUSION

The present study had focused on the development and validation of Eustress as a moderating factor between job satisfaction and Individual Organizational factors, along with access to the working environment, Promotion, Work pressure and Personal efficacy among Public sector banking employees. Motivating with some exercises and policies can help the employee to stay and get the satisfaction for the works they have done or doing.

It can be used as a means for implementing policy change and improving the working environment of banking employees. Addressing all of the factors have been enabled a more appropriate and relevant approach to assess each environment individually. SEM analysis, Work pressure and Work Environment show more impact on Job satisfaction. From the overall analysis with regards to both ANOVA and SEM (Structural Equation Modelling) it is clear that all the individual as well as organisational factors are positively impacted job satisfaction. The presence of positive stress that is Eustress reduces the negative effects of Individual Organizational factors and intensifies the level of employee's job satisfaction in Public Sector Banks.

VII. FUTURE SCOPE

On the basis of the findings of the study the future scope of research can be established in the following sections:

The samples are limited to South India; the results cannot specify for the whole banking sector. Future research studies can be carried out in public sector banks in other regions or even in the private sector banks.

Present study is limited to job satisfaction of employees with reference to limited Individual, Organizational factors. Future research can include other factors such as the quality of life.

The impact of technology innovations, designation classifications of employees, is not considered in this study. Therefore further studies can concentrate on these parameters.

VIII. PRACTICAL IMPLICATIONS

Present research analyses the impact of Eustress in job satisfaction of the Banking sector employees. Currently there are no much research contributions in the area of 'eustress'. Therefore, present study can throw light on the enhancement of positive relationships between Individual, Organizational Factors and Job satisfaction in the banking public sector.

Present study finds that enhanced positive relation improves the potential of the employee to present their quality of work and aids to organizational growth.

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