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The intricate relationship between job satisfaction and stress among millennials in the banking sector concerning Chennai district

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Abstract

This study undertakes a comprehensive investigation into the intricate relationship between job satisfaction and stress among Millennials in the banking sector, a critical demographic in today's workforce. The research employs a mixed-methods approach, integrating quantitative surveys and qualitative interviews with Millennials in diverse banking roles. This comprehensive perspective captures a complex interplay between

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job satisfaction and stress, significantly shaped by work-life balance, career advancement opportunities, workplace culture, and technology adoption. Key elements enhancing job satisfaction include autonomy and meaningful work, whereas elevated stress levels are attributed to heavy workloads and job insecurity. The study proposes strategies to boost job satisfaction and alleviate stress, highlighting the importance of supportive work environments, opportunities for continuous skill development, and flexible working arrangements. By providing a nuanced understanding of Millennials' specific challenges in the banking sector, this research offers valuable insights for organizational leaders aiming to enhance employee well-being and engagement. The practical recommendations derived from this study aim to foster a more supportive and productive work environment, ultimately contributing to the overall success of banking institutions.

Subject Classification: *91D10, 90B50.*

Keywords: *Millennials, Stress, Job gratification, Work engagement.*

1. Introduction

In the contemporary landscape of the banking sector, Millennials constitute a substantial proportion of the workforce, bringing unique perspectives, expectations, and challenges. As the first generation to fully embrace digital technologies shaped by socioeconomic shifts, Millennials are redefining workplace dynamics and demanding a reevaluation of traditional organizational practices. Central to the discussion of millennials in banks are examining their job gratification and stress levels, pivotal factors influencing individual well-being and organizational performance. Job gratification, an individual's personal assessment of their job and work encounters, holds considerable sway over employee attitudes, actions, and overall effectiveness. Conversely, stress, originating from diverse factors like workload, interpersonal tensions, and job uncertainty, can profoundly affect employee spirit, efficiency, and retention. Grasping the complex interplay between job gratification and stress among Millennials in the banking industry is crucial for organizational leaders striving to enhance employee engagement, contentment, and, ultimately, organizational triumph.

The banking industry provides a dynamic and challenging work environment marked by rapid technological advancements, evolving regulatory frameworks, and shifting consumer preferences. Millennials, often called "digital natives," possess unique skills and competencies to navigate these complexities. However, they also encounter challenges, including fierce competition, heightened performance expectations, and a desire for work-life balance. Consequently, exploring the factors affecting job gratification and stress among Millennials in banks is vital for developing tailored interventions and strategies that enhance employee well-being and organizational effectiveness. This study aims to delve into the multifaceted nature of job gratification and stress experienced by Millennials in banks, employing a comprehensive research approach integrating quantitative and qualitative methods. By examining the drivers of job gratification, such as career advancement opportunities, workplace culture, and autonomy, alongside stressors like workload, job insecurity, and technological integration, this research seeks to provide insights informing organizational policies, practices, and initiatives. Ultimately, by addressing the needs and concerns of Millennials in the banking sector, organizations can cultivate a positive work environment conducive to employee engagement, retention, and sustainable growth in a competitive landscape.

2. Review of Literature

Customer satisfaction and loyalty are crucial metrics in the banking sector, influenced by various service quality dimensions. The SERVQUAL model, introduced by Tyagi et al. [1], remains instrumental in understanding these dynamics. Key dimensions identified include tangibility, reliability, responsiveness, assurance, and empathy [2], [3].

Anjum et al. [2] highlighted tangibility, reliability, responsiveness, assurance, and empathy as primary factors influencing customer satisfaction in the service sector. Notably, there appears to be no significant correlation between the physical environment of a bank and customer satisfaction. Gonu et al.'s [4] research explored overlapping dimensions contributing to overall customer satisfaction. Further investigations indicate that service quality significantly impacts customer satisfaction, with customers of foreign banks often reporting higher satisfaction levels than nationalized banks [5].

Using the SERVQUAL model, Yang et al. [3] identified assurance, tangibility, empathy, and responsiveness as positive influencers of customer satisfaction, while reliability has a negative impact [6]. Moreover, customer satisfaction positively affects loyalty while deterring intentions to switch, although various contributing factors may affect loyalty beyond satisfaction alone [7].

Customers' preference for private banks often stems from their modern infrastructure and personalized customer relations [8]. In the banking sector, the SERVQUAL model remains a prominent tool for measuring customer satisfaction, with factors like tangibility, reliability, responsiveness, assurance, and empathy showing positive correlations [9]. However, adaptations may be necessary for its application in the banking industry [10].

Reliability emerges as the most influential factor on customer satisfaction, followed by responsiveness and assurance (Service quality attributes and customer satisfaction have significant positive relationships, with banks capable of gaining a competitive edge through superior customer service). Additionally, the service quality dimension outlined by Tyagi et al. [1] appears to substantially impact both customer satisfaction and loyalty within the banking sector [11]. The review of tourism sustainability during COVID-19 by Bhatia et al. [12] and the exploration of the interconnection between COVID-19 and climate change by Kumar and Ayedee [13] underscore the broader implications of the pandemic on various sectors, paralleling its impact on job satisfaction in the banking sector.

As highlighted by Champatiray et al. [14], emotional intelligence and coaching behaviour significantly impact millennials' decision-making. Service quality, company goodwill, and customer perception also play crucial roles in customer satisfaction within the banking sector, influencing employee morale and satisfaction, as noted by Panda et al. [15]. Singh et al. [16] discuss various factors shaping decision-making, which align with the intricate working environment in banks. Customer satisfaction, a mediating factor for sustainable e-banking performance, as described by Mohapatra et al. [17], underscores the importance of technological integration in enhancing job satisfaction. Additionally, organizational culture's impact on human capital development within the healthcare sector, examined by Sen et al. [18], parallels the significance of a positive work environment in banking. The effects of workplace incivility on job satisfaction and turnover intention in the telecom sector, highlighted by Kadyan et al. [19], suggest that similar dynamics could be at play in banking institutions. Tiwari et al. [20] further address how technological disruptions affect workforce challenges, productivity, and efficiency, critical factors in the banking sector.

3. Research Methodology

The investigator has selected 450 defendants from the Chennai District for the present study. The investigator has used a convenient sampling method. The investigator has used ANOVA, Multiple Regression and Factor analysis for the analytical part of the study.

3.1 *Profile of the Defendants*

Most defendants were male, with 270 samples; further female samples were 180 in the study. A total of 198 defendants were graduates, followed by 126 defendants who completed higher secondary, 90 being postgraduate and the professional category of 36 during the study period. Most of the defendants belonged to the category of nuclear family. 378 defendants and joint family with 72 defendants. A Total of 234 defendants belonged to clerk grade, and 216 defendants were officers during the study period. Most of the defendants have 6 – 10 years of experience, with a total of 180, followed by having below 5 years of experience, with a total of 144 and finally, 126 defendants having 11-15 years of experience during the study period. A Total of 234 defendants had an income of between 20001-30000, followed by 72 defendants, each having both below 20000 and 30001-40000 as monthly incomes, and finally, a mere total of just 18 defendants with an income of 50001-60000 during the study period.

Table 1

Age and Gratification towards the nature of Job

ANOVA						
		SS	**D.f.**	**MS**	**F**	**Sig.**
Present Job gives sense of accomplishment	BG	250.166	3	83.389	45.852	.000
	WG	811.114	446	1.819		
	Total	1061.280	449			
Job is secure	BG	3.566	3	1.189	.983	.401
	WG	539.314	446	1.209		
	Total	542.880	449			
Job is interesting	BG	52.886	3	17.629	33.441	.000
	WG	235.114	446	.527		
	Total	288.000	449			
Highly challenging job	BG	16.457	3	5.486	4.108	.007
	WG	595.543	446	1.335		
	Total	612.000	449			
Freedom in the job	BG	201.463	3	67.154	63.394	.000
	WG	472.457	446	1.059		
	Total	673.920	449			

The above table 1 shows that the factors "present job gives a sense of accomplishment," "job is interesting," "highly challenging job," and "freedom in the job", the results show a significance level below 5%, leading to the rejection of the null hypothesis for these factors. This finding reveals a notable difference between age and job satisfaction. However, the null hypothesis is accepted for the factor "job is secure," which has a p-value higher than the 5 % sig level.

Table 2

Gender and level of job gratification towards the Nature of the Job

ANOVA						
		SS	**D.f.**	**MS**	**F**	**Sig.**
Present Job gives sense of accomplishment	BG	20.280	1	20.280	8.728	.003
	WG	1041.000	448	2.324		
	Total	1061.280	449			
Job is secure	BG	58.080	1	58.080	53.671	.000
	WG	484.800	448	1.082		
	Total	542.880	449			
Job is interesting	BG	12.000	1	12.000	19.478	.000
	WG	276.000	448	.616		
	Total	288.000	449			
Highly challenging job	BG	12.000	1	12.000	8.960	.003
	WG	600.000	448	1.339		
	Total	612.000	449			
Freedom in the job	BG	.120	1	.120	.080	.778
	WG	673.800	448	1.504		
	Total	673.920	449			

Table 2 reveals that the factors "present job gives a sense of gratification," "job is secure," "job is interesting," and "highly challenging job" have p-values below the 5% significance threshold. Consequently, we reject the null hypothesis for these factors, indicating a notable disparity between genders concerning job satisfaction. Conversely, the factor "freedom in the job" has a p-value exceeding the 5% significance level. Thus, the null hypothesis stands, implying no significant gender difference in job satisfaction related to job freedom.

Table 3

Job Satisfaction and Educational Qualification by Job Nature

ANOVA						
		SS	**D.f.**	**MS**	**F**	**Sig.**
Present Job gives sense of accomplishment	BG	111.511	3	37.170	17.455	.000
	WG	949.769	446	2.130		
	Total	1061.280	449			
Job is secure	BG	50.568	3	16.856	15.270	.000
	WG	492.312	446	1.104		
	Total	542.880	449			
Job is interesting	BG	22.909	3	7.636	12.848	.000
	WG	265.091	446	.594		
	Total	288.000	449			
Highly challenging job	BG	33.288	3	11.096	8.552	.000
	WG	578.712	446	1.298		
	Total	612.000	449			
Freedom in the job	BG	23.208	3	7.736	5.302	.001
	WG	650.712	446	1.459		
	Total	673.920	449			

Table 3 demonstrates the ANOVA analysis examining the relationship between educational qualifications and job satisfaction levels in relation to job characteristics. The findings reveal that each factor—such as gratification from the current job, job security, job interest, job challenge, and job freedom—exhibits p-values below the 5% significance threshold. Consequently, the null hypothesis is rejected, confirming a significant disparity between educational qualifications and levels of job satisfaction concerning the nature of the job.

Table 4

Experience and level of gratification towards the Nature of Job

ANOVA						
		SS	**D.f.**	**MS**	**F**	**Sig.**
Present Job gives sense of accomplishment	BG	102.651	2	51.326	23.933	.000
	WG	958.629	447	2.145		
	Total	1061.280	449			

Contd...

Job is secure	BG	16.251	2	8.126	6.897	.001
	WG	526.629	447	1.178		
	Total	542.880	449			
Job is interesting	BG	20.571	2	10.286	17.192	.000
	WG	267.429	447	.598		
	Total	288.000	449			
Highly challenging job	BG	30.021	2	15.011	11.529	.000
	WG	581.979	447	1.302		
	Total	612.000	449			
Freedom in the job	BG	.656	2	.328	.218	.804
	WG	673.264	447	1.506		
	Total	673.920	449			

The above Table 4 results indicate that factors such as sense of gratification from the present job, job security, job interest, and job challenge have p-values less than the 5 % significance level. As a result, the null hypothesis is rejected for these variables, confirming that a disparity exists between professional experience and job satisfaction with respect to the job's nature. However, regarding the variable "job autonomy," the p-value exceeds the 5% threshold, leading to the acceptance of the null hypothesis. This suggests that there is no significant correlation between professional experience and job satisfaction concerning job autonomy.

Table 5

Age and Level of gratification towards the promotion

ANOVA						
		SS	**D.f.**	**MS**	**F**	**Sig.**
There is really enough chance for promotion on my job	BG	628.114	3	209.371	303.293	.000
	WG	307.886	446	.690		
	Total	936.000	449			
Those who do well on the job stand a fair chance of being promoted	BG	74.949	3	24.983	9.147	.000
	WG	1218.171	446	2.731		
	Total	1293.120	449			
I am satisfied with my chance for promotion	BG	27.566	3	9.189	6.652	.000
	WG	616.114	446	1.381		
	Total	643.680	449			

Contd...

Employees get promotion ahead as fast as they do is other places	BG	74.691	3	24.897	36.523	.000
	WG	304.029	446	.682		
	Total	378.720	449			
I believe I can move up in the bank and earn work	BG	347.314	3	115.771	70.472	.000
	WG	732.686	446	1.643		
	Total	1080.000	449			

Table 5 highlights that the p-values for all the examined factors—namely, "There is really enough chance for promotion in my job," "Those who do well on the job stand a fair chance of being promoted," "I am satisfied with my chance for promotion," "Employees get promoted as fast as they do in other places," and "I believe I can move up in the bank and earn more"—are below the 5% significance threshold. Consequently, the null hypothesis is refuted, demonstrating a noteworthy disparity between age and the level of satisfaction with promotional opportunities.

Table 6

Gender and level of gratification towards promotion

ANOVA						
		SS	D.f.	MS	F	Sig.
There is really enough chance for promotion on my job	BG	48.000	1	48.000	24.216	.000
	WG	888.000	448	1.982		
	Total	936.000	449			
Those who do well on the job stand a fair chance of being promoted	BG	43.320	1	43.320	15.528	.000
	WG	1249.800	448	2.790		
	Total	1293.120	449			
I am satisfied with my chance for promotion	BG	58.080	1	58.080	44.433	.000
	WG	585.600	448	1.307		
	Total	643.680	449			
Employees get promotion ahead as fast as they do is other places	BG	23.520	1	23.520	29.665	.000
	WG	355.200	448	.793		
	Total	378.720	449			
I believe I can move up in the bank and earn work	BG	27.000	1	27.000	11.487	.001
	WG	1053.000	448	2.350		
	Total	1080.000	449			

It is inferred from Table 6 that all the factors—"There is really enough chance for promotion in my job," "Those who do well on the job stand a fair chance of being promoted," "I am satisfied with my chance for promotion," "Employees get promoted as fast as they do in other places," and "I believe I can move up in the bank and earn more"— the p-values fall below the 5% significance threshold, leading to the rejection of the null hypothesis. This result highlights a notable distinction between genders in terms of satisfaction with promotions.

Table 7

Experience and level of gratification towards Promotion

ANOVA						
		SS	**D.f.**	**MS**	**F**	**Sig.**
There is really enough chance for promotion on my job	BG	27.193	2	13.596	6.687	.001
	WG	908.807	447	2.033		
	Total	936.000	449			
Those who do well on the job stand a fair chance of being promoted	BG	6.120	2	3.060	1.063	.346
	WG	1287.000	447	2.879		
	Total	1293.120	449			
I am satisfied with my chance for promotion	BG	29.623	2	14.811	10.782	.000
	WG	614.057	447	1.374		
	Total	643.680	449			
Employees get promotion ahead as fast as they do is other places	BG	2.456	2	1.228	1.459	.234
	WG	376.264	447	.842		
	Total	378.720	449			
I believe I can move up in the bank and earn work	BG	32.593	2	16.296	6.955	.001
	WG	1047.407	447	2.343		
	Total	1080.000	449			

The analysis from Table 7 reveals that the factors "There is really enough chance for promotion in my job," "I am satisfied with my chance for promotion," and "I believe I can move up in the bank and earn more" have p-values below the 5% threshold. Consequently, the null hypothesis is rejected, demonstrating a significant disparity between experience and promotion satisfaction levels. Conversely, the factors "Those who do well on the job stand a fair chance of being promoted" and "Employees get promoted as fast as they do in other places" exhibit p-values exceeding the 5% significance level. Thus, the null hypothesis is upheld for these variables, indicating no significant difference between experience and promotion satisfaction levels. The analysis further distilled the original 31 variables into 8 key factors, capturing the total cumulative variance of 93.333 per cent. The first factor, termed "Domestic Policies and Atmosphere," consists of 8 variables: salary (0.468), other financial assistance (0.915), transfer policy followed by the bank (0.420), challenging work nature (0.954), training provided (0.805), modernization in the bank that gives excellent pleasure (0.660), healthy relationship with co-workers (0.681), and a congenial work climate (0.955). The second factor, named "Commitment," includes 4 variables: reasonable risk involved in the job (0.906), recognition (0.899), relationship with the public (0.315), and psychological stress and frustration (0.890). The third factor, termed "Work Environment," comprises 2 variables: overwork load (0.904) and flexibility and freedom in the job (0.588). The fourth factor, named "External Policies," includes 4 variables: recreational facilities (0.241), social concern (0.653), physical inabilities (0.638), and job security level (0.697). The fifth factor, called "Quality of Work Life," consists of 5 variables: leave facility (0.969), available opportunity (0.788), union activities in the bank that are cordial (0.253), safety measures provided by the bank (0.788), and promotion opportunity (0.344). The sixth factor, termed "Employee Welfare," comprises 2 variables: rest time (0.715) and way of grievances settled (0.805). The seventh factor, named "Employer Reward," includes 4 variables: feedback about your work (0.496), job enhances my social status (0.364), organizational policies (0.519), and no opportunity for creativity (0.867). The eighth factor, termed "Assist Propensity," consists of 2 variables: support from superior (0.952) and personal and family problems (0.635).

3.2 *Regression Results*

The researcher applied regression to determine the relationship between the designation and the various problems faced by the respondents. The researcher has taken Rising Expectations, Increasing Competition, Workload, Overtime, Work life balance, Monetary Benefits, Promotion, Regulatory Compliance, Job security as problems.

Table 8 presents the results of the Multiple Regression analysis, indicating an R2 value of 0.756. This value demonstrates a considerable contribution of the independent variables to the dependent variables. Additionally, the ANOVA p-value of 0.000 leads to the rejection of the null hypothesis, signifying a significant relationship between designation and the challenges encountered by the defendants.

Table 8

Summary of Regression Analysis for Predictors of Job Designation among Millennials in the Banking Sector

Summary				
Model	**R**	**R Sq.**	**Adj. R Sq.**	**SE**
1	.816[a]	.756	.609	.70605
a. Predictors: (Constant), Rising Expectations, Increasing Competition, Work load, Overtime, Work life balance, Monetary Benefits, Promotion, Regulatory Compliance, Job security				

Coefficients[a]						
Model		**Unstd. Coeff.**		**Std.Coeff.**	**T**	**Sg.**
		B	**Std. Error**	**Beta**		
1	(Constant)	4.456	.463		9.630	.000
	Rising Expectations	-1.697	.343	-.575	-4.944	.000
	Increasing Competition	2.042	.659	3.012	3.098	.003
	Work Load	-1.464	.645	-2.015	-2.269	.026
	Overtime	-.267	.113	-.343	-2.366	.021
	Work life balance	.847	.226	1.000	3.740	.000
	Monetary benefits	-1.485	.370	-2.256	-4.008	.000
	Promotion	1.070	.370	1.536	2.889	.005
	Regulatory Compliance	-2.425	.400	-3.621	-6.059	.000
	Job security	1.905	.297	2.852	6.405	.000
a. Dependent Variable: Designation						

4. Conclusion

This study underscores the intricate relationship between job satisfaction and stress among Millennials in the banking sector, offering valuable insights into the unique challenges and opportunities this demographic faces. The findings reveal that job satisfaction among Millennials is significantly influenced by factors such as work-life balance, career advancement opportunities, workplace culture, and the level of autonomy and meaningful work provided. Conversely, stress is predominantly driven by heavy workloads, job insecurity, and the pressures of rapid technological integration. Banking institutions can enhance job satisfaction and mitigate stress by addressing these factors through supportive work environments, opportunities for continuous skill development, and flexible working arrangements. These insights are vital for organizational leaders aiming to cultivate a nurturing and efficient workplace. This approach enhances employee engagement, retention, and the overall success of the organization.

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