

THE INFLUENCE OF JOB STRESS FACTORS TO THE EMPLOYEES BASED ON  
SELECTED DEMOGRAPHICAL FACTORS. A STUDY IN HSBC ELECTRONIC  
DATA PROCESSING, MALAYSIA.

ENGELINA GNANAMANI A/P DANIEL

A graduation exercise submitted in partial fulfillment of the requirement for the Degree  
of Bachelor of Counseling with Honours

FACULTY OF COGNITIVE SCIENCE AND HUMAN DEVELOPMENT  
UNIVERSITI MALAYSIA SARAWAK  
2005

## ACKNOWLEDGEMENT

First of all, I would like to thank the almighty Lord that with his blessings I have completed this study of mine successfully. I would like to express my deepest appreciation and gratitude to my supervisor, Puan Jamayah Sali for her valuable guidance and encouragement throughout this study. Her constructive criticism and ideas kept me going to make this study a successful one. I also would like to express my gratitude to all the counseling lecturers especially Mr. Mohd Razali Othman for his support and encouragement.

My heart felt gratitude to the management of HSBC Electronic Data Processing, Cyberjaya for granting me an opportunity to conduct a study in the firm. The managers Mr. G. Thiyagarajan and Mr. Thomas Varughese are very much appreciated.

Finally, I would like to thank my beloved family especially my father Mr. Daniel and sister Miss Beatrice Selvamani for their constant prayer and support throughout this study. They have always served as my inspiration to all my endeavors.

## TABLE OF CONTENT

<b>Acknowledgment</b>	<b>i</b>
<b>Table of Content</b>	<b>ii</b>
<b>List of Tables</b>	<b>iv</b>
<b>List of Figures</b>	<b>v</b>
<b>Appendices</b>	<b>vi</b>
<b>Abstract</b>	<b>vii</b>
<b>Abstrak</b>	<b>viii</b>
<b>1. CHAPTER 1 INTRODUCTION</b>	<b>1</b>
1.1 Introduction	1
1.2 Statement of the Problem	3
1.3 Hypotheses	4
1.4 General Objectives	5
1.5 Specific Objectives	5
1.6 Definition	5
1.6.1 Stress	5
1.6.2 Ability	6
1.6.3 Self Conflict	6
1.6.4 Interpersonal Relationship	7
1.6.5 Work Overload and Under load	7
1.7 Significant of the Study	8
1.8 Conceptual Framework	10
1.9 Limitations	10
1.10 Conclusion	11
<b>CHAPTER 2 LITERATURE REVIEW</b>	<b>12</b>
2.1 Introduction	12
2.2 Work Related Stress	13
2.3 Conclusion	24
<b>CHAPTER 3 METHODOLOGY</b>	<b>25</b>
3.1 Introduction	25
3.2 Research Design	25
3.3 Population and Sample	25
3.4 Instrument	26
3.5 Data Collection Procedure	26
3.6 Analytical Procedure	27
3.7 Conclusion	27
<b>CHAPTER 4 FINDINGS AND DISCUSSION</b>	<b>28</b>
4.1 Introduction	28
4.2 Demographic Factor	28
4.3 Examinations of Hypotheses	30

4.4	Mean of Each Factor	38
4.5	Ability Factor	39
4.6	Self Conflict Factor	40
4.7	Conclusion	41
<b>CHAPTER 5 CONCLUSION</b>		42
5.1	Conclusion	42
5.2	Implications	43
5.3	Recommendations	44
REFERENCE		48
APPENDICES		50

*Demo (Visit <http://www.pdfsplitmerger.com>)*

## LIST OF TABLES

<b>Table 2.1:</b> The various role conflict	15
<b>Table 4.1:</b> Demographical factors of Respondent	29
<b>Table 4.2:</b> Correlation between the Ability Factor and the Self Conflict Factor	30
<b>Table 4.3:</b> Correlation between the Ability Factor and the Interpersonal Relationship Factor	32
<b>Table 4.4:</b> Correlation between the Ability Factor and the Work overload and Under load factor	33
<b>Table 4.5:</b> Correlation between the Self Conflict Factor and the Interpersonal Relationship Factor	34
<b>Table 4.6:</b> Correlation between the Self Conflict Factor and the Work overload and Under load Factor	35
<b>Table 4.7:</b> Correlation between the Interpersonal Relationship Factor and the Work overload and Under load Factor	36
<b>Table 4.8:</b> Hypotheses Summary	37
<b>Table 4.9:</b> Mean of each factors	38
<b>Table 4.10:</b> Percentage for each components of Ability Factor	40
<b>Table 4.11:</b> Percentage for each components of Self Conflict Factor	41

## LIST ON FIGURES

<b>Figure 2.1</b> Sources and effects of stress	14
<b>Figure 2.2</b> Understanding the nature of stress	17

Demo (Visit <http://www.pdfsplitmerger.com>)

## APPENDICES

**Appendix A: Questionnaire**

**Appendix B: The Study Permission Letter**

*Demo (Visit <http://www.pdfsplitmerger.com>)*

## ABSTRACT

### THE INFLUENCE OF JOB STRESS FACTORS TO THE EMPLOYEES BASED ON SELECTED DEMOGRAPHICAL FACTORS. A STUDY IN HSBC ELECTRONIC DATA PROCESSING, MALAYSIA.

Engelina Gnanamani a/p Daniel

This study focuses on the selected job stressors according to selected demographical factors. The selected job stressors are the ability factor, self conflict factor, interpersonal relationship factor and work overload and under load factor. The selected demographical factors are gender, age and working duration. The sample of this study is from the department of Customer Telephony Service in HSBC Electronic Data Processing, Malaysia. Ninety five respondents were randomly chosen from the Customer Telephony Service department. Two methods were used to conduct the study. Questionnaires were distributed randomly and observation was done during working hours. The Pearson's correlation coefficient analysis showed that a positive significant relationship existed between ability factor and self conflict factor, and interpersonal relationship and work overload and under load. In the mean comparison analysis the ability factor showed the highest mean. In conclusion, job stressors do influence the employees during work. The result of the influence is the high turnover rate.

Demo (Visit <http://www.pdfbooks.org>)



## ABSTRAK

### KAJIAN TENTANG PENGARUH FAKTOR TEKANAN KERJA MENGIKUT FAKTOR DEMOGRAFI TERPILIH. SUATU KAJIAN DI HSBC PEMPROSESAN DATA ELECTRONIK, MALAYSIA.

*Engelina Gnanamani a/p Daniel*

*Kajian ini mengkaji tentang faktor tekanan kerja terpilih mengikut faktor demografi terpilih. Faktor tekanan yang terpilih adalah faktor keupayaan, faktor konflik sendiri, faktor hubungan interpersonal serta faktor keterlaluhan dan kekurangan kerja. Faktor demografi yang terpilih pula adalah umur, jantina dan bilangan bulan bekerja di firma tersebut. Sampel penyelidikan ini diambil daripada bahagian Talian Perkhidmatan Pelanggan. Seramai sembilan puluh lima orang responden telah dipilih secara rawak daripada bahagian Talian Perkhidmatan Pelanggan di HSBC Pemprosesan Data Electronik. Dua kaedah telah digunakan untuk menjalankan penyelidikan ini. Borang soal selidik telah diedarkan secara rawak dan pemerhatian telah dilakukan semasa waktu pekerjaan. Korelasi Pearson menunjukkan hubungan signifikan positif bagi faktor keupayaan dan konflik sendiri, dan antara faktor hubungan interpersonal serta faktor keterlaluhan dan kekurangan kerja. Dalam perbandingan min pula faktor keupayaan mempunyai min yang paling tinggi. Kesimpulannya, tekanan kerja memang mempengaruhi pekerja apabila bekerja. Implikasi daripada pengaruh tekanan kerja kepada pekerja adalah kadar pelepasan kerja yang tinggi.*

# **CHAPTER 1**

## ***INTRODUCTION***

### **1.1 Introduction**

In any organization, the development of the organization itself is dependent on the job performance of the employees from all levels. As such, factors relating to the optimum performance have to be given strong emphasis in order to maintain or improve the job performance.

Among the many issues, handling job stress contributes to good job performance. Human resource development department always pays great attention to this issue since employees' attitude can influence the overall organizational behavior.

In today's world, stress in the workplace is one of the main issues that are largely spoken about. Stress is becoming a common phenomenon. According to Selye (1936), stress is "the nonspecific response of the body to any demand" (As cited in White & Bednar, 1991). According to the National Institute for Occupational Safety and Health (NIOSH), job stress can be defined as the harmful physical and

emotional responses that occur when the requirements of the job do not match the capabilities, resources, or the needs of the worker.

However, stress can differ from challenge. Challenge can bring satisfaction, relaxation and a good way to increase production. On the other hand, stress brings exhaustion and a stressful environment. The implication that follows with this will be illness, injury and job failure. Stress can even cause burnout. Burnout is formally defined and subjectively experienced as a state of physical, emotional, and mental exhaustion caused by long term involvement in situations that are emotionally demanding. The emotional demands are most often caused by a combination of very high expectations and chronic situational stresses (Pines & Aronson, 1991). Stress in the organization now days have been in the optimum level especially in the customer related work. This is because people of different background or psychology are handled by the customer related worker.

According to Freud, our behavior is determined by irrational forces, unconscious motivations and biological and instinctual drives as these evolve through key psychosexual stages in the first 6 years of life. This proves how we react to situations in a scenario. This also proves that humans have varies behavior. When dealing with many people, different behaviors need to be handled. Stress management can be carried out to overcome stress in an organization. The purpose of this study is to identify the selected stress in the job, among the Customer Telephony Service (CTS) employees. Each employee may face different level of the selected stress factors.

## **1.2 Statement of the problem**

Stress is becoming an increasing threat in daily life. According to the Princeton Survey Research Associates (As cited in National Institute for Occupational Safety and Health NIOSH, 1999), three fourth of the employees believe the worker experienced more job stress than a generation ago. According to Western National Life, one-fourth of the employees view their jobs as one of a stressor in their lives. Work itself is becoming a stressor in the workers life. This shows how much of stress the employees are going through in their daily life.

Apart from that, stress can also bring a lot of negative implications. According to the National Institute for Occupational Safety and Health NIOSH, in the past 20 years, many studies have looked at the relationship between job stress and a variety of ailments. Mood and sleep disturbances, upset stomach and headache, and disturbed relationships with family and friends are examples of stress-related problems that are quick to develop and are commonly seen in these studies. These early signs of job stress are usually easy to recognize. But the effects of job stress on chronic diseases are more difficult to see because chronic diseases take a long time to develop and can be influenced by many factors other than stress. Nonetheless, evidence is rapidly accumulating to suggest that stress plays an important role in several types of chronic health problems-especially cardiovascular disease, musculoskeletal disorders, and psychological disorders.

According to Peter Tham (1998), it is estimated that Malaysia, in experiencing an astounding pace of development and as it maintains its current growth rate of

8.5% per annum, will become an industrialised nation in the year 2020. However, being part of an emerging industrialised nation, the Malaysian workforce is already suffering from some of the ills that have befallen developed countries, such as an increased rate of family violence, divorce and stress related illness.

### 1.3 Hypotheses

Ho1: There is no significant difference between Ability factor and Self Conflict factor

Ho2: There is no significant difference between Ability factor and Interpersonal Relationship factor

Ho3: There is no significant difference between Ability factor and Work overload and under load factor

Ho4: There is no significant difference between Self Conflict factor and Interpersonal Relationship factor

Ho5: There is no significant difference between Self conflict factor and Work overload and under load factor

Ho6: There is no significant difference between Interpersonal Relationship factor and Work overload and under load factor

## **1.4 General Objectives**

To determine the selected job stress factors among the employees of the department of Customer Telephony Service (CTS) according to selected demographic factors.

## **1.5 Specific Objectives:**

- i) To identify the ability job stress factor among the employees.
- ii) To identify the self conflict job stress factor among the employees
- iii) To identify the interpersonal relationship job stress factor among the employees.
- iv) To identify the work overload and under load job stress factor among the employees.
- v) To identify the factors of job stress between gender factor of the employees.
- vi) To identify the factors of job stress between age factor of the employees.
- vii) To identify the factors of job stress between working duration of the employees.

## **1.6 Definition**

### **1.6.1 Stress**

#### **Conceptual Definition**

According to Cooper C.L & Marshall J (1978), stress refers to the internal force generated within a solid body by the action of any external force which tends to distort the body.

## **Operational Definition**

Stress is defined as a mental state or strain that the employees are going through in the work place due to external environment such as personal problem, physical environment of the workplace, workload and so on.

### **1.6.2 Ability**

#### **Conceptual Definition**

According to Tosi H.L, Rizzo J. R & Carroll S. J (1994), ability refers to knowing what to do and more importantly, are able to focus intensely on relevant factors, not extraneous ones.

#### **Operational Definition**

Ability is defined as a capacity to do the job without any complications.

### **1.6.3 Self Conflict**

#### **Conceptual Definition**

According to Beebe S.A, Beebe S.J & Redmond M.V (2002), self conflict is a conflict that is based on central inner force which is the self.

#### **Operational Definition**

Self Conflict is defined as internal feelings that have been going through within the employees recently.

## **1.6.4 Interpersonal Relationship**

### **Conceptual Definition**

According to Beebe S.A, Beebe S.J & Redmond M.V (2002), interpersonal relationship is the ongoing connection you make with others through interpersonal communication.

### **Operational Definition**

Interpersonal Relationship is defined as the relationship that the employees have with the environment of work, around them.

## **1.6.5 Work overload and Under load**

### **Conceptual Definition**

According to Tosi H.L, Rizzo J. R & Carroll S. J (1994), work under load is when work does not make use of a person's abilities. According to White D.D & Bednar D.A (1991), work overload occurs when an individual feels that there is too much to do and not enough time in which to do it.

### **Operational Definition**

Work overload and under load is defined as the amount of job done in comparing to the task analysis of the job itself.



### **1.7 Significant of the study:**

The employees' job performance can be improved by giving them guidance in handling job stress. By motivating, training, and teaching, helps the employees to focus during working hours to produce high job performance for the benefit of the organization.

The department of Customer Telephony Service (CTS) in HSBC Electronic Data Processing, Malaysia has the highest turnover rate in the firm. The main reason that has been given to the high turnover rate is job stress. Employees have high level stress while performing the job. Employees have difficulties in handling stress. According to the Journal of Applied Psychology (As cited in National Institute for Occupational Safety and Health NIOSH, 1999), St. Paul Fire and Marine Insurance Company conducted several studies on the effects of stress prevention programs in hospital settings. Program activities included (1) employee and management education on job stress, (2) changes in hospital policies and procedures to reduce organizational sources of stress, and (3) establishment of employee assistance programs. This study proves that handling the influence of job stress factors in an organizational contributes towards its growth. This can improve job performance. Stress management is one way of overcoming stress. Stress management can improve the ability of workers to cope with difficult work situations.

According to the National Institute for Occupational Safety and Health NIOSH, nearly one-half of large companies in the United States provide some type of

stress management training for their workforces. Stress management programs teach workers about the nature and sources of stress, the effects of stress on health, and personal skills to reduce stress-for example, time management or relaxation exercises. Stress management training may rapidly reduce stress symptoms such as anxiety and sleep disturbances; it also has the advantage of being inexpensive and easy to implement. This study will definitely interest the Malaysian corporations which are planning to implement or had already implemented employee counseling programs in their workplace. The study will provide vital information for these corporations either to know how to start right or to improve their existing programs. Ultimately ways to handle stress should be taught in Malaysian workforce so that better quality of work can be produced in the future.

This study is the first study in HSBC in the department of Customer Telephony Service (CTS). This study can be a guideline to the employees of Customer Telephony Service (CTS) department to know the source of stress in their work. The employees lose interest in the job because of stress. The source of stress in the job has not been identified. By knowing the sources of stress work quality can be improved. Besides that this study also provides the influence of job stressors to the employees.

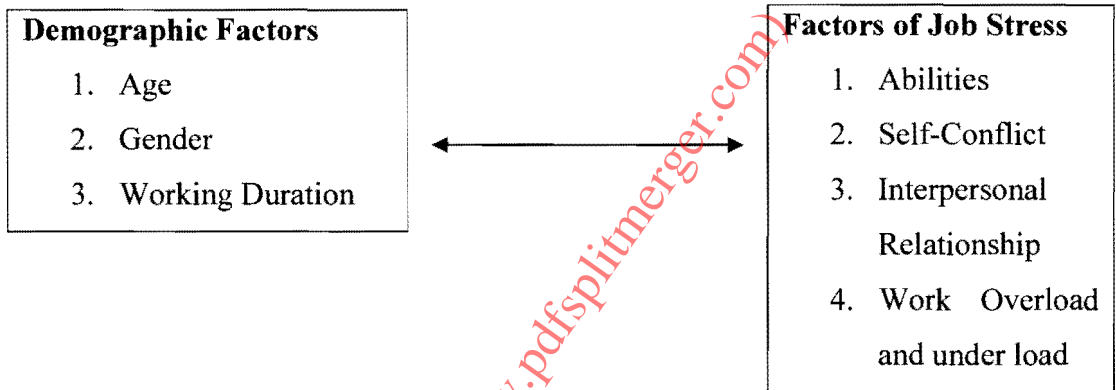
This study will benefit the researchers to know the source of the stress in the job itself in the department of Customer Telephony Service (CTS). This study also

provides an idea of the influence of the job stressors to the employees. Once the stressors are identified then measures can be taken to improve job quality.

## 1.8 Conceptual Framework

### Independent Variables

### Dependent Variable



## 1.9 Limitations

There are several limitations in this study. First, is that the sample size of this study is rather small because the whole population of the study is 500 employees. However, this study sampled 100 from the whole population. The results obtained might be generalized to the population.

Second, pilot testing could not be done before collecting the data. Time factor was a burrier to conduct the pilot testing before in collecting the data. The time frame to conduct the study was too short to conduct a study in a big population.

Although several studies have been carried out on job stress and its effects, but not many have been able to discover the services area like data processing of the bank. Therefore, it is the purpose of this study to begin with a more systematic examination of the relationship between some of the potential causes or sources of stress in the service area.

Moreover, the self-administration questionnaire the respondents are required to complete may increase the likelihood of misunderstanding although it provides greater privacy for respondents. However, the researcher tried to improve this shortcoming by observation in the Customer Telephony Service (CTS) department.

### **1.10 Conclusion**

In conclusion, Malaysian workforce has to learn to identify the various stresses in work environment that causes job dissatisfaction which can lead to poor job performance. Through identifying the cause of the actual problem in the workplace the main factors for poor job performance is being spotted. Helping them to reduce the problem can help to increase the job performance.

## **CHAPTER 2**

### ***LITERATURE REVIEW***

#### **2.1 Introduction**

According to Tosi, Rizzo and Carroll (1994), the globalization was an important issue in the United States and Britain. The International Labor Organization (ILO) estimates that turnover, absenteeism, lower productivity, and health care cost make the price of stress in the United States about \$200 billion each year. It is estimated at 10 percent of Britain's economic output. Now, the ILO reports, Canada, Japan, Sweden, and France are among the countries in which there is a growing sense of the need to attack stress. What has pushed this concern? It has become an issue for companies because they have assessed the financial damage that it has caused to their profit-ability. The result is that, worldwide, many organizations have made stress prevention an important element in their human resource management strategy.

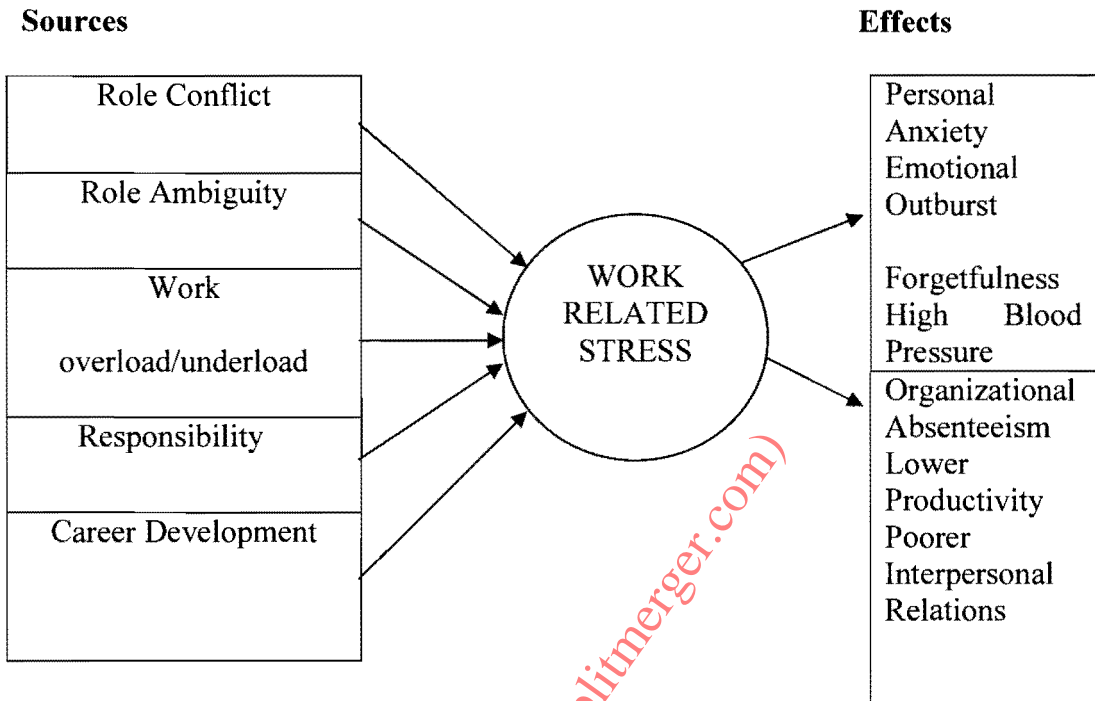
This issue can occur in Malaysia some time. This is because Malaysia is one of the developing countries that are being developed in Asia. Stress today is becoming a common problem among employees. According to Peter Tham

(1998), the culture of a country has a strong influence on the way people behave. It plays a significant role in determining and developing the culture of an organisation, its expected norms and practices and the training programs available for increasing the productivity of the local workforce. Without a clear understanding of what constitutes acceptable behavior, styles and practices at the work place, programs such as the employee assistance programs may be labeled as being too Western, too foreign and therefore are unacceptable for the local context.

## **2.2 Work related stress**

There are a lot of sources for work-related stress. According to White and Bednar (1991), there are five stresses in work-related stress. These stresses are role conflict, role ambiguity, work overload and under load, responsibility, and career development. Please refer to table 2.1.

Among the five stresses, the work overload and under load source is the one factor that has been chosen for this study. The work overload and under load source is one of the main sources that can be identified among the Customer Telephony Service (CTS) employees. On the other hand, the effects of stress that White and Bednar (1991) suggest are similar to the effects that the employees of Customer Telephony Service (CTS). The effects of job stress that the CTS employees have are absenteeism, lower productivity, anxiety and poor interpersonal relationship. The employees of CTS have a high turnover rate because of the effect of job stress.



**Figure 2.1: Sources and effects of stress**

Role Conflict

Role conflict is the result of incompatible role demands. For example, being a parent and working can bring role conflict in certain agendas. This is because individual has to fulfill the need of being a parent and to be a good employee. This kind of stress can be felt by the organization itself. There are four types of role conflict, which are intra-sender, person-role, inter-sender and inter-role.

ROLE CONFLICT	CREATED WHEN	EXAMPLE
Intra-sender	Message received contains. Inherent contradictions faster.	Order is late; supervisor tells worker, "Work faster. But avoid errors."
Person-role	Person's required actions. Conflict with his/her personal values.	Co-worker is asked by employee to clock-in on time for him, although employee will be late to work.
Inter-sender	Conflicting direction are received from two or more sources.	Secretary received requests for immediate completion of work from two managers at the same time.
Inter-role	Person experiences conflicting to demands related to two or more roles.	Boss wants subordinate work late at office; Subordinate has family obligation.

**Table 2.1: The various role conflict**

### Role Ambiguity

Role ambiguity is a lack of clarity about the task or job a person is expected to perform. This can be a major worry if the role ambiguity is prolonged for a long