Job Inadequacies and its Impact upon Overall Job Performance An Empirical Analysis

* Dr. Nidhi Dhawan

Abstract

The aim of present study is to understand the impact of job inadequacies on overall job performance and to explore the relationships between the variables. The data for the study was collected from 240 middle level employees working in the public sector banks of Delhi. Two banks selected for the study are SBI and PNB. The structured questionnaire has been used in the study and was found to be both reliable and valid. The data has been analysed by using the Structural equation modelling (SEM) and confirmatory factor analysis (CFA). The study reveals that there is a negative impact upon overall job performance as there predictors personal inadequacy (-0.11), resource inadequacy (-0.47) and financial inadequacy (-0.071) as stressors are negatively associated with it. Higher the impact of these stressors, lower the overall job performance. Correlation (0.45) is found among the personal and resource inadequacy as stressors; resource inadequacy and financial inadequacy (0.37) and personal and financial inadequacy (0.47) and overall job performance has a positive impact (0.66) upon overall job satisfaction. The hypothesis tested showed a significant and negative relationship between stressors and overall job performance and a positive relationship between overall job performance and overall job satisfaction.

Key Words: *Stressors, personal inadequacy, resource inadequacy, overall job satisfaction.*

INTRODUCTION

In today's modern world, where everything is very fast, there should not be any delays in fulfilling demands of the customers in any organisation, whether bank or any other sector. This can be achieved only when things are well organised and planed out properly as to what is required in every department. If there happens to be any deficit or any inadequacy, then it may result in delays and lost transactions for the organisation and loss of faith for the customers and a cause of stress to the employees. So, therefore, keeping in light of this, the present research paper tries to find out the inadequacies at workplace, if there is any. Inadequacies at workplace; be it a personal inadequacy, resource inadequacy or financial inadequacy seems to have an impact upon overall job performance in the organisations. It may be a cause of stress and can lead to various problems. Lack of resources at workplace hampers the progress of employees and affects their overall job performance in the organisation.

INADEQUACIES

Personal Inadequacy

When there is an absence of a particular skill, knowledge and training to do the job in a particular way, it is personal inadequacy. This may be due to the mismatch of a person's skills with the job requirement. If the right job is not given to the right person, then it becomes an additional source of stress besides having a desired stress at workplace.

* Assistant Professor, Department of Commerce, Zakir Husain Delhi College, University of Delhi, Delhi

Resource Inadequacy

Resource Inadequacy is another organizational stressor for employees. Resource Inadequacy means human and other material resources allocated for the job are inadequate to meet the demands of the job. Stress due to resource inadequacy is experienced when resources external to the role occupant are not available for carrying out the role responsibilities.

Financial Inadequacy

Lack of sufficient funds to run the business and its various departments and not able to carry out the functions properly can lead to stress for employees at workplace.

There are various reasons to study stress at workplace such as globalisation, strategic alliances, technology causing techno stress, increased diversification of the workforce, etc. Stressors at workplace could be many such as stress related different roles, personal and resource inadequacy, role expectation conflict, role erosion , role isolation, organisational climate, etc., that compels one to study and analyse the stressors in the banking sector.

The major reasons to study stress are harmful psychological and physiological effects on employees, creating a chain of tension spreading and affecting all the employees. Stress not only affects the individuals and their families but is considered to be the major cost to the organizations nowadays. An organisation can use programs such as organizational levels Employee Assistance Programs (EAPs), stress intervention programs such as changing job design, leadership practice, organizational structure, training programs, etc., to reduce stress.

REVIEW OF LITERATURE

Selye (1974) without stress there is no life; failure to react to a stressor is an indication of death.

According to Harrison (1976), "stress is experienced when there is lack of fitness between a person and his/her environment, in case there is inability to cope with the constraints or demands encountered".

According to Luthans (1988) the three important dimensions to job satisfaction are: 1) Job satisfaction is an emotional response to a job situation. 2) Job satisfaction is often determined by how well outcome meet or exceed expectations. 3) Job satisfaction represents several related attitudes which are most important characteristics of a job about which people have effective response.

Pareek (1993) Personal inadequacy needs to be de emphasised in the related four groups. It may be noted that personal inadequacy arises from lack of competence for performing in the role. Personal inadequacy can be overcome by competence building through effective training and development. And resource inadequacy needs to be de emphasised in the related four groups.

Pareek (1993) "attributes stress to existing socio-economic complexity". Pestonjee (1992) defines "Stress as unavoidable in modern life".

Pandey (1997) conducted a study to find the relation in personal demographics and organizational role stress. The study was conducted on 61 personnel of Indian Railways (aged 28-58 years). Role stressors (personal and resource) were measured by administering the Organizational Role Stress Scale (Pareek, 1983c). The analysis revealed a positive but non-significant relationship of age with all the parameters related to role stress except role ambiguity. Similarly, they found positive but non - significant correlation of education with 10 dimensions related to role stress.

DeFrank, R.S. & Ivancevich, J.M. (1998) Resource inadequacy is the most important role stressor, followed by role overload and personal inadequacy. A number of aspects of working life have been linked to stress. Aspects of the work itself can be stressful, namely work overload

Mohsin Aziz (2004) has investigated the ORS on a

sample of 264 women IT professionals in India to explore the level of role stress. Resource inadequacy has emerged as the most affecting as a role stressor, followed by role overload and personal inadequacy.

Kumar, (2006) Role overload, lack of senior level support, lack of group cohesiveness, inequity at workplace, role stagnation, resource inadequacy in the role, constraints of change contribute to the stress of employees.

Srivastav (2007) Effective augmentation/redistribution of resources and/or measures for conservation of resources are required for overcoming resource inadequacy.

Chand and Monga (2007) "examined the correlates of job stress and burn out among 100 faculty members from two universities. He found that, higher education can combat stress and burn out related problems among the faculty members".

Gupta and Adhikari, (2008) found a tremendous impact of role related stressors on employees at workplace.

Kavitha, Kavitha and Arulmurugan (2012) have used ORS scale on a sample of 264 women IT professionals in Tamil Nadu to explore the level of role stress. Resource inadequacy and role overload have emerged as influential role stressors tag on by personal inadequacy.

Chaudhry, (2013) The academic exposure towards new challenges has increased level of stress on faculty and its significance lies in the fact that occupational stress closely linked with job satisfaction, employee commitment, employee turnover, organizational performance and productivity.

Workplace Stress (2015) Stress is a phenomenon which differs from person to person. People have different level of stress even in similar situations because of the various reasons. The intensity of job stress relies on the degree of the job demands and the ability of the individual to control these job demands or freedom to make decisions at the job.

Workplace Stress (2015) Rising rates of stress at work have been observed which can be determined by the concept of keeping limited control over job tasks and untold job demands. Job stress is related with heart attacks, hypertension and other diseases. It's the person-environment fit that concerns, not the job

OBJECTIVES OF THE STUDY

The main objective of the study is to analyze the impact of inadequacies as stressors in the organisations on overall job performance in the banking sector.

1. To study the impact of personal inadequacy on overall job performance.
2. To study the impact of resource inadequacy on overall job performance.
3. To study the impact of financial inadequacy on overall job performance.

HYPOTHESES OF THE STUDY

The following are the hypotheses of the study:
1. **HO1:** There is no significant impact of personal inadequacy on overall job performance
2. **HA1:** There is a significant impact of personal inadequacy on overall job performance
3. **HO2:** There is no significant impact of resource inadequacy on overall job performance
4. **HA2:** There is a significant impact of resource inadequacy on overall job performance
5. **HO3:** There is no significant impact of financial inadequacy on overall job performance
6. **HA3:** There is a significant impact of financial inadequacy on overall job performance

RESEARCH METHODOLOGY

Data Collection

Data has been collected from middle level employees of top two bank branches of public sector i.e., State Bank of India (SBI) and Punjab National Bank (PNB) that have been selected on the basis of high turnover for research study from Delhi State. A structured

questionnaire based on five point Likert scale was used for the sample size comprising of 240 respondents. The secondary data was collected through research publications, standard journals, periodicals, and the web.

Statistical Method

The study uses the statistical test Structural equation modelling (SEM) and confirmatory factor analysis (CFA) for testing the hypothesis.

Reliability Statistics

A use of Cronbach's alpha test and Guttman Split-Half Coefficient for testing reliability of scales was used and results are found acceptable.

Table 1 : Reliability Statistics

SCALE	Cronbach's Alpha	Split Half Method	N of Items
Stressors Scale	0.951	0.928	15

The above table comprising of the constructs shows reliability > 0.8

Table 2 : Reliability and Validity of Constructs

Assessing Measurement Model Reliability and Validity - Confirmatory Factor Analysis			
Stressors	**Cronbach's Alpha**	**Composite Reliability**	**Average Variance Extracted**
Personal Inadequacy	**0.834**	**0.842**	**0.519**
Resource Inadequacy	**0.826**	**0.836**	**0.507**
Financial Inadequacy	**0.855**	**0.857**	**0.544**

On the basis of the above table 2, for of all the constructs; reliability > 0.8 and average variance extracted (AVE) > 0.5 which is considered to be highly acceptable.

Model Fit Summary of Constructs

A) Personal Inadequacy -

Table 3 : Models Fit Summary

Estimates	GFI	AGFI	CFI	NFI	RMSEA	LO 90
Observed	0.993	0.980	0.997	0.992	0.034	0.000

Note. GFI = Goodness of Fit Index. AGFI = Adjusted Goodness of Fit Index. CFI = Comparative Fit Index. NFI= Normed Fit Index. RMSEA = Root Mean Squared Error of Approximation.LO 90= Lower limit of the 90%-confidence interval of the index

B) Resource Inadequacy -

Table 4 : Models Fit Summary

Estimates	GFI	AGFI	CFI	NFI	RMSEA	LO 90
Observed	0.994	0.981	0.997	0.991	0.034	0.000

Note. GFI = Goodness of Fit Index. AGFI = Adjusted Goodness of Fit Index. CFI = Comparative Fit Index. NFI= Normed Fit Index. RMSEA = Root Mean Squared Error of Approximation .LO 90= Lower limit of the 90%-confidence interval of the index

C) Financial Inadequacy-

Table 5 : Model Fit Summary

Estimates	GFI	AGFI	CFI	NFI	RMSEA	LO 90
Observed	0.937	0.812	0.927	0.923	0.077	0.045

Note. GFI = Goodness of Fit Index. AGFI = Adjusted Goodness of Fit Index. CFI = Comparative Fit Index. NFI= Normed Fit Index. RMSEA = Root Mean Squared Error of Approximation. LO 90= Lower limit of the 90%-confidence interval of the index

All the above statistical values (GFI, CFI, RMSEA) as shown in table 3,4 and 5 related to the personal, resource and financial inadequacy constructs respectively are under acceptable limit and the model is fit for personal inadequacy, resource inadequacy and financial inadequacy constructs.

Measurement Model

Measurement model comprising of constructs personal inadequacy and resource and financial adequacy has been measured with the help of measured variables, residual variables and a latent variable. All the regression weights are high and significant which ensures the construct validity and can be concluded that the construct significantly explains the variables. Goodness of fit statistics produced by AMOS software was used to evaluate whether or not the measurement model fit the data. All factor loadings and correlations between measurement error terms are statistically significant at $p \leq 0.05$ as they should be.

Figure 1 : Measurement Model based upon Personal and Resource Inadequacy
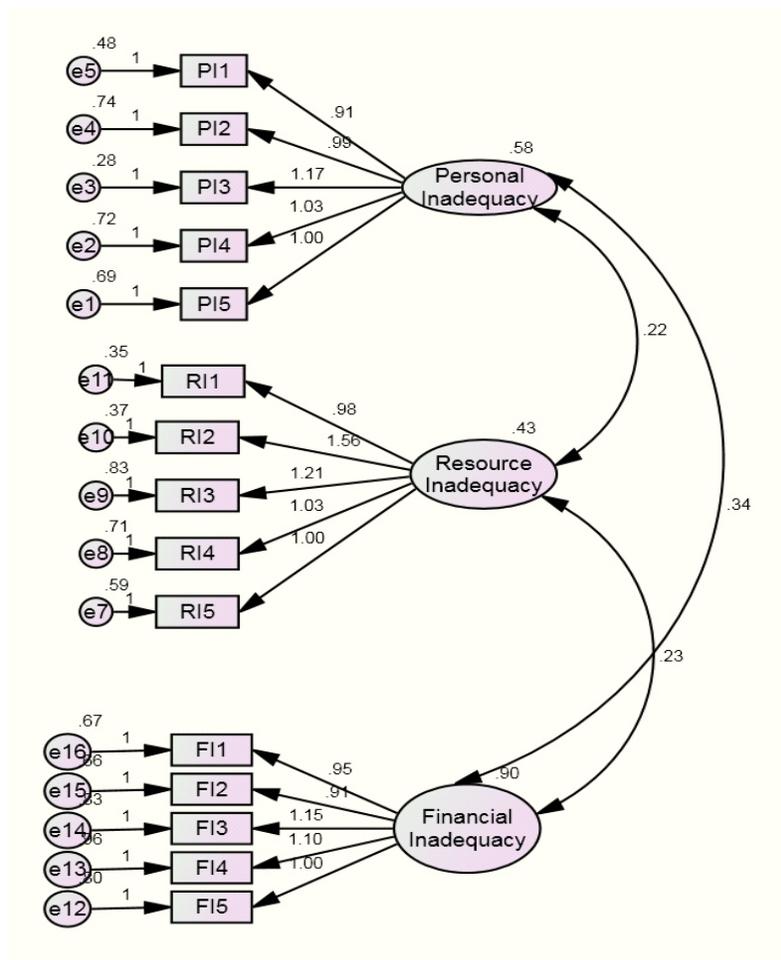
Standardized factor loadings of all the indicator variables are greater than 0.50 and significant at p ≤ 0.05.

Table 6 : Model fit Summary of the above measurement model as shown in Figure 1

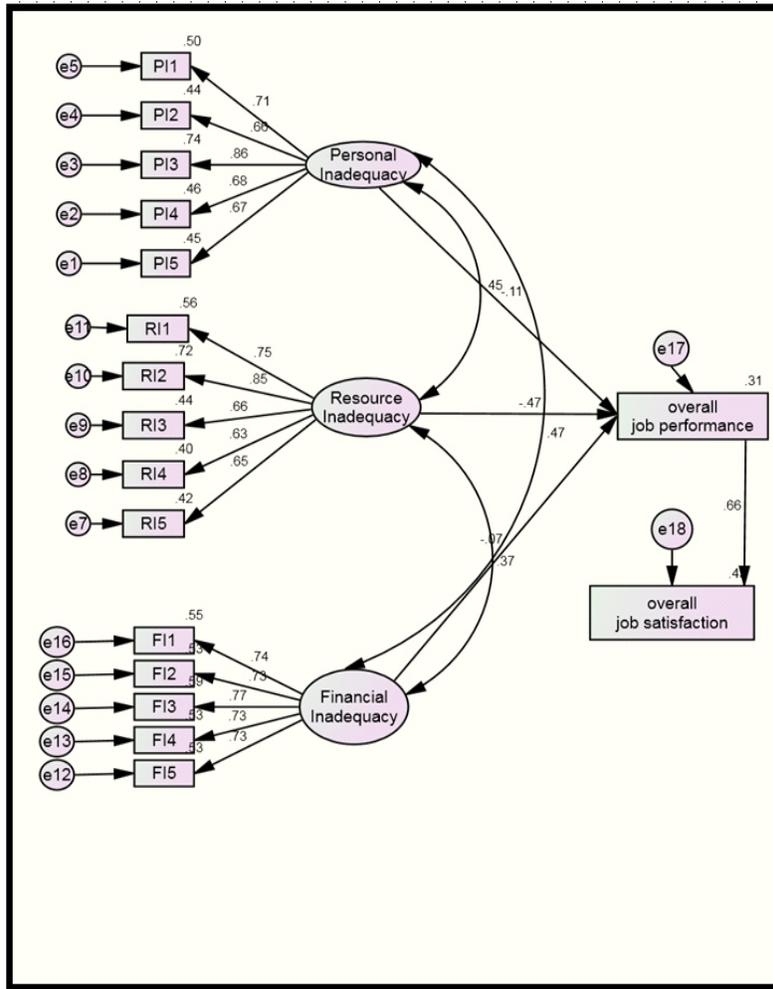| GFI	AGFI	CFI	NFI	RMSEA	LO90
0.935	0.910	0.946	0.921	0.063	0.054

Note. GFI = Goodness of Fit Index. AGFI = Adjusted Goodness of Fit Index. CFI = Comparative Fit Index. NFI= Normed Fit Index. RMSEA = Root Mean Squared Error of Approximation. LO 90= Lower limit of the 90%-confidence interval of the index

The measurement model of personal, resource and financial inadequacy as stressors shows excellent fit to the obtained data in terms of all the selected goodness-of-fit statistics as shown in table 6.

Figure 2: Structural Equation Modelling showing the impact of personal inadequacy, resource inadequacy and financial inadequacy on overall job performance and in turn affecting overall job satisfaction

The structural model shows the impact of inadequacies as stressors on overall job satisfaction and overall job performance. The following table 7 shows the model fit statistics and all the values are within the acceptable range clearly indicative of the fact that model is fit.

Table 7 : Model Fit Summary of SEM model (Figure 2)

GFI	AGFI	CFI	NFI	RMSEA	LO90
0.902	0.869	0.906	0.880	0.079	0.071

Note. GFI = Goodness of Fit Index. AGFI = Adjusted Goodness of Fit Index. CFI = Comparative Fit Index. NFI= Normed Fit Index. RMSEA = Root Mean Squared Error of Approximation. LO 90= Lower limit of the 90%-confidence interval of the index

Assessing Structural Model Relationships and Testing Hypothesis

Checking the critical ratio of standardized regression weight of each indicator in table 9 and structural path between variables demonstrates that all factor loadings are significant at p < 0.05.

Table 8 : Regression weights

			Estimate	S.E.	C.R.	P	Label
JP	<---	PI	-.818	.079	-2.02	***	par_17
JP	<---	RI	-.159	.90	-8.50	***	par_14
JP	<---	FI	-.085	,60	-1.42	***	par_15

Table 9 : Standardized Regression Weight

			Estimate
JP	<---	PI	-.10.6
JP	<---	RI	-.469
JP	<---	FI	-.071

Testing Hypotheses

HO1: There is no significant impact of personal inadequacy on overall job performance

The SEM model clearly shows that personal inadequacy as stressor has a negative impact upon on overall job performance with standardised regression weight of -0.11 and p< =0.05. As the stressor increases, overall job performance decreases. Thus, the first null hypothesis that there is no significant effect of personal inadequacy on overall job performance is rejected and alternative hypothesis is accepted that there is a significant effect of personal inadequacy as stressor on overall job performance.

HO2: There is no significant impact of resource inadequacy on overall job performance.

The impact of resource inadequacy as stressor can be seen on overall job performance. It is a negative impact

with standardised regression weight of -0.47. Thus, the null hypothesis that there is no significant effect of resource inadequacy on overall job performance is rejected and alternative hypothesis is accepted that there is a significant effect of resource inadequacy on overall job performance.

HO3: There is no significant impact of financial inadequacy on overall job performance.

The impact of financial inadequacy as stressor can be seen on overall job performance. It is a negative impact with standardised regression weight of -0.071. Thus, the null hypothesis that there is no significant effect of financial inadequacy on overall job performance is rejected and alternative hypothesis is accepted that there is a significant effect of financial inadequacy on overall job performance.

Major Findings and Discussions

- The stressors personal, resource and financial inadequacies have a negative impact upon overall job performance of the employees working in the public sector banks.
- In case of personal inadequacy as a stressor, the results indicate that the variable *"lack of adequate training"* is having the highest standardized regression weight (0.89).
- In case of resource inadequacy as a stressor, variable "lack of enough resources" is having the highest standardized regression weight (0.85).
- In case of financial inadequacy as a stressor, variable with highest standardized regression weight is "cash custody is risk taking" (0.74).
- Correlation exists between personal, resource and financial inadequacy stressors having an impact upon overall job performance.
- The factor that is affecting the most as a stressor is personal inadequacy (SRW=0.85) out of all the three stressors.
- Overall Job performance has a positive effect on overall job satisfaction. Positive and direct correlation signifies higher overall job performance results in high overall job satisfaction and vice-versa. Jamal (2007) "explored that at a conceptual

level, four types of relationships were proposed to exist between the measures of job stress and job performance. One is a negative linear relationship, when productivity decreases with stress (distress). Productivity can also increase as a consequence of stress, thereby implying a positive linear relationship between the two. Thirdly, there could be a U-shaped or a curvilinear relationship wherein, mild stress could increase the productivity initially up to a peak and then it declines as the person descends into a state of distress. Alternately, there need not be any quantifiable relationship between the two".

- Overall Job performance is affected by stressors at workplace and in turn affects the overall job satisfaction of the employees. Srivastava (1983) "attempted to explore the stress performance (production) relationship. It was observed that employees who maintained a constantly high level of production experienced less role stress as compared with low production capacity".
- Significant relationship has been found between the overall job performance and overall job satisfaction. Beehr, Jex, Stacy & Murray (2000) found "the relationship between occupational stressors and the performance of employees of an organization as well as it can affect the employees psychologically".

CONCLUSIONS

Matching of the right job with the right person is not only a prerequisite for any organisation to achieve its objectives but also for an employee, so as to achieve job satisfaction and to work in such a way that improves productivity and overall job performance. Proper training must be given to the employees as the lack of it may be a cause of stress. Adequate skills are required to handle the job effectively. It is also seen that resource inadequacies particularly in the form of "lack of enough resources" is seen as a factor causing stress to the employees. Insufficient resources may hamper the progress of the employees resulting in low performance and low job satisfaction. Employees in the banks perceive cash custody in banks as risk taking and there has to be a protection from attacks such as terrorist

attack, looters, etc. The study shows a significant and negative effect of stressors (personal, resource and financial inadequacy) on overall job performance.

Recommendations

Matching of the right job with the right person is must otherwise the problems as to job satisfaction and job performance shall always rise. There has to be role allocation according to skills and qualifications of the employees.

There is a need to provide proper training to the employees. It is comparatively better for the organizations to incur cost on giving training to the employees to increase performance rather than creating stress for the employees which again is the cost for the organization.

Before an organization allocates any work to an individual, it must make sure that the work matches with his capability and he can give his maximum.

Lack of enough resources for the execution of task is a major cause of stress. The result indicates that the variable "*lack of information*" (0.74) is the next stressor which contributes to resource inadequacy to the employees. Information is one of the most important resources for carrying out work in the organization.

An effort of the organization must be towards the factors that focus on aspects that increase overall job performance; because overall job satisfaction is positively related with stress.

Management may adopt stress coping techniques to help employees coping with the stress.

REFERENCES

1) Beehr A. T., Jex, M. S., Stacy, A. B., & Murray, A.M. (2000). Work Stressors and Co-worker Support as Predictors of Individual Strain and Job Performance. *Journal of Organizational Behaviour, 21*(4), 391-405.

2) Chand, P. and Monga, O.P., (2007), "Correlates of job stress and burn out", J.Com. Gui. Res., 24(3): 243-252.

3) Chaudhry, A.Q. (2013): Analysis of Occupational Stress of University Faculty to Improve the Quality of their Work. Journal of Quality and Technology Management IX (I), 12- 29. Retrieved from http://www.irdindia.in/journal_ijrdmr/pdf/vol4_iss2/3.pdf on 08--5-2016.

4) DeFrank, R.S. & Ivancevich, J.M. (1998) Stress on the job: an executive update, Academy of Management Executive, Vol. (12), pp. 55-66.

5) Driscoll, Michael P.; Beehr, Terry A. (1994), "Supervisor Behaviours, Role Stressors and Uncertainty as Predictors of Personal Outcomes for Subordinates", Journal of Organizational Behaviour, Vol. 15(2), pp. 141- 155.\

6) Gupta and Adhikari (2008), "Role Stress in Nurses", The ICFAI Journal of Organizational Behaviour, Vol VII (1), pp. 49-56.

7) Harrison, R. V. (1976). Job stress as person-environment misfit", presented at the annual meeting of the American Psychological Association, Washington, D.C.

8) http://etd.uasd.edu/)

9) Jamal M. (1984). Job Stress and job Performance controversy: an empirical assessment in two countries. Organizational Behavior and Human Performance, 33:121.

10) Kavitha. P, Kavitha. V and Arulmurugan. P, (2012), "Role of stress among women employees forming majority work force at IT sector in Chennai and Coimbatore, Tier-I & Tier-II Centres", Sona Global Management Review, Vol.6, Issue 3, pp. 1-12.

11) Kumar, A. (2006).Role of culture strength in shaping sales force outcomes. Journal of Personal Selling & Sales Management; Summer, Vol. 26

(3)255-270.

12) Luthans, F. (1998) Organisational Behaviour(8th ed.). Boston: Irwin, McGraw-Hill.

13) Mohsin Aziz, (2004), "Role stress among women in the Indian Information Technology sector", Women in Management Review, Vol.19, No.7, pp. 356-363.

14) Pandey, A, (1997) Role Stress and role efficacy. In D.M. Pestonjee and U. Pareek (Eds.) Studies in Organisational role stress and coping. Jaipur / New Delhi : Rawat Publications,

15) Pareek, U. (1993). Making organizational roles effective. Tata McGraw-Hill, New Delhi.

16) Pareek, U. (1993). *Making organizational roles effective*. New Delhi: Tata McGraw-Hill Publishing.

17) Pestonjee, D. M. (1992). Stress & copingthe Indian experience, Sage Publications India Private Limited, New Delhi.

18) Selye, H 1974, *Stress without distress*, McGraw-Hill, New York.

19) Srivastav, A. K. (2007). Stress in organizational roles - individual and organizational implications. *Icfaian Journal of Management Research*, 6(12), 64-74. Https://rphrm.curtin.edu.au/2010/issue1/role_stress.html

20) Srivastav, AK 1983, 'A study of organizational climate, role stress and coping strategy amongst public sector executives', PhD thesis, University of Bangalore, Bangalore.

21) Workplace Stress. (2015, January 13). http://www.stress.org/workplace-stress/ Retrieved from http://jbsq.org/wp-content/uploads/2015/03/March_2015_7.pdf on 08-05-2016