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## The Impact of Stress Stability on Job Satisfaction and the Quality of Human Capital

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### Abstract

Long professional stress has a significant impact on the psychological state of employees that inevitably affects the activities of any organization. Therefore, at present, more and more attention is being paid to minimize the negative consequences of stressful staff conditions, with the help of specific procedures of stress management. In this paper, we investigated the impact of stress, the types of stress-resistance of staff individual, and the influence of stress on the degree of job satisfaction of bank employees. The study concludes that the following factors affect the level of job satisfaction of bank employees: wage satisfaction, the level of stress at the workplace, and the relationships in the team. The main factor of the bank employees stress is a large amount of work and a short time period for doing the work.

**Keywords:** Stress, Stressors, Stress resistance, Bank employees, Job satisfaction, Wage satisfaction.

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## Introduction

Stress – is an attribute of modern society. Life in a strenuous rhythm contributes to the formation of stress. Everyday stress accumulates and can affect the health, reduce efficiency, cause diseases.

In modern society, a person's life is inextricably related to his professional activities. According to statistics, a person spends 20% of the time at the workplace. And that's why every person at his workplace can have professional stress.

Well-known stress researcher, Canadian physiologist Hans Selye, introduced the following definition: "Stress is a nonspecific response of the body to any demand, made to it." While conducting his studies, he discovered a phenomenon, which he called general adaptation syndrome (GAS) (1950).

Stress is usually considered as a negative phenomenon, as it is caused by some kind of trouble. Nevertheless, stress does not always have a negative impact on a person. At certain times and under certain conditions, stressful situations force the worker to mobilize for self-assertion, help to increase self-esteem, activate thought processes, and stimulate the development of the personality. The benefits of stress at the workplace should be dealt very carefully. So, later Hans Selye introduced the additional concept of "positive stress" (eustress), and he denoted "negative stress" as distress. Eustress is a positive reaction of the body to the demands, placed on it. Eustress corresponds to the second stage of stress development, during which productive stress occurs. As soon as the way out of the situation is found, the development of stress stops, and the body goes to a normal mode of functioning. Distress is emotionally stressful conditions, which are characterized by stress, due to a lack of available resources to fulfill the requirements. The state of distress comes at the third stage of stress development - the stage of exhaustion.

In Sweden, a special questionnaire "Stress-Energy" was developed, which was useful for determining the people's state of mind at the workplace. This questionnaire was used in many Scandinavian studies (Hadzibajramovic et al., 2015).

Various scientists have studied the problems of the influence of stress on human working capacity. For example, Australian researchers Savage D.A. and Torgler B. (2009) investigated the impact of stress on the performance capacity of professional players and found, that stress has both positive and negative impact on people.

Burkhard Schmidt and other authors in their studies found, that the level of workers' health directly depends on how developed the supportive leadership style in the organization. Managers who are in continuous direct interaction with their employees are better able to respond to signs of stress, to identify its sources and to reduce the stressors (2014).

The results of the study in the Philippines showed, that the employees of call-center has emotional stress at work, that affects job dissatisfaction, a decrease in commitment to the organization, and an increased desire to change this work (Ruppel et al., 2013).

The researchers from China found, that there is a positive correlation between stress at the workplace and negative behavior of employees (Yao et al., 2014). In addition, a study in China revealed an evident relationship between stress and life satisfaction (Shi et al., 2015).

Bowen et al. (2014) carried out a study in South Africa. The strongest predictive factor is the perceived presence of work-life imbalance. The perceived need to work for long hours is overwhelmingly mediated through imbalance, experienced between work and life/family commitments.

In a case study on environmental factors' effect on stress reduction in university employees in Iran, Ardakani et al. (2017) revealed that architect and design of buildings have a significant effect on stress level.

## Methods

The methodology of the study is presented by the method of system analysis, questioning and ranking, calculation of the index of organizational stress.

## Results

The causes of stressful situations at the workplace can be very diverse. A serious influence is exerted by the psychological microclimate, formed by the management (Idris et al., 2015). Ideally, it will not only reduce the level of stress, but will also increase the involvement of employees in the innovation activities and increase their innovative activity (Kabasheva et al., 2015; Oosenbrug, 2015; Palmer et al., 2015; Skobleva et al., 2015).

Questioning of employees of the organization allows to reveal the type of stress-resistance of the person, its level for different categories of personnel, stress factors, possible measures to reduce its level.

The data, used in the present study, aimed at evaluating satisfaction with work, stress, health of employees in two banking organizations in Republic of Tatarstan. Respondents were asked to fill out a questionnaire, based on the scale of organizational stress of McLean. This scale measures susceptibility to organizational stress. The higher is the indicator of organizational stress, the greater is the vulnerability to working stress, the more distressing experience and such stress-syndromes as mental burnout, chronic fatigue, manager's syndrome. High level of organizational stress is associated with a predisposition to behavior type "A".

The method allows to determine the general index of organizational stress and five additional indicators: the ability of self-knowledge (cognition); the breadth of interests; acceptance of the values of others; flexibility of behavior; activity and productivity.

In accordance with the general "key", the total number of points is calculated – that is the general index of organizational stress. The smaller is its value, the higher is the tolerance to stress and the resistance of productive activity.

When organizational stress is more than 50 points – it is high susceptibility to organizational stress and a predisposition to behavior type "A" (according to Friedman).

When organizational stress is in the range of 49-40 points – it is the average stress tolerance and predisposition to behavior type "AB" (intermediate type of behavior).

When organizational stress is less than 39 points – it is high tolerance to organizational stress and predisposition to behavior of type "B" - "immune" type of behavior.

In addition, the questionnaire contained questions, related to age, marital status, length of service, evaluation of job and wages satisfaction, stressors.

On the basis of the obtained questionnaire data, some dependencies were investigated and analyzed.

**Table 1.** Dependence of type of the person stress-resistance on the employment term

Marks	A (low stress-resistance)		AB (medium stress-resistance)		B (high stress-resistance)		Total
	Number of people	%	Number of people	%	Number of people	%	

<b>1</b>	33	32,35	9	25,71	2	15,38	44
<b>2</b>	43	42,16	11	31,43	1	7,69	55
<b>3</b>	16	15,69	8	22,86	4	30,77	28
<b>4</b>	10	9,8	7	20	6	46,15	23
<b>Total</b>	<b>102</b>	<b>100</b>	<b>35</b>	<b>100</b>	<b>13</b>	<b>100</b>	<b>150</b>

Employees, who have the greatest employment term, are highly stress-resistant (46.15% among employees, who have worked for 10 years and more, and 30.77% among employees, who have worked for 5-10 years). Medium stress-resistance is observed evenly among all groups of workers. And the lowest stress-resistance mainly has the employees, with the employment term up to 1 year (32.35%) and from 1 to 5 years (42.16%). This is due to the fact that with the increase in the duration of work, people get used to the collective, the authorities, the specifics of the work, etc.

**Table 2.** Dependence of type of the person stress-resistance on the wage satisfaction

Marks	A (low stress-resistance)		AB (medium stress-resistance)		B (high stress-resistance)		Total
	Number of people	%	Number of people	%	Number of people	%	
<b>1</b>	38	37,25	2	5,71	1	7,69	41
<b>2</b>	42	41,18	6	17,14	2	15,38	50
<b>3</b>	13	12,75	15	42,86	4	30,77	32
<b>4</b>	9	8,82	12	34,29	6	46,15	27
<b>Total</b>	<b>102</b>	<b>100</b>	<b>35</b>	<b>100</b>	<b>13</b>	<b>100</b>	<b>150</b>

The analysis has shown that employees, who are satisfied with the amount of wages, in generally, have medium (34.29%) and high (46.15%) level of stress resistance. Whereas persons, who are dissatisfied with their wages to some extent, have low stress resistance (37.25% and 41.18%, respectively). Probably, this is due to the fact that people, who receive a decent salary, accept why they are making efforts at the workplace, and not so painfully perceive difficulties.

**Table 3.** Dependence of type of the person stress-resistance on the age

Marks	A (low stress-resistance)		AB (medium stress-resistance)		B (high stress-resistance)		Total
	Number of people	%	Number of people	%	Number of people	%	
<b>1</b>	39	38,24	13	37,14	1	7,69	53
<b>2</b>	27	26,47	7	20,00	1	7,69	35
<b>3</b>	30	29,41	8	22,86	6	46,15	44
<b>4</b>	5	4,90	5	14,29	3	23,08	13
<b>5</b>	1	0,98	2	5,71	2	15,38	5
<b>Total</b>	<b>102</b>	<b>100</b>	<b>35</b>	<b>100</b>	<b>13</b>	<b>100</b>	<b>150</b>

High stress resistance is observed mainly among workers aged from 35 to 55 (69%). Apparently, this is due to the certainty in life at this age, with a conscious choice of work (in comparison with the youth); with the absence of age-related health problems (in people older than 55 years). Employees aged from 25 to 35 have a low and medium stress resistance.

**Table 4.** Dependence of type of the person stress-resistance on the marital status

Marks	A (low stress-resistance)		AB (medium stress-resistance)		B (high stress-resistance)		Total
	Number of people	%	Number of people	%	Number of people	%	
<b>1</b>	40	39,22	13	37,14	4	30,77	57
<b>2</b>	41	40,20	20	57,14	9	69,23	70
<b>3</b>	15	14,71	2	5,71	0	0,00	17
<b>4</b>	6	5,88	0	0,00	0	0,00	6
<b>Total</b>	<b>102</b>	<b>100</b>	<b>35</b>	<b>100</b>	<b>13</b>	<b>100</b>	<b>150</b>

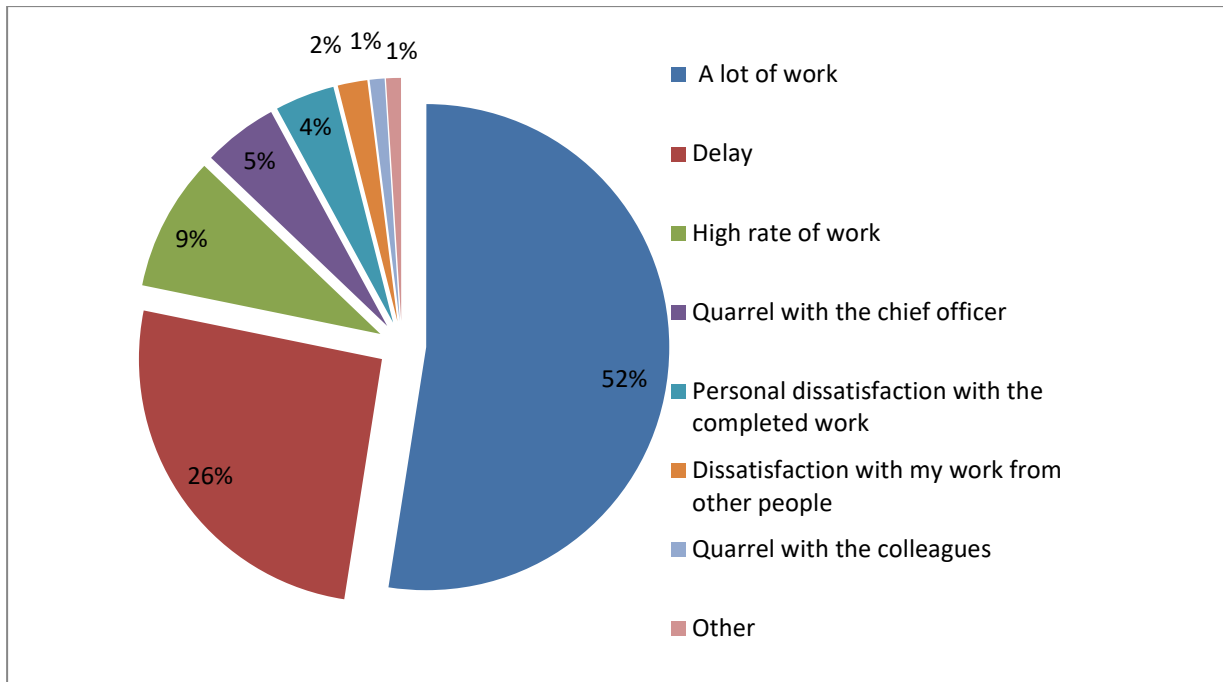
Workers, who are in unstable marital status (divorced or having common-law partner), have a low stress resistance. None of 23 interviewed employees with unstable marital status has a high level of resistance to stress. 2 divorced people have medium stress resistance, but 21 people (91%) have low stress resistance, that is explained by problems in their private lives, because this fact also has an impact on work. The highest stress resistance is observed among married people (69.23%). In general, all the types of personality are evenly spread among unmarried people. Perhaps this is due to the fact, that some people simply do not legalize relations at the moment, but there is stability in their personal lives.

**Table 5.** Dependence of wage satisfaction on the marital status

Marks	Unsatisfied		More unsatisfied, than satisfied		More satisfied, than unsatisfied		Satisfied		Total
	Number of people	%	Number of people	%	Number of people	%	Number of people	%	
<b>1</b>	16	39,02	21	42,00	12	37,50	8	29,63	57
<b>2</b>	12	29,27	21	42,00	18	56,25	19	70,37	70
<b>3</b>	9	21,95	6	12,00	2	6,25	0	0,00	17
<b>4</b>	4	9,76	2	4,00	0	0,00	0	0,00	6
<b>Total</b>	<b>41</b>	<b>100</b>	<b>50</b>	<b>100</b>	<b>32</b>	<b>100</b>	<b>27</b>	<b>100</b>	<b>150</b>

And again it can be noted, that private life directly affects other aspects. So, according to the results of the analysis, people, living in a civil marriage, or who are in divorce are not at all satisfied with the payment of labor. The highest percentage of those who are satisfied with wages (70.37%) are married. And about half of unmarried people are satisfied with their wages, while the rest do not.

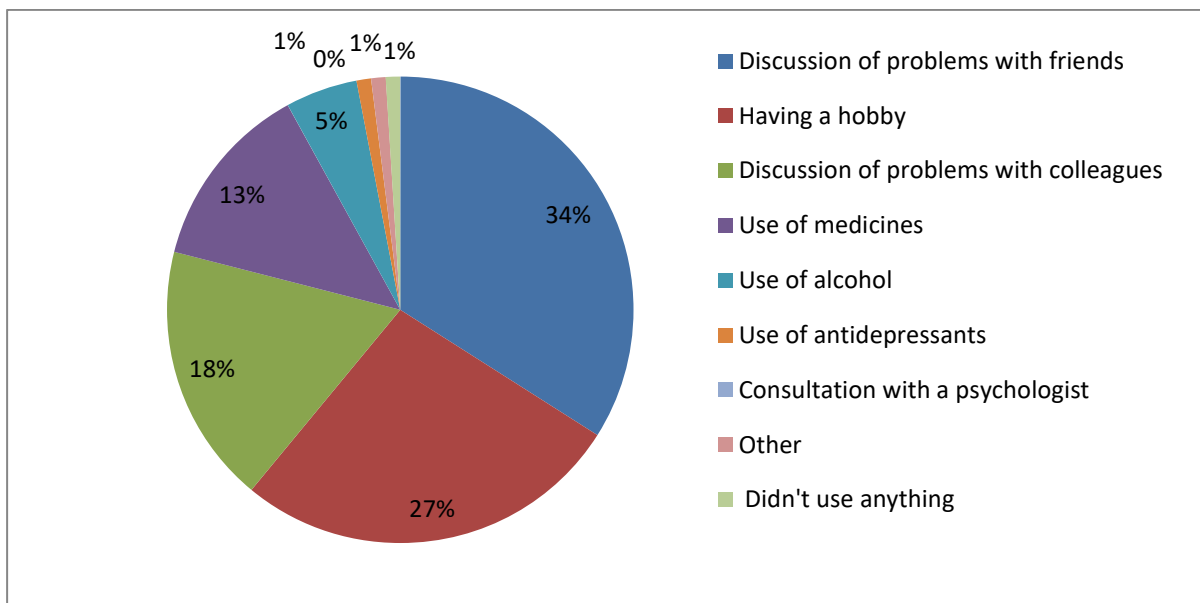
Next, consider the main stressors in the work of bank employees (Figure 1).



**Figure 1.** Stressors in the work of bank employees

Most often, excessive stress is caused by a large amount of work, which can not be managed (52%). Failure to meet project deadlines and too fast rate of work are the causes of the stress of every third respondent. In addition, the cause of mental imbalance can be both quarrels with chief officers and colleagues, and personal dissatisfaction with the completed work. It should be noted, that quarrels with colleagues can cause stress only in 4% of employees: this is less frequent than quarrels with chief officers.

Bank employees use the following ways of dealing with stress (Figure 2).



**Figure 2.** The ways of dealing with stress

Absolute majority of employees are sure, that the accumulated stress should be removed. 27% of respondents recuperate with the help of their favorite hobby, every third respondent shares concerns

with friends, and every fifth respondent discusses the problems with his colleagues. 13% of respondents find a way out in taking antidepressants, 5% of respondents use alcohol.

### **Deductions**

The transition from a resource-based economy to an innovative way of development requires substantial investment to modernize our economy (Akhmetshina & Mustafin, 2015). The quality of human capital at the enterprise is influenced by the following factors: wage satisfaction, the level of stress at the workplace, and the relationships in the team. The main cause of stressful situations for office workers is a large amount of work. The hypothesis is confirmed, since more than a half of employees (52%) chose this variant of the answer as the main cause of stress. It is obvious, that in the current unstable economic situation, enterprises are massively reducing their workforce, but the amount of work remains the same, and falls on the shoulders of existing employees.

### **Conclusions**

The problems, defined during the research, indicate that it is necessary to make some changes in the organization of the personnel stress management at the enterprise under study. Taking this into consideration, we have developed the following recommendations:

1. In order to maintain the professional health of employees, it is recommended to rent some placement for sports activities of workers in their spare time, as well as for organizing and holding sports and recreational events. This recommendation is aimed at the physical and emotional recovery of the company's employees.
2. To reduce the level of professional stress and to increase the stress-resistance of the company's personnel, it is recommended to conduct professional specialized trainings and seminars.
3. The department of human resources is recommended to conduct periodic sociological researches, for the purpose of defining the level of professional stress of the company's personnel, as well as the development and implementation of measures, aimed at prevention and reduction of stress levels.
4. To introduce a social guarantee for employees of the company, in the form of partial payment the cost of the sports subscriptions certificates, buying by the workers, with the purposes of social support and social development of personnel. This recommendation is also aimed at the overall improvement of the company's employees and on increasing the commitment and loyalty of the staff.
5. To improve the socio-psychological climate in the company's structural units, it is recommended to conduct collective informal activities, aimed at uniting the team (to make a trek to the country, to go to the theater, etc.).
6. In order to reduce the stress and intensity of staff's work, it is recommended to introduce the practice of exchanging job assignments and functions between the employees of the department within the team, not covered by the job description.

The proposed recommendations are aimed at maintaining the professional health of the company's employees, reducing the level of stress, increasing the stress-resistance of staff, creating a favorable socio-psychological climate, improving employee performance, i.e. the satisfaction with the work of the staff.

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