

Do Job Stress Factors Affecting Quality of Work Life (QWL) of Bangladeshi Bank's Employee?

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ABSTRACT

Job Stress is a rising issue faced by employers as well as employees in every modern society. This research would analyze one of the factors called Job Stress, impacting the employees 'QWL (Quality of Work Life) within the organization that is essential for the work environment and organizational competence. The primary function of this research is to establish a conceptual framework which will empirically evaluate to identify factors of Job Stress impact on QWL, as well as to determine the effect that is directly related to QWL on the conduct of individual employees. Bangladesh's banking sector is now growing and human resources are employed here, pretty much continuously suffering from workplace stress. Three variables were identified through telephone survey and related literature to classify causal variables that were directly related to job stress. This research will be carried out on the employees of the public and private banks primarily to examine the gaps between the services. The degree of Religious Coping Style has also been described as moderating variables from different literature review that may have some major effect between Job Stress and QWL connection. This current study will be determined on the basis of the information gathered from interviews and surveys. Self-administered, close-ended questionnaires would then randomly be asked to gather data from the respondents, and semi - structured questionnaire will also be undertaken among the major cities of Bangladesh by the various bank's HR manager. Descriptive Analysis, Exploratory Factor Analysis (EFA), confirmatory factor analysis (CFA), SEM (Structural Equation Model) or PLS (Partial least squares) will be conducted for data analysis using SPSS and AMOS software.

Keywords: *Job Stress, Quality of Work Life (QWL), Job Insecurity, Personality, Religious Coping Style*

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I. INTRODUCTION

A mismatch between task demands and the capabilities, resources, or needs of the worker creates a harmful physical and emotional response called workplace stress [1]. The Job Stress is a mental state, visible on employee's behavior and created mostly from job pressure. Nowadays, due to the changing environment of organizations and job nature this pressure is increasing which in turn affect on QWL of an employee, therefore creating a major problem for every organization. It becomes very difficult for an employee to balance between the work and job life together, which is hampering the productivity and profitability of an organization. Measuring factors of Job Stress on QWL is essential for organizational performance that has been conducted on industrial workers, service oriented organizations' employees and other sectors. In the context of determining Job Stress from the employees of Bangladeshi banks, few attempts were made. This study was therefore taken to discover whether the employees of Banks are satisfied with the current work environment, whether Job Stress has any relationship with the employees of QWL of banks as well as how much stress can be caused on employees of Bangladeshi Bank. Additionally, degree of Religious Coping Style can alleviate the Job Stress felt by bank employees.

Job stress may be felt in an organization from a few symptoms. As a financial institution, the Bank plays a significant role in the field of jobs. Job stress among banking-sector employees can be ascertained by employee behavior towards the organization in both public and private commercial banks. Symptoms are dampened by induced and decreased interest in work, loss of commitment, lack of concern for the company and colleagues and increased thinking inflexibility [2- 3], job frustration, reduced productivity, tardiness, bad performance, sick pay, absenteeism and poor communication [4-5]. Factors in the workplace could have direct impacts on stress [6-8]. For that reason, the quality of the workplace environment is also related to stress (Sparks and Cooper, 1999). The standard of working life (QWL) has started turning out to be important in view of the growing need to resolve the well-being of organizations and individuals by providing guarantees for both the health and welfare of the performance of employees for their organizational activities. And although stressed QWL 's weight in respect of both organizations and community [9].

As a Muslim country, Bangladesh, holds the religious Islamic belief in its mind and its culture also is linked to the workplace activities. The goal of this review is also to find out the degree of religious coping style among bank employees in relation to QWL-affected by the factors of job stress. Stress can be properly addressed with Islamic guidelines [10]. People should realize this world's truth that this would be the place of the "broken heart" and this is a temporary place to stay for the believer. Thus the believer shouldn't be worried about both the luxuries and other materialistic desires that keep life in this world far away from the actual purpose. That is what Allah's Prophet (peace and blessings of Allah be upon him) mentioned: "This world is the prison of the believer and the paradise of the *kāfir*". Only Allah knows the final demise of people. A human being cannot glimpse into their forthcoming. Nevertheless, we have a limited free will; we remain free to choose either good or bad, to believe in Allah or not to believe in Him,

but we have no power over the future which is not connected to our capacity to act in the present. Refusal of trust in the Qur'an is defined as a disease, with ignorance and refusal to acknowledge the truth as its source. Therefore, all Muslims must have good faith in Allah.\

“In their heart there is a disease and God has increased their disease and grievous is their penalty because they lie to themselves”. (Qur'an 2:10)

These Islamic faiths (religious factors) guide the believers to ease stress.

1.1. Research Objective

Job stress is seen as a stimulant to the environment for a person and is dysfunctional for organizations and their members. Thus, job stress is an employee's unhealthy physical or mental condition, which arises due to heavy workloads, workplace frustration and stressful working culture. Job stress is becoming more globalized [11]and has effects on different types of employees and occupations worldwide [12]. Factors in the workplace may have significant effects on stress [11], [13]. This stress also affects QWL, a multidimensional term that illustrates a better way of thinking about an organisation, job, and its employees [14]. Thus, measuring job stress which affects employee QWL is essential. The aim of this study is to explore and obtain a better understanding on QWL from Job Stress on the employees of Bangladesh's public and private banks. This work 's contribution is to assess any differences through perception of employees about QWL from factors of Job Stress at Private and Public Banks. In addition, this area will also emphasize the relationship between Job Stress and Islamic viewpoint, and how the degree of Religious Coping Style allows employees reduce Job Stress that affects Bangladeshi Banks' employee's QWL.

II. LITERATURE REVIEW

Stress: Stress is a mental and physical state experienced throughout the world by every single individual. It gets a primary problem for any employer, particularly emerging countries like Bangladesh, where all the organizational efficiency and employee public presentation highly depend on the employee's state of mind. The adverse effects of stress towards organization, as opposed to the positive impact that leads to organizational success, create serious management dilemmas. Several researchers describe different forms of stress. Stress is an ambiguous reaction by the body to a stimulant [15]. And as described by Kahn et al [16], stress is a stimulus to a person's environment. In addition, Hsieh et al. [17] defined in other research, "Stress refers to workers unable to adapt to work and therefore involves a certain biological and psychological reaction." Thus, the response of an individual to an environmental force results in an individual number being called stress and besides it is a physical and mental state observed by excessive workload, unusual situation, demands, extreme expectations given to employees by top levels of organizations. According to Health & Safety Executive UK, "Stress condition that arises when one knows the demands on them, or the requirements of a situation, is wider than their understanding that they can manage, if these

requirements are overwhelming and persist for a prolonged period of time with no break, emotional, physical or behavioral issues may arise."

Job Stress: Organization and people are carrying the business together in immeasurable pressure to keep the competitive marketplace by increasing their profits and revenues. The main objective of today's organizations is to grow rapidly, with few skilled employees and limited costs. Filling out this objective organization requires better performance from its employees. But at the same time, companies face stress under which there is turnover, burnout, work dissatisfaction etc. Work stress is different from the normal stress, due to its involvement in organizational activities. According to Greiner [18] "Work-related stress occurs when one's job demands are incompatible or mismatched with the mental regulation processes, such as information processing, planning, and movement execution." Similarly, Parker and DeCotis [19] claimed that work-related stress can also arise when people are faced with too much work to take away. Furthermore, with the aforementioned description, Montgomery et al.[20] defined the Job Stress in such a way that it is a spirit of discontent arising from discrepancies between perceived circumstances and occupational occurrences, and basic human physiological responses to actual workplace living conditions that they are unpleasant, unwanted and harmful. As such Job Stress is indeed an employee's unhealthy physical or mental state that arises due to heavy workload, workplace frustration and often stressful work climate. Continuous stress contributes to burn-out, accident risk, and diseases such as hypertension, coronary heart disease, and employee severe depression [21]. The aforementioned problem causes poor execution quality, lower job satisfaction, high retention and increased organizational work absence [22].

Reasons of Job Stress: Job Stress has literally been linked to a dozens of major causes of stress [23]. Regardless, there are three main reasons for relating to Work Stress. They are insecurity from job, overload from work and personality. Strategy consolidation and downsizing increases job insecurity, particularly for white collar employees [24]. Job insecurity would be between jobs and unemployment as it applies to hiring people feeling threatened with unemployment [25]. Job insecurity influences the loyalty of an employee to the organization. Employees don't really fancy risks and are determined to carry around an environment that brings satisfaction instead of just optimized change [26].

People whose behaviors are normally accounted for by a reproducible sequence of situational responses are named personality [27]. Psychologically speaking, personality is everything that that an individual is. That is the fundamental nature of one's conduct towards oneself or towards others too. It includes everything about the man, his physical , emotional , social, mental and spiritual make-up. It is everything a person's got on him. This is a character which causes one person to stand out from another; it is whatever constitutes a unique person [28]. Recent literature has found evidence that Job Stress is tied to personal dimensions [29]. Type A personality has been found to affect the perception of the tension associated with Job. As a result, there is psychological and physical stress and it creates burnout. This type of personality is characterized by a hard driving personality, persistent work involvement, leadership oriented and a sense of urgency in time. People of type B are qualified as having the opposite characteristics [29]. It was found that a man exerts both form of personality and causes buffering burnout results. Because both cases

have an adverse effect, Type A persons have been less burned out and less negatively affected by stress's harmful effects [29].

A variety of studies have conducted that quantitative work overload is a strong source of stress in the workplace where souls are asked to do more work than they can at a specific time [30-33]. Work overload can happen by getting too much work that takes a short period of time to complete. It can be read in such a way that the job must be terminated without warning of additional work to add to our daily workload. Too much work and in addition to little time is a psychological stressor [34-35]. Work pressure causes job stress among workplace workers who are responsible for higher neurotic symptoms such as mental dysfunction, depressed mood, nervous breakdown, hyper-reactivity, over-anxiety, etc.[28].

The positive relationship has been found between Job Stress and neuroticism from quite a few researches [36-38]. A positive link has been found between job insecurity and Job Stress from many research [25], [39-41], Work Overload [28], [42 - 44], personality [28], [45] are the causes of stress which resulting absenteeism, grievances, quitting from the business. So absenteeism, grievances, minor accident, taking leave from a job can be taken care by better QWL.

Several surveys were conducted by examining the effect of job insecurity, personality and work overload in the workplace, but few literatures found to test the religious coping as a moderating impact. Additionally, there is no evidence yet to moderate between Job Stress and QWL. Studying Work Stress and the interaction with social differences (Religious Coping style) is one of the essential aspects of this study. A limited evidence has been found on this particular issue, but no evidence has been found on the Bangladesh perspective. Bangladesh is a country in which the majority of the population is Muslim. Another significant anticipated objective of this investigation is to spot the relationship among Muslim believers between the stages of religious coping style and Job Stress.

Quality of Work Life (QWL): Quality of Work Life (QWL) is the assurance to employee by providing a supportive environment to satisfy themselves. It is applicable to all levels of employee within the organization not only for a specific level of employee. The high standard of work life is important in order for an institution to step forward to attract and maintain workers [22]. QWL actively involves an employee who acts positively towards the achievement of the organizational goal and the changing environment. In short, it carries with the organization 's growth the needs and development of the employee. A number of definitions concerning QWL are represented by a different scholar. In addition, QWL is a means of thinking about individuals, work and organization [46]. According to Sirgy et al [47] QWL fulfills the needs of an employee through the tools, natural processes, and issues arising from workplace involvement. QWL can improve the morale and organizational effectiveness of its employees [48]. According to Lewis et al [49], QWL extrinsic determinants such as pay, benefits, and supervisory style play a critical role in fulfilling employment. So it can be stated in such a way that Job Stress can have an impact on QWL. In fact, the physical and psychological consequences of the work as a factor of QWL which influences the individual employee [50] lead to quality of life value [51].

Religious coping style:

According to the research and personal viewpoint different scholars have defined religion. Ferm [52] defined religion as a set of behaviors or meanings that are associated with a religious person in action. It is not just a particular spiritual opinion of the individual soul, but practicing them in daily life as well. And it can be claimed that religiosity is called the standard of being religious. Like religion, it is also difficult to calculate religiosity because of its different meanings. Caird [53], assessed the religiosity in three forms, like cognitive existential and behavioral. The scholar Mookherjee [54] tests religiosity in terms of public or participatory and private or religious devotional behavior. According to Al-Goaib [55], religiosity is experientially and hypothetically the commitment to fundamental rights of Islamic religion. One can exercise religiosity by following the rights, order, worships, fulfillment of other rights of Allah and avoiding wrongdoings. Coping styles are individual, group or organization's ways of minimizing stress. Coping style is an important life function because how people manage the stress level can be explained. It also calls for everyone to remember that, from time to time, coping with stress effectively depends on one person [56]. According to the ILO [57], the effectiveness of the coping method depends heavily on the individual and is one of the important facts stated by Lazarus [58] to understand the causes of stress.

Religious coping refers to the volume of individual spiritual beliefs and practices that smooth the progress of mitigating the negative emotional impact of stressful circumstances along with aid in accepting difficult life events [59-60]. The positive religious coping style is a sense of faith, a stable relationship with God, a conviction that meaning is to be found in life and a sense of spiritual connection with others [60]. The degree of religious coping style will open a new window for organizations where, by minimizing job stress among employees, they need to focus more on providing better QWL. This study will concentrate on finding out the degree of religious coping style of Bank employees with stress in a Muslim country like Bangladesh.

With the technological and economic development in the society, people place greater importance on the QWL than before. Recently, they have not only highlighted the work environment, but also other factors linked to their personal life that name life satisfaction. Hence the dedications, commitment, honesty, high functioning, healthy mental conditions, etc. of the employees are generally linked to organizational environments. A Pan-EU study [61] triggered from its research that people are satisfied with their personal lives when they are happier and more productive with their working lives. Bangladesh is a nascent country. Bangladesh 's banking sector has expanded significantly, and continues to contribute to its economy. Employees of this country are expected to take on a key part in sustaining banking sector growth. To keep the development going, the stress-free atmosphere should be preserved for the employees. Most scholars understand that QWL is a global phenomenon that contains various dimensions, too. QWL measures can assess global satisfaction with a job or satisfaction with several key aspects or facets of the job resulting from Job Stress being dropped. We derive the primary use of this research from the literature that is to scrutinize the impact of Job Stress on QWL that will be established by testing hypothesis. The direct relationships found so far are presented in a simple but important dependent-independent manner.

III. CONCEPTUAL FRAMEWORK

Three factors of job stress have been utilised in this proposed research on the basis of literature concerning stress on bank employees conducted between the periods of 1991-2013. Job insecurity [25], [39-41], [62-64] followed by Work overload [64-74], Personality [27-29]. According to Mohanraj et al. [75], QWL pertains to favourable and unfavourable working places for employees. It also shows the affiliation connecting the employees and the working environment. The objective of this study is to point out the factors related to job stress that affect the QWL in an organisation. Thus, the research tries to identify the factors of job stress, which directly or indirectly affect QWL. According to Jayakumar and Kalaiselvi [76], the philosophy of QWL views people as “assets” instead of “cost” as they contribute their skill, knowledge, experiences, and commitment to achieving organisational objectives. Moreover, the organisation should provide a safer environment and benefits for employees by reducing job stress. The most common assessment of QWL is an individual attitude [77]. This is because the individual work attitude is a prominent QWL indicator. Individuals carefully think about and conclude ascriptions regarding their work with the anticipation they bear into the work environment.

Bank employees’ stress related studies have been conducted in most countries around the world, and of late, many studies have been done on Pakistan, India, and Malaysia. Bangladesh as a part of the South Asian region with a similar culture demonstrates these stress related factors. Summarising the studies conducted in those countries in the mentioned period, the researcher suggests that work overload is the most influential factor among all the variables. Job insecurity, as well as personality are also identified as strongly influential among the most-studied literature. In this proposed research, the most important factors utilised to determine how these factors affect the QWL of Bangladeshi bankers.

According to Al-Goaib [55], religiosity is the pledge of essential rights of Islamic religion experientially and hypothetically. In many cases, religious coping has acted as the moderating variables, but no evidence has been found of it working as a moderating variable in job stress and the QWL. For this research, this will be added as a direct moderating variable. For this study, the conceptual framework was plotted with a hypothesized structure that focuses on multiple relationships among different variables. However, the following Figure 1 shows the conceptual framework for the present study, with the support of the preceding literature and based on the research objectives.

To serve the purpose of this inquiry, this section illustrates the dependent and independent variables with a conceptual context from various literature reviews. The conceptual framework for this current study is proposed, based on these structures and the literature review provided in the preceding section. This is followed by a discussion on the development of hypotheses to be tested. The proposed framework has demonstrated a direct relationship with Job Stress and QWL, where job insecurity, personality & work overload is causing job stress. Such three independent variables do have a direct interaction with QWL at the same time, and have interrelated. If by taking proper corrective action these causes can be managed, then the QWL can be established within the organization. This will increase employee productivity and efficiency. Religious coping style here will function as moderating variables. Degree of Religious Coping Style of individual employees is stresses expected to offer different points of view that will allow bank management to take appropriate steps.

IV. PROPOSED HYPOTHESIS

The main relationships for this analysis will be evaluated on the basis of different model and literature review. The hypothesized model notes that there is positive correlation between Work Stress and QWL. Job insecurity, personality and work overload also refer directly to Job Stress where there is also a mediated relationship between job insecurity, personality and work overload as well as QWL through Job Stress. In addition, on this framework, the relationship between variables is expected to moderate the Religious Copying Style. In this proposed model, eight primary propositions are developed to test the relationships between the different variables; in addition, a number of mediated relationships are tested as well. The following are the eight hypotheses developed for this study.

H1: There is a significant relationship between Job Stress and QWL.

H2: There is a significant relationship between Job Insecurity and Job Stress.

H3: There is a significant relationship between Personality and Job Stress.

H4: There is a significant relationship between Work Overload and Job Stress.

H5: There is a significant relationship between Job Insecurity and QWL.

H6: There is a significant relationship between Personality and QWL.

H7: There is a significant relationship between Work Overload and QWL.

H8: There is a significant relationship between Religious Coping Style and Job Stress.

In addition to the above primary hypotheses, the analysis also looks at the mediated relationships among the constructs which are hypothesized as follows: H9: There is a mediated relationship through Job Stress between Job Insecurity and QWL.

H10: There is a mediated relationship through Job Stress between Personality and QWL.

H11: There is a mediated relationship through Job Stress between Work Overload and QWL.

V. PROPOSED METHODS

This work suggests the research methodology for defining the genetic traits that lead to stress that is affected by Bangladesh's bank employees' QWL. This study's positivistic paradigm presents a self-correcting technique that verifies data reliability and decreases the distorting effect that personal bias has on knowledge creation.

Sampling Design:

I. Population: The opinions of individual bank employees regarding Job Stress help to identify the Job Stress factors that affect QWL. This study's unit of analysis will be the individual respondents (employees) who work in Bangladesh's public and private banks.

II. Sampling Frame: 47 Commercial banks [78] represent the sampling frame for this analysis. 90% of the banks are based on the capital city of Bangladesh, Dhaka. Thus, the current analysis will be carried out in this region through the scattering of various banks in different parts of Bangladesh.

III. Sampling Technique: Stratified sampling is however the appropriate method for the study to collect samples; certain criteria will be selected for both companies and respondents. The criteria are: the bank will be selected from the sampling frame with at least 300 employees and it will be headquarters and full-time professionals with at least 2 participants will be involved in this study. A pilot test to finalize the questionnaire is to be carried out. The intention of this pre-testing is, first, to check whether the idea is understandable to respondents and, secondly, to measure Chronbach's Alpha 's internal steadiness or reliability.

VI. Questionnaire Design: They will design a structured, printed questionnaire. The questionnaire will be divided into three sections, namely: Demographic Information, Question Relating to Proposed Three Variables, Some Open Ended Questions to get some idea about the topic. The respondents can choose between different age groups, marital status , job experience, academic qualification and position.

Data Collection Process: Primary data will be collected by structured questionnaire on a random sampling basis through field study and full anonymity and confidentiality will be assured as to the importance of accurate responses by the respondents. The substantial amount of literature review, books, renowned journals, etc. will be collected at the same time as secondary data. A conceptual structure will be developed from analysis of the literature.

Data Analysis: Using the Statistical Package for Social Science (SPSS) software and the AMOS SEM package for specific statistical procedures, statistical tests will be carried out after the data are obtained. From SPSS the study will do the factor analysis by identifying factors, examining the validity and reliability of data Cronbach's alpha coefficient. Afterward that SEM will determine how much variance in the dependent variables of a model is accounted for the independent variables, how reliable each of the measured variables, what is the relative importance of various paths and direct and indirect effects, and makes comparisons among alternative models, and evaluates differences between groups [79].

VI. DISCUSSION

In several countries of the world a general concern has been expressed that “Working style is changing at a very fast speed from what it was to what it is. So work stress resulted in giving a bad impression on the health of the individuals, their families' health and even on the health of Organizations for whom they are working.” [80]. From quite a few evidences it has been observed that costs are not only associated with an employee's health and life but

also with the organization. According to the UK Health and Safety Executive's (HSE) projection that 60 percent of all types of work absence are caused by stress-related disease, with 40 million working-day costs per year [81]. About half of all recorded job absences from stress [82]. The expense depends not only on the absence but also on the incidents and injuries that occur when they are working. In the United Kingdom, the CBI (Confederation of British Industry) reported that £ 11 billion per annum was lost due to an absence of sickness where 40 per cent is due to workplace stress (2-3 per cent) directly affected by GNP (Gross National Product) [83]. Since this study is based on service oriented organization, i.e. Bank, the accident may not occur, but health injuries can be seen as blood pressure gain, lack of sleep, nervous breakdown etc. Behavioral strain can be two-aspect categories; 1. The organisation 's significance is job performance, absence and turnover and 2. Individual significance consists of alcohol habit, smoking, drug use and negative behaviors [84]. Some behavioral strain found by Kahn and Byosiere [85] that also affects the health and well-being of workers, such as disturbance of the role of the employee (discovered from declining individual performance rates, mistakes, errors, injuries and substances taken at work), job flight (strikes, absenteeism, turnover and early retirement) and violent actions towards work (rumor spreading, cheating, counterproductive behavior and vandalism).

All these issues can handle if an individual have a strong belief in Islam and practice it properly. One of the verses of the Holy Qur'an also support it: *"verily, those who have attained to faith (in this divine writ), as well as those who follow the Jewish faith, and the Christians, and the SABians-all who believe in God and the Last Day and do righteous deeds-shall have their reward with their Sustainer; and no fear need they have, and neither shall they grieve (Di stress)"* (Al Baqarah 2:62). And at another place it is stated *"yea, indeed everyone who surrenders his whole being unto God, and is a doer of good withal, shall have his reward with his Sustainer; and all such need have no fear, and neither shall they grieve"* (Al Baqarah 2:112).

In this study Job Insecurity, Personality and Work overload, are taken as independent variables after reviewing different related literatures and these variables were considered in Job Demand- Control Model (DCM) [86] theory. DCM mainly differentiates two fundamental aspects of the factors of working place, i.e., job demand and job control. The second factor sometimes called job decision latitude [86]. Job demands means work load put on the person on the other hand, job decision latitude or job control means control over working situation to generate optimal output by using learnt skills and competencies. Cox and Griffiths [87] call the demand-control model an "interactional" model. From this theory, it has also been tried to reveal how they occur and what are their consequences. These variables have a direct relationship with Job Stress. This research wants to reveal that these are independent variables have any direct relationship with QWL? It will likewise attempt to discover the impact on QWL dimension. If these causes / variables can be managed after taking proper corrective actions, then the QWL can be ensure inside the organization. As a result, the productivity, performance of employees may increase. In addition to this, this will raise satisfaction levels, both for employees and employers. The satisfaction level will increase because QWL will significantly focus on adequate and fair compensation; work and total life space; opportunity for continued growth and job security; opportunity to develop human capacities, safe and healthy working environment, flexible work

schedule and job assignment; attention to job design and finally employee relations [88]. Another important aspect is to look at which dimensions are focusing more on mentioned each of the dimensions to maintain QWL in Bangladeshi bank employees.

In this study, religious coping style will work as a moderating variable. Dimensions of religiosity expected to give different viewpoint which will be helpful for bank's employees to handle their Job Stress level where at the same employee can take necessary steps to maintain QWL. The proposed framework reflects the complexity of both Job Stress and QWL which signifies the relationship among proposed variables where organizations need to sustain attention to motivate its employee towards work for achieving organizational main objectives.

As from different research it has been clearly observed that many researches are done on Job Stress and QWL separately and among them few have been done on both as well but it is not exactly a good match with this proposed research framework. Along the other side of the coin, it has likewise been noted that a number of research studies have been conducted on coping style and Job Stress, but none of them could dig away the relationship between Job Stress and QWL. At the same time no such research evidence has still to be found on the subject of moderating impact on religious coping style. Clearly observed, these are the gaps which this research is trying to identify and deeply digging inside. Above all the issue has been found most important in Bangladesh as this type of research is yet to discover the problems and the solutions.

VII. CONCLUSION

Currently stress has become a part of every human being's daily life. The reasons behind stress can vary from person to person and from situation to situation. This research may therefore identify the stress-related factors that directly affect the QWL of bank employees. Some of the partial significance of this study would also be seeing whether or not there is any important association between Religious Coping Style with Stress. From this study it is expected that the degree of Religious Coping Style will give the body of knowledge a new direction where so many important aspects can be seen. It may also reveal the various factors affecting QWL difference which can be compared with Bangladesh's public and private banks. The aforesaid outcome of the study will be followed by satisfactorily answering the following questions: Is there a significant relationship exists among Job insecurity, Personality, Work overload and Job Stress of bank employees of Bangladeshi Public and Private Banks? And what is the significant role Religious Coping Style plays in terms of creating Job Stress. Answering the questions will clarify the mystery about the Job Stress and effects of bank employee factors on QWL along with religious coping styles. Finally, the study will finish off with recommendations to support the issues.

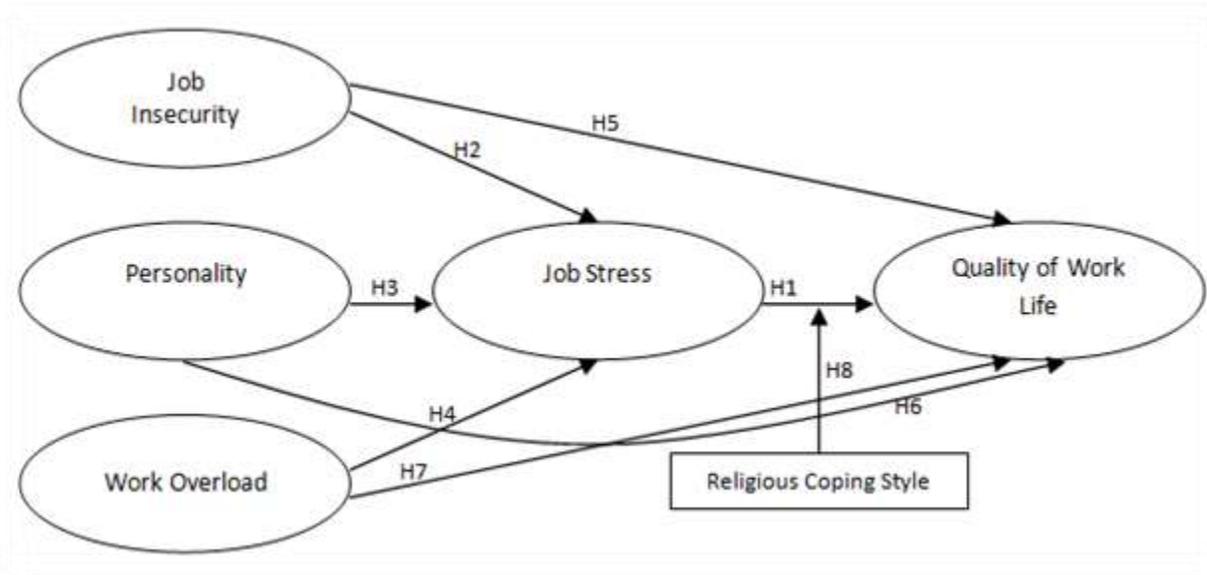


Figure 1: Proposed Conceptual Framework

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